

## Attachment A - 2015 Annual Action Plan CDBG Budget

| Program Name  | 2014 Grant | 2015 Grant | % Change |
|---|------------|------------|----------|
| <b>TRADE AND DEVELOPMENT - ADMIN/COMPLIANCE</b>                 |            |            |          |
| Summer Youth Employment Program                                 | 960,000    | 945,260    | -2%      |
| Financial and Credit Union Services                             | 55,000     | 0          | -100%    |
| Homeowner Rehab Loan Servicing                                  | 40,000     | 39,382     | -2%      |
| Hand Up Initiative  | 0          | 1,365,706  | n/a      |
| Section 108 Loan Debt Service                                   | 746,708    | 775,000    | 4%       |
| <b>TRADE AND DEVELOPMENT - NEIGHBORHOOD DEVELOPMENT</b>         |            |            |          |
| Earned Income Tax Credit Outreach                               | 1,700      | 986        | -42%     |
| Housing Choice Mobility Program                                 | 40,375     | 0          | -100%    |
| Core 4 Strategic Housing Program                                | 420,000    | 423,395    | 1%       |
| Housing Repair Services   | 1,868,685  | 1,689,655  | -10%     |
| Tenant Representation   | 147,000    | 142,770    | -3%      |
| Fair Housing Services   | 167,060    | 167,386    | 0%       |
| Emergency Mortgage Assistance                                   | 98,000     | 96,492     | -2%      |
| Operating Support for Community Development Corporations (CDCs) | 320,000    | 315,084    | -2%      |
| Blueprint for Success   | 82,875     | 80,736     | -3%      |
| Compliance Assistance Repairs for the Elderly (CARE)            | 131,245    | 129,970    | -1%      |
| Affordable Multi Family Rehab Program                           | 100,000    | 98,460     | 0%       |
| Urban Homesteading  | 0          | 0          | n/a      |
| <b>TRADE AND DEVELOPMENT - ECONOMIC DEVELOPMENT</b>             |            |            |          |
| Small Business Services   | 216,000    | 123,077    | -43%     |
| Neighborhood Business District Improvement Program              | 920,000    | 905,874    | -2%      |
| Commercial and Industrial Redevelopment                         | 555,000    | 221,542    | -60%     |
| Future Blooms   | 185,000    | 0          | -100%    |

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| Program Name   | 2014 Grant       | 2015 Grant       | % Change   |
|--|------------------|------------------|------------|
| <b>TRADE AND DEVELOPMENT - PROPERTY MAINTENANCE CODE ENFORCEMENT</b> |                  |                  |            |
| Code Enforcement Relocation  | 100,000          | 73,845           | -26%       |
| Concentrated Code Enforcement  | 575,000          | 566,170          | -2%        |
| Hazard Abatement Program   | 1,150,000        | 855,656          | -26%       |
| Historic Stabilization of Structures                                 | 167,093          | 172,310          | 3%         |
| Vacant Lot Reutilization and Management                              | 0                | 0                | n/a        |
| <b>PARKS</b>   |                  |                  |            |
| Groundwork Cincinnati (formerly Mill Creek)                          | 78,000           | 0                | -100%      |
| <b>POLICE</b>  |                  |                  |            |
| Drug and Gun Elimination Program                                     | 72,250           | 0                | -100%      |
| <b>PUBLIC SERVICES</b>   |                  |                  |            |
| Corporation for Findlay Market - Nonprofit Capacity Building         | 168,000          | 165,417          | -2%        |
| Corporation for Findlay Market - Urban Gardens                       | 28,000           | 0                | -100%      |
| <b>HEALTH</b>  |                  |                  |            |
| Lead Hazard Testing and Lead Grant Match                             | 495,000          | 393,856          | -20%       |
| <b>TOTAL PROJECT APPROPRIATIONS &amp; REQUESTS</b>                   | <b>9,887,991</b> | <b>9,748,029</b> | <b>-1%</b> |
| 2015 Resources (award + program income)                              | 12,359,989       | 12,185,036       |            |
| Administration & Planning (20%)                                      | 2,471,998        | 2,437,007        |            |
| MAX Programs/Projects  | 9,887,991        | 9,748,029        |            |



## Hamilton County Developmental Disabilities Services

1520 Madison Road, Cincinnati, Ohio 45206-1747  
(513) 794-3300 • TTY (513) 475-0025 • FAX (513) 559-6600

Alice Pavey, Superintendent

### Hamilton County Board of Developmental Disabilities

#### 2015 Consolidated Planning Comments

March 31, 2014

In March of 2013, the Services Board of Hamilton County collaborated to outline the housing needs of those we support for consolidated planning purposes. The following was reported:

- The HCBDD serves **citizens with disabilities** who are protected by the Americans with Disabilities Act (ADA), the Fair Housing Act of 1973 and Section 504 of the Rehabilitation Act.
- 95-98% of all adults supported by the HCBDD have **income levels at or below 30%** of the area medium income level, **most at or below 15% AMI**
- The HCBDD provides support to the following:
  - 3179 (47%) children ages of birth to 21
  - 3206 people between 22-59 years of age
  - 397 people over 60 years of age
  - 37% of those served have either mobility and/or sensory impairments
- The total number of individuals who **actually receive** a Section 8 HOME Choice Voucher or a Project Based Rental Assistance Voucher equals **170**. This includes persons using Tenant Based Assistance Certificates as well as Tenant Based Rental Assistance subsidies.

**Our Mission:** Supporting people with disabilities and their families to achieve what is important to them.



## Hamilton County Developmental Disabilities Services

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Alice Pavey, Superintendent

- The total number of individuals who were **actually listed on the** Cincinnati Metro Housing Authority Wait List as of Feb. 2014 was 9190 individuals. Only **80** individuals served by HCDDS are part of the wait list. (fewer than 1% of Wait List)
- The total number of individuals who are **income eligible** to receive a CMHA Section 8 HOME Choice Voucher **but are not on the waiting list** is **2839**.
- HUD asks PHA's to develop a revisable, five (5) year plan to address the fair housing needs of all people and provide an **analysis of impediments** that prevent or interfere with meeting their needs. That document is to be incorporated into the area's Consolidated Plan, as a way of illustrating both addressed needs as well as **"unmet needs"**.
- HUD's recent statement on the role of housing in accomplishing the goals of *Olmstead* **affirms their pledge** of offering "individuals with disabilities **meaningful choice in housing** and the delivery of long-term health care and support services". Furthermore, they encourage "PHA's and other housing partners to ... provide additional community-based, integrated housing opportunities for individuals with disabilities".
- The taxpayers of Hamilton County continue to share an **undue burden** of inadequately and partially subsidizing the housing needs of its citizens with disabilities due to the **lack of availability of housing subsidies** through HUD's resources



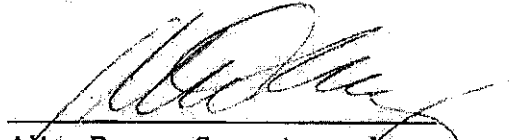
**Hamilton County**  
**Developmental Disabilities Services**

1520 Madison Road, Cincinnati, Ohio 45206-1747  
(513) 794-3300 • TTY (513) 475-0025 • FAX (513) 559-6600

Alice Pavey, Superintendent

- On behalf of the Hamilton County Board of Developmental Disabilities it is **critically imperative that needs of over 3000 citizens with disabilities, who lack decent, safe, affordable and accessible housing are clearly articulated to HUD** in the Consolidated Planning process

Respectfully Submitted

  
\_\_\_\_\_  
Alice Pavey, Superintendent  
Hamilton County Board of DD

## Reiser, John

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**From:** McElravy, Jeff  
**Sent:** Tuesday, September 30, 2014 2:57 PM  
**To:** Pierson, Joy  
**Subject:** FW: Legal Aid Society EMA and Tenant representation  
**Attachments:** img-912154952-0001.pdf

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

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**From:** John Schrider [<mailto:jschrider@lascinti.org>]  
**Sent:** Friday, September 12, 2014 4:06 PM  
**To:** McElravy, Jeff  
**Subject:** Legal Aid Society EMA and Tenant representation

Mr. McElravy, I am writing to request a meeting at your convenience to talk about the CDBG funding for Legal Aid Society's Emergency Mortgage Assistance and Tenant Representation work. It is understood that there are various requests for CDBG in excess of the funding available. We would like the opportunity to discuss the merits of these very successful Legal Aid programs. Attached is a brief summary of the programs that highlights important aspects of them. Times that I have available to meet next week are:  
The morning of Wednesday Sep. 17; the afternoon of Thursday Sep 18; and anytime Friday Sep 19.  
I look forward to hearing back from you.

John E. Schrider, Jr.  
Attorney at Law/Director  
Legal Aid Society of Southwest Ohio, LLC  
215 E. Ninth Street, Suite 500  
Cincinnati, OH 45202  
Main: 513.241.9400  
Direct: 513.362.2851  
Fax: 513.241.1187

The Legal Aid Society is a nonprofit law firm dedicated to reducing poverty and ensuring family stability through legal assistance.

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This E-mail has been scanned for viruses.

# LEGAL AID SOCIETY OF GREATER CINCINNATI

The Legal Aid Society of Greater Cincinnati continues to lead community-wide efforts to stabilize Cincinnati neighborhoods through its foreclosure-prevention activities, support for neighborhood revitalization, and successful advocacy to provide quality rental housing.

The City of Cincinnati funds two Legal Aid Society programs that are vital to the low and moderate income families who live in the City, as well as to the neighborhoods in which they live. The two programs are *Emergency Mortgage Assistance* and *Tenant Representation*.

## EMERGENCY MORTGAGE ASSISTANCE PROGRAM

The Legal Aid Society administers Emergency Mortgage Assistance (EMA) funds to save the homes of low and moderate income Cincinnati homeowners who face foreclosure due to job loss, illness, death of the primary wage earner, or other circumstances beyond their control. These homeowners can receive up to \$2,500 to bring their loan current if they have re-established an income stream to continue future mortgage payments. All homeowners in mortgage trouble receive in-depth foreclosure prevention counseling, legal assistance, and case management that links them with other social service agencies. (CDBG funding: \$60,000 EMA; \$61,500 legal assistance)

The program is highly effective.

- Since the beginning of 2012, Legal Aid has assisted 50 homeowners with EMA funds.
- Of those 50 homeowners, only 2 are no longer living in their homes – and those 2 homes were transferred to relatives upon the death of the homeowner.

Here is a story of a typical homeowner that Legal Aid has helped avoid foreclosure using funds from the City's EMA grant:

*A Cincinnati homeowner living in Westwood fell behind on his mortgage payments after he was laid off. Legal Aid Society was able to assist this homeowner and his family with emergency mortgage assistance funds to continue to pay the mortgage while he looked for work. The Legal Aid Society also represented the family in the foreclosure case and helped obtain a loan modification so that the monthly mortgage payments would be more affordable. The husband is now back to work and back to making his monthly mortgage payments. And the foreclosure case has been dismissed. Because of the Emergency Mortgage Assistance Program, the client and his family remained Cincinnati homeowners in Westwood.*

The program helps Cincinnati families remain in their homes, which in turn helps stabilize neighborhoods by reducing the number of vacant, foreclosed properties. A recent federal GAO report on the costs to communities of vacant, foreclosed properties highlighted that one vacant, foreclosed property reduced the value of each neighboring property by thousands of dollars and cost municipalities tens of thousands of dollars in direct costs and lost tax revenue. (GAO 12-34, 2011, *Vacant Properties: Growing Number Increases Communities Costs and Challenges*). The EMA program prevents these unnecessary costs to our communities and City.

### TENANT REPRESENTATION PROGRAM

With the Tenant Representation Program ("TRP") funding, the Legal Aid Society assists hundreds of families each year who are threatened with homelessness or living in substandard housing conditions. TRP provides legal representation for low and moderate income Cincinnati residents who are threatened with wrongful eviction, illegal lock-outs or utility disconnections, or are experiencing bad housing conditions. (CDBG funding \$142,500)

The TRP's results in 2013 document its success:

- In 2013 Legal Aid represented 554 Cincinnati families (totaling 1736 adults and children) with TRP funds.
- TRP prevented 104 illegal lockouts and utility disconnections, including situations where landlords had failed to pay water or other utility bills thereby placing residents at immediate risk of homelessness.
- TRP helped 73 families eliminate housing and health code violations through legal advocacy and close partnerships with the City's law department, housing department, and health department.
- TRP stopped the wrongful eviction of 121 families through legal representation in court.

Legal Aid Society represents both individual tenants and neighborhood groups in maintaining the rental housing stock in the City by obtaining repairs of housing and health code violations and by preventing retaliation against tenants who complain to the City's Housing or Health Departments about conditions in their rental units. This neighborhood-focused work allows the Legal Aid Society to assist entire neighborhoods in preventing blight and improving safety. Here is an example of this work:

*In April 2010, Legal Aid was contacted by numerous tenants at three large multi-family buildings in Avondale after Duke had disconnected the electric and gas service. The water was also scheduled to be disconnected for nonpayment. More than 50 families faced unlivable housing conditions and potential homelessness. The Avondale Community Council began organizing tenants and asked the Legal Aid Society to represent tenants. Legal Aid Society filed a lawsuit on behalf of the Avondale Community Council and individual tenants, and moved for the emergency appointment of a receiver to manage the properties. The Court agreed to appoint a receiver, and Legal Aid worked with the receiver, Duke, the Water Works, the City*

*Building Department, and other interested parties to have the utilities restored and the buildings stabilized. The families avoided becoming homeless, and during the next four years, significant repairs were made to stabilize the properties.*

During the past several years, Legal Aid has helped groups of tenants improve conditions at large multi-family buildings in Cincinnati neighborhoods including East Price Hill, Avondale, and Bond Hill. Our advocacy has brought hundreds of apartment units into compliance with City housing and health codes, benefiting the residents and their neighborhoods.

*The Legal Aid Society's mission is to resolve serious legal problems of low-income people, promote economic and family stability and reduce poverty through effective legal assistance.*



## 2013 PWC / City of Cincinnati Impact

| Cincinnati Neighborhood      | # of Services | Leveraged Value     | City Funding        | Total Impact By Neighborhood |
|------------------------------|---------------|---------------------|---------------------|------------------------------|
| Bond Hill                    | 407           | \$ 653,149          | \$ 181,145          | \$ 834,294                   |
| Westwood                     | 336           | \$ 337,003          | \$ 150,866          | \$ 487,869                   |
| College Hill                 | 343           | \$ 267,401          | \$ 150,599          | \$ 418,000                   |
| Madisonville                 | 336           | \$ 266,724          | \$ 124,050          | \$ 390,774                   |
| Avondale                     | 308           | \$ 218,363          | \$ 128,755          | \$ 347,118                   |
| Evanston                     | 291           | \$ 185,510          | \$ 154,349          | \$ 339,859                   |
| West Price Hill              | 229           | \$ 239,138          | \$ 69,936           | \$ 309,074                   |
| East Price Hill              | 216           | \$ 243,783          | \$ 62,339           | \$ 306,121                   |
| Northside                    | 161           | \$ 140,732          | \$ 70,974           | \$ 211,706                   |
| Kennedy Heights              | 162           | \$ 109,198          | \$ 67,486           | \$ 176,684                   |
| Mt. Auburn                   | 116           | \$ 118,070          | \$ 52,447           | \$ 170,518                   |
| Roselawn                     | 110           | \$ 79,629           | \$ 54,339           | \$ 133,967                   |
| Walnut Hills                 | 119           | \$ 79,114           | \$ 44,988           | \$ 124,102                   |
| S. Fairmount                 | 85            | \$ 68,600           | \$ 45,913           | \$ 114,513                   |
| S. Cumminsville              | 62            | \$ 66,303           | \$ 35,050           | \$ 101,353                   |
| Carthage                     | 50            | \$ 64,514           | \$ 29,655           | \$ 94,169                    |
| Spring Grove Village         | 49            | \$ 50,620           | \$ 29,527           | \$ 80,146                    |
| Mt. Airy                     | 69            | \$ 42,872           | \$ 36,059           | \$ 78,931                    |
| North Fairmount              | 61            | \$ 47,050           | \$ 25,713           | \$ 72,763                    |
| East Walnut Hills            | 35            | \$ 45,038           | \$ 25,036           | \$ 70,074                    |
| North Avondale               | 59            | \$ 28,340           | \$ 27,950           | \$ 56,290                    |
| Mt. Washington               | 42            | \$ 33,480           | \$ 12,590           | \$ 46,070                    |
| West End                     | 48            | \$ 20,440           | \$ 24,303           | \$ 44,743                    |
| Hartwell                     | 34            | \$ 32,589           | \$ 10,815           | \$ 43,404                    |
| Oakley                       | 43            | \$ 17,500           | \$ 25,043           | \$ 42,543                    |
| Clifton                      | 36            | \$ 28,683           | \$ 12,878           | \$ 41,561                    |
| Lower Price Hill             | 39            | \$ 38,208           | \$ 2,993            | \$ 41,200                    |
| Pleasant Ridge               | 39            | \$ 27,749           | \$ 13,387           | \$ 41,136                    |
| Corryville                   | 21            | \$ 20,812           | \$ 10,353           | \$ 31,165                    |
| Sayler Park                  | 24            | \$ 17,566           | \$ 10,108           | \$ 27,673                    |
| East End                     | 28            | \$ 17,449           | \$ 4,543            | \$ 21,992                    |
| Hyde Park                    | 27            | \$ 6,344            | \$ 14,496           | \$ 20,839                    |
| CUF Lower Clifton            | 20            | \$ 15,159           | \$ 5,374            | \$ 20,533                    |
| Millvale                     | 11            | \$ 8,323            | \$ 5,542            | \$ 13,866                    |
| CUF Fairview Clifton Heights | 7             | \$ 10,706           | \$ 3,002            | \$ 13,707                    |
| Over-The Rhine               | 16            | \$ 8,662            | \$ 2,782            | \$ 11,444                    |
| Sedamsville                  | 7             | \$ 5,598            | \$ 5,428            | \$ 11,026                    |
| Camp Washington              | 14            | \$ 8,432            | \$ 2,241            | \$ 10,672                    |
| Columbia-Tusculum            | 7             | \$ 3,118            | \$ 4,735            | \$ 7,853                     |
| California                   | 5             | \$ 1,260            | \$ 5,573            | \$ 6,833                     |
| Riverside                    | 4             | \$ 6,193            | \$                  | \$ 6,193                     |
| Paddock Hills                | 3             | \$ 101              | \$ 4,019            | \$ 4,120                     |
| Linwood                      | 3             | \$ 2,578            | \$                  | \$ 2,578                     |
| Winton Place                 | 2             | \$ 2,162            | \$                  | \$ 2,162                     |
| CUF University Heights       | 2             | \$ 1,385            | \$                  | \$ 1,385                     |
| Downtown (Central Business)  | 2             | \$ 1,327            | \$                  | \$ 1,327                     |
| Winton Hills                 | 1             | \$ 527              | \$                  | \$ 527                       |
| Mt. Lookout                  | 1             | \$ 68               | \$                  | \$ 68                        |
| English Woods                | 1             | \$ 20               | \$                  | \$ 20                        |
| <b>Grand Total</b>           | <b>4,091</b>  | <b>\$ 3,687,587</b> | <b>\$ 1,747,379</b> | <b>\$ 5,434,965</b>          |

## Reiser, John

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**From:** Porter, Kourtney  
**Sent:** Wednesday, October 01, 2014 11:31 AM  
**To:** Pierson, Joy  
**Subject:** Hands up Initiative emails to the Clerk of Council email  
**Attachments:** Hand UP Initiative - support letter; Support for the Greater Cincinnati Urban League ; Hand Up Initiative; I Support The Hand Up Initiative; clerkofcouncil@cincinnati-oh.gov; Support of Hand Up Initiative; City Council Members; To City Council Members; Hand UP Initiative; City Council Members; City Council Members; I support the Hand Up Initiative; SOAR Program is AMAZING; Hand Up Initiative; Keep Supporting SOAR; SOAR; RE: Hand UP Initiative; SOAR; SOAR-Hand UP; Hand UP Initiative; Hand UP Initiative; Urban League's - The Hand UP Initiative; SOAR SUPPORT LETTER; Cincinnati Urban League Recommendation; Hand Up Initiative Request for the SOAR program; SOAR; Hand up; Re: The Urban League Needs your Help!; Re: Mayor Cranley Hand UP Initiative \_ Urban League SOAR Program; Hand Up ; Hand Up Initiative; Hands UP Initiative; RE: Letter of Support: Hand Up Initiative & SOAR ; Yes to UrbanLeague; Letter of Support: Hand Up Initiative & SOAR ; Urban League SOAR Program; Funding of the SOAR ULGSWO;; Untitled; I Support the Hand Up Initiative; "Hand UP Initiative"; ; Hand Up Initiative; Hand Up Initiative; Hand Up Initiative - The Urban League's Solid Opportunity for Advancement and Retention (SOAR) ; URBAN LEAGUE SUPPORT!!!!; Urban League need your Support for continuing their Job Readiness Programs; FW: Hand UP Initiative and SOAR; Hand Up Initiative; Urban League of Cincinnati SOAR Program; RE: Urban League SOAR program; FW: Hand Up Initiative Letter of Support; Hand UP Initiative; Urban League SOAR Program; Hand Up Initiative; Hand Up Initiative; Hand Up Initiative; Urban League Solid Opportunities for Advancement and Retention (SOAR) program; Hands Up Initiative; Hands Up Initiative; Hand UP Initiative; Hands Up Initiative; Hand UP Initiative; Hands Up; Hands Up Initiative; Hand Up Initiative; Urban League SOAR Program; "Hand UP Initiative" - 29Sept2014; Urban League SOAR program; SOAR; Hand Up Initiative - Urban League; Hand Up Initiative; Hand Up - SOAR; Hands Up Initiative - Urban League of Southwest Ohio; Urban League SOAR Program; Hands Up Initiative; Hand Up Initiative; Hand Up Initiative ; Urban League; Hand Up; Concerning SOAR at the Urban League; SOAR Program; Hand UP - Support the Work of the Urban League SOAR Program; Hand UP Initiative; Hand Up Initiative and the Urban League; Hands Up Initiative; I support the Hand Up Initiative

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Good morning,

Per our brief conversation here are the emails that were sent to [clerkofcouncil@cincinnati-oh.gov](mailto:clerkofcouncil@cincinnati-oh.gov) since last Thursday. Our protocol states that any citizen emails received are to be forwarded to City Council, Mayor, and the City Manager. Each one has been sent to them. Some citizens were directed to come to our weekly council meeting to speak if they would like. That meeting starts at 1:30pm today. We will direct them to contact you directly.

As I receive more emails I will forward directly to you also.

Thank you,

*Kourtney Porter, Deputy Clerk*

Office of the Clerk, Suite 308  
801 Plum Street  
Cincinnati, Ohio 45202  
(513) 352-3246

**Reiser, John**

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**From:** ClerkOfCouncilEmail  
**Sent:** Wednesday, October 01, 2014 1:41 PM  
**To:** Pierson, Joy  
**Subject:** FW: The Hand UP Initiative

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**From:** Kimberly Watts [mailto:cbtckwatts@gmail.com]  
**Sent:** Wednesday, October 01, 2014 1:30 PM  
**To:** ClerkOfCouncilEmail; Young, Wendell; Denson, Sedrick; [timothy.mcclure@cincinnati-oh.gov](mailto:timothy.mcclure@cincinnati-oh.gov); Mann, David; Simpson, Yvette; Flynn, Kevin; Murray, Amy; Seelbach, Chris; Sittenfeld, P.G.; Smitherman, Christopher; Winburn, Charlie  
**Subject:** The Hand UP Initiative

Hello: All That are Concern  
From : A Graduate of the SOAR Program

I understand that the **Urban League's Solid Opportunities for Advancement and Retention (SOAR)** program has been included in a resolution by the **Community Development Advisory Board** to fund the **Hand UP Initiative**. As a participant of the **SOAR** program, I have experienced first-hand the impact this program can have to transform lives, provide hope and opportunities for individuals when there seems to be little hope in sight. **SOAR** and the dedicated staff of the Urban League helped me to overcome barriers, to see my potential and the possibilities for a different future. **The Hand UP Initiative** will allow more Cincinnati residents that want to work and need a hand up to see the possibilities. I strongly encourage that you consider this recommendation favorably.

I'm am a Living and Walking Testimony that if it wasn't for Urban League of Cincinnati Ohio with The SOAR Program I wouldn't be who I Am Now Today a Productive Tax Paying Citizen of Cincinnati, Ohio

( any assistance/feedback I can provide please email me Thanking You in advance.)

**Thank You**  
**Kimberly Watts**

**Reiser, John**

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**From:** Porter, Kourtney  
**Sent:** Thursday, October 02, 2014 10:15 AM  
**To:** Pierson, Joy  
**Subject:** FW: Support of the Urban League

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**From:** Wilson, Tywauna [<mailto:Tywauna.Hardy@UCHealth.com>]  
**Sent:** Thursday, October 02, 2014 9:59 AM  
**To:** ClerkOfCouncilEmail  
**Subject:** Support of the Urban League

Hi Mayor Cranley and Cincinnati City Council Members:

My name is Tywauna Wilson and I am the Director for our Mobile Diagnostics Program at UC Health. I also am a member of the Urban League's board of trustees and a community volunteer. We were recently informed that the League's Solid Opportunities for Advancement and Retention (SOAR) program has been included in a resolution by the City's Community Development Advisory Board to fund the Hand UP Initiative. Our board takes the League's mission seriously. It is "to transform generations by promoting personal empowerment and economic self-sufficiency". Over the years, the organization has created a number of programs that help strengthen the community. One of our flagship programs, SOAR, has helped thousands of individuals reach economic self-sufficiency in the 14 years it has been in operation. Our successful participants have also helped to infuse millions back into the regional economy, which has had powerful impact on our economy. Your support of this program is a "win/win" for everyone in the community. I encourage your support of the Hand Up Initiative and of the inclusion of SOAR in the program.

Best,  
Tywauna

*Tywauna Wilson, MBA, MLS (ASCP)*  
*Director, Mobile Diagnostics*  
*University of Cincinnati Medical Center*  
*234 Goodman Street*  
*Cincinnati, Ohio 45219*  
*Phone: (513) 584-2731*  
*[Tywauna.Hardy@uchealth.com](mailto:Tywauna.Hardy@uchealth.com)*  
*<http://uchealth.com/mobile-diagnostics/>*

University of Cincinnati | UC Health.   
Medical Center

**Reiser, John**

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**From:** ClerkOfCouncilEmail  
**Sent:** Friday, October 03, 2014 9:26 AM  
**To:** Pierson, Joy  
**Subject:** FW: urban league

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**From:** Marquiste Trotter [<mailto:margtrotter@yahoo.com>]  
**Sent:** Thursday, October 02, 2014 4:12 PM  
**To:** ClerkOfCouncilEmail  
**Subject:** urban league

You need to keep Urban League open for the growth and development of our community, especially young people in the community of Avondale. the urban league prepared me for job readiness, and the tools to prepare for competitive job market.

**Simpson, Yvette**

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**From:** brandon craig [bcraig516@gmail.com]  
**Sent:** Friday, October 03, 2014 11:30 AM  
**To:** #COUNCIL  
**Subject:** 2015 Federal Community Development Funds

201401277

Council,

I write to ask that the elimination of funds for the HOME Mobility program be rescinded from the planned distribution of 2015 Federal Community Development Funds. A look at our city's demographics shows a concentration of poverty in areas that also follows closely with the concentration of minorities. This segregation of our communities is an especially difficult challenge for Cincinnati. But it one that we can take steps toward reversing. One important method of reversing this trend is to expand the areas for low income tenants to find housing. We must remove barriers to give children of low income families opportunity that they may not be afforded in areas of concentrated poverty.

For a parent with a section 8 voucher, the opportunity to live in an area near there job, close to good schools, and outside of the concentrated poverty can be live altering. For what amounts to a minute fraction of the total federal funds, HOME has been able to offer a service that is beneficial for private landlords and for tenants with section 8 vouchers. The program effectively provides an unique service that should continue be a part of the city's goals. The program gives those low income families choice. Ultimately shouldn't the goal of the city be to do things that help provide the residents of the city with choice and opportunities? I don't see how that is accomplished with the defunding of the HOME Mobility program.

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Brandon Craig

## Reiser, John

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**From:** Feedback for 2015-2019 Consolidated Plan [WebApp@cincinnati-oh.gov]  
**Sent:** Sunday, October 12, 2014 2:50 PM  
**To:** Rosemeyer, Joe (City Managers Office); Pierson, Joy  
**Subject:** Feedback for 2015-2019 Consolidated Plan

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

This form was sent at: Oct 12, 2014 2:49 PM

NAME: Lynn Hensler

EMAIL: [lynnhensler@yahoo.com](mailto:lynnhensler@yahoo.com)

NEIGHBORHOOD: I work in the city, but don't live in the city.

YOURCOMMENTS: When deciding on allocation of funds, it is important to be transparent. Hoping that you are mindful to give adequate funds to agencies that are demonstrating positive change and beneficial assistance to those in need, thus improving our communicates and City. CASS has a proven track record of helping the most vulnerable of our elderly population. Please remember the value of CASS when allocating funds.

## Reiser, John

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**From:** Feedback for 2015-2019 Consolidated Plan [WebApp@cincinnati-oh.gov]  
**Sent:** Monday, October 13, 2014 10:15 AM  
**To:** Rosemeyer, Joe (City Managers Office); Pierson, Joy  
**Subject:** Feedback for 2015-2019 Consolidated Plan

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

This form was sent at: Oct 13, 2014 10:14 AM

NAME: Joe Herbers

EMAIL: [jherbers@cassdelivers.org](mailto:jherbers@cassdelivers.org)

NEIGHBORHOOD: Westwood

YOURCOMMENTS: I work for Cincinnati Area Senior Services, and I have reviewed the plan. As always, I see cuts in areas that I think are good choices, but I know that funding cuts always can hurt the services that my clients rely on for day to day living. This has been a hard year for local seniors with changes to Council on Aging, MyCareOhio Medicare/Medicaid and the closing of SeniorLink. I worry that some programs work more efficiently than others, and the budget is not designed to evaluate the application of each dollar. Thanks for continuing to help fund resources for our at-risk citizens. My clients would surely thank you for the support.

## Reiser, John

---

**From:** Feedback for 2015-2019 Consolidated Plan [WebApp@cincinnati-oh.gov]  
**Sent:** Monday, October 13, 2014 10:49 AM  
**To:** Rosemeyer, Joe (City Managers Office); Pierson, Joy  
**Subject:** Feedback for 2015-2019 Consolidated Plan

This form was sent at: Oct 13, 2014 10:49 AM

NAME: Bren Blaine

EMAIL: [bblaine@blainegroupllc.com](mailto:bblaine@blainegroupllc.com)

NEIGHBORHOOD: East Walnut Hills

YOURCOMMENTS: Why is Mayor Cranley trying to evade the normal transparent application process for not for profit (CDBG) funding? Looks like he is just trying to fund a personal favorite agency. A good reason to vote against the Mayor, not just to eliminate him as mayor, but to eliminate him from council. All agencies should go through the same rigorous application process noting community needs, best practices and a continuous quality improvement program.

# marcc

"...to forgo the luxury of separate ways when a common path can be found..."

**Metropolitan  
Area  
Religious  
Coalition of  
Cincinnati**

632 Vine Street, Suite 606  
Cincinnati, Ohio 45202  
Phone 513.721.4843  
Fax 513.721.4891  
Email [marcc@fuse.net](mailto:marcc@fuse.net)  
Web [www.marcconline.com](http://www.marcconline.com)

Archdiocese of Cincinnati  
Association of Unity Churches  
Baptist Ministers Conference  
of Cincinnati and Vicinity  
Cincinnati Conference  
(Evangelical Lutheran Church in  
America)  
Church of the Living God  
Cincinnati Islamic Center  
Diocese of Southern Ohio (Episcopal)  
Disciples of Christ - SW Ohio  
Interdenominational Ministers Alliance  
JCRC of The Jewish Federation  
Miami Association (American  
Baptists)  
Ohio River Valley District  
(United Methodist Church)  
Presbytery of Cincinnati  
Religious Society of Friends  
Unitarian Universalist Council  
of Greater Cincinnati  
United Church of Christ  
Volunteers of America  
Of Greater Ohio  
Rev. Dan Weyand-Geise  
*President*  
Rabbi Margaret J. Meyer  
*Vice President*  
Tiffany Zents  
*Vice President*  
Nancy Walters  
*Secretary*  
Ken Bordwell  
*Treasurer*  
Margaret A. Fox  
*Executive Director*  
Angela Wright  
*Office & Technology Manager*

October 13, 2014

Mayor John Cranley,  
Vice Mayor David Mann  
Members of City Council  
Cincinnati, Ohio

Re: MARCC Comments on the City Consolidated Plan 2015-2019

The Metropolitan Area Religious Coalition of Cincinnati comments today based upon a set of Housing Principles MARCC adopted in October 2013. Those Principles were crafted as a foundation to measure a communal moral resolve to provide fair, affordable and accessible housing for residents of the City of Cincinnati. I am attaching a copy of these Housing Principles with MARCC's comments today and ask that these Principles be included as part of our comments to the City Consolidated Plan 2015-2019.

MARCC is an interfaith coalition of seventeen denominations whose purpose is to improve the level of civil discussion while shaping social and public policy. We are concerned about transparency in local government, today as it relates to the gap between market rate and affordable housing units, and the resources to provide fair, affordable and accessible housing. To be clear, affordable housing includes, permanent supportive, transitional and affordable rental and home owner units. There is an opportunity to address our concern in the Consolidated Plan 2015-2017.

The Housing & Urban Development Department, HUD, tells us that it takes an hourly wage of \$14.32 to rent a two bedroom apartment at Market Rate. Market Rate housing is not the same as affordable housing. Market rate housing charges higher rents. Yet, we know that one-third of our residents do not earn the hourly wage HUD has established. We know there is a disparate gap in incomes and hourly wages. The same glaring gap exists between the number of available market rate units and affordable rental units. At present, there are not enough affordable rental units. One category of affordable units has been zeroed out of the the 2014 and 2015 Plan, namely permanent supportive housing units.

Many Ohioans will make an hourly minimum wage of \$8.10, beginning January 1, 2015. Not enough to pay Market Rate rental prices. The city needs to think more broadly and use its tax credits to build more permanent supportive, transitional and permanent affordable rental units for over 30% of our residents who need it. Job creation is important but the focus of the Consolidated Plan is housing, where it needs to remain. We ask City Council to lead in this effort. Provide more affordable housing units. Use the Golden Rule to set a gold standard for fair, affordable and accessible units in the 2015-2019 Consolidated Plan for individuals and families.

Sincerely,

*Margaret A. Fox*

Margaret A. Fox  
Executive Director

Encl: MARCC Housing Principles

# Housing Principles

October 9, 2013

## Preamble

The Metropolitan Area Religious Coalition of Cincinnati professes, as an interfaith coalition of denominations, the primary importance of safe and affordable housing in our metropolitan region and its relationship to national, regional and local housing policies. Sacred scriptures tell us to make sure no one wants for food, clothing and shelter. Housing affects all of us in a primary way. Without it people are at risk for entering a cycle of poverty with little hope of moving on to a better life. Our interfaith coalition historically and at present sees homelessness and affordable housing as a major social issue that demands more work be done. In light of this history, we offer a set of principles upon which discussions, decisions, policies and investments regarding safe and affordable housing needs can be based. We will work on implementing the policy changes these Housing Principles may require to increase fair, safe and affordable housing in the metropolitan Cincinnati region. We call for and support the following principles.

## Principles

*Promote the Fair Housing Act* - Require public officials and local communities to adhere to the Fair Housing Act prohibiting discrimination in the sale, rental, and financing of housing based on race, religion, national origin, gender, people with disabilities, and families with children.

*Apply The Americans with Disabilities Act* - Local governments must implement the rule of law as it applies to accessible housing in relationship to planning, as must the developers and builders who implement those plans.

*Serve Economic Justice* - Dedicate a portion of all community and economic development grants by federal, state and local government to affordable housing development.

*Reduce Foreclosures* - Minimize housing foreclosures by lenders. Work with the community and home owners to reach reasonable agreements, so individuals and families can remain in their homes and neighborhoods can avoid blight and disinvestment.

*Maintain Affordable Rental Units* - Avoid displacement of people by maintaining the proportion of available affordable rental units as the number of upscale rental units is increased.

*Set Reasonable Rental Subsidies to Attract Responsible Investors* - Adjust rates of rental subsidies to reflect market standards for permanent supportive, transitional and permanent housing by local governing jurisdictions.

*Acknowledge the Real Unemployment Rate* - Include the real unemployment rate in federal and state funding formulas that impact local support for affordable housing by using the percentage of structurally unemployed people (unemployed for one year or more), who struggle with or are on the verge of homelessness.

*Support Housing for Young Adults* - Increase and dedicate a number of affordable rental units for young adults aging out of foster care, who are at risk of becoming homeless at the age of eighteen.

*Advocate for Restorative Justice* - Lessen the stigma and barriers for people with criminal histories who are in need of affordable housing and a second chance, to help them succeed in a new life style.

**From:** Henry, Kathy [<mailto:henry@xavier.edu>]

**Sent:** Wednesday, October 08, 2014 2:35 PM

**To:** Cranley, Mayor; Mann, David; Simpson, Yvette; Flynn, Kevin; Murray, Amy; Seelbach, Chris; Sittenfeld, P.G.; Smitherman, Christopher; Winburn, Charlie; Young, Wendell

**Subject:** PEOPLE WORKING COOPERATIVELY

I am writing to appeal your budget recommendation to cut People Working Cooperatively of over \$300,000.00.

My husband and I have supported PWC over 20 years by volunteering to help keep their clients in their homes. We have also enlisted the help of our children and grandchildren to promote a family giving back to the community.

Here are some facts about the cut and how it affects PWC

1. Every \$1.00 the City eliminates from PWC's budget actually reduces the budget by \$3.00; reducing important matching funds from the private and other government sources that PWC brings to the City.
2. PWC was the only program ranked in the highest category by the Community Development Advisory Board to have its funding reduced.

#### IMPACT ON CLIENTS & CITY RESIDENTS

- Over 300 Cincinnati households will not have heat or water this winter
- 60% of these people are over 60 years old
- 20% are over 80 years old
- 30% are children
- *Where will these fragile elderly and disabled residents go for housing?*

#### Homes

- PWC keeps Cincinnati's housing stock stable and increases property values even for non-PWC clients.
- Homeowners are healthier and safer as a result of the PWC's high quality service.

Reducing funds to PWC not only reduces emergency repairs for fragile elderly and disabled residents and veterans, but also good jobs for Cincinnatians.

PWC's work should go on and on to give these elderly and handicapped individuals the chance to lead a semi-normal life. To take away this help would be so unjust.

God bless you all!

**Kathy Henry**  
**Administrative Assistant**  
**Xavier University**  
**Recreational Sports Department**  
**[henry@xavier.edu](mailto:henry@xavier.edu)**  
**513-745-2860 (Office) 513-745-2002 (Fax)**

**From:** spicerck [mailto:spicerck@aol.com]

**Sent:** Wednesday, October 08, 2014 11:59 PM

**To:** Sittenfeld, P.G.; Seelbach, Chris; Cranley, Mayor; Mann, David; [Christophersmiththerman@cincinnati-oh.com](mailto:Christophersmiththerman@cincinnati-oh.com)

**Subject:** People Working Cooperatively

Please, please do not cut PWC's budget. They are one of the most effective non-profits in Cincinnati. They do incredibly important work serving low income families, the disabled and veterans. As a veteran of the Vietnam Era, I am a member of American Legion Women's Post 644. We work with them to assist women veterans when PWC is working with them on their home repair needs.

It is not effective to split up the funds they are utilizing efficiently to fund another less experienced non-profit. Politics should not enter into serving our poor, disabled and veterans.

Thank you for your consideration of the facts of this situation.

Sincerely,

Mary Jane Perry, RN, BSN, MS

Sent from my Verizon Wireless 4G LTE smartphone

From: [lollybolender@hotmail.com](mailto:lollybolender@hotmail.com)  
To: [mayor.cranley@cincinnati-oh.gov](mailto:mayor.cranley@cincinnati-oh.gov)  
Subject: People Working Cooperatively  
Date: Thu, 9 Oct 2014 07:11:51 -0400

Good morning Mayor Cranley,

I am writing to you this morning to voice my opinion on the proposed budget cut for People Working Cooperatively. The citizens this organization help have little to no other means of assistance, and they will be more vulnerable than they are currently without the help of this organization. I have seen first hand the impact this organization and it's volunteers have made to it's recipients, and I cannot fathom them being left behind.

For the sake of the elderly and needy, please please please look for other areas in the budget that can "give a little" to help the people that benefit from this organization and it's volunteers. The volunteers are the backbone of PWC which make their work priceless.

Thank you so much for your consideration.

Laura Bolender

"Be the change you want to see in the world" .....

**From:** Dan Barnett [<mailto:dab1881@gmail.com>]  
**Sent:** Wednesday, October 08, 2014 11:14 AM  
**Subject:** People Working Cooperatively Budget Cuts

Good morning - It is tough for me to possibly imagine what it is like to be in your seat when it comes time to discuss and enact budget cuts for our city. I have faith that each and every one of you will make a decision that, in your mind and heart, will help improve and grow our community. However, I do know that you face decisions that may benefit some, while costing others. I understand this reality and appreciate your service to our community.

That said, I wanted to give a plug for one of those organizations that help support and grow our community in very impactful ways. That organization is People Working Cooperatively. I can go on and on about the specific ways they improve people's lives (and there are many), but it is the experiences I have gained from being a volunteer for the organization that have really opened my eyes at the power of its mission. To see the gratefulness of an impoverished old widow when you rake the leaves off her lawn or the joy in the face of a young boy, who lives his life confined to a wheelchair, when he realizes that he gains back the dignity of being able to shower on his own, is truly powerful.

I understand that there are a lot of organizations in our great community fulfilling their own impactful missions. What I can appreciate about PWC is that they understand that in order to efficiently fulfill its mission, they need to target the "root cause." This, in my mind, is what is unique about this organization. It do not squander a single penny and meticulously utilizes the donations and funding support it receives as to carry out its mission in the most impactful and efficient way. As a citizen and fellow taxpayer, I certainly want my tax dollars to support organizations as PWC.

I won't ramble on too long, but all I ask is for you to keep these words under consideration as you make the difficult choices of budget cuts. Thanks for your time.

Kindest Regards,

Dan Barnett

**From:** Nick Hall [<mailto:nick@tecmarket.net>]

**Sent:** Wednesday, October 08, 2014 11:38 AM

**To:** [mayor.cranley@cincinnati-oh.gov](mailto:mayor.cranley@cincinnati-oh.gov); [david.mann@cincinnati-oh.gov](mailto:david.mann@cincinnati-oh.gov); [yvette.simpson@cincinnati-oh.gov](mailto:yvette.simpson@cincinnati-oh.gov); [kevin.flynn@cincinnati-oh.gov](mailto:kevin.flynn@cincinnati-oh.gov); [amy.murray@cincinnati-oh.gov](mailto:amy.murray@cincinnati-oh.gov); [chris.seelbach@cincinnati-oh.gov](mailto:chris.seelbach@cincinnati-oh.gov); [pg.sittenfeld@cincinnati-oh.gov](mailto:pg.sittenfeld@cincinnati-oh.gov); [christopher.smitherman@cincinnati-oh.gov](mailto:christopher.smitherman@cincinnati-oh.gov); [charlie.winburn@cincinnati-oh.gov](mailto:charlie.winburn@cincinnati-oh.gov); [wendell.young@cincinnati-oh.gov](mailto:wendell.young@cincinnati-oh.gov)

**Cc:** [david.mann@cincinnati-oh.gov](mailto:david.mann@cincinnati-oh.gov); [yvette.simpson@cincinnati-oh.gov](mailto:yvette.simpson@cincinnati-oh.gov); [kevin.flynn@cincinnati-oh.gov](mailto:kevin.flynn@cincinnati-oh.gov); [amy.murray@cincinnati-oh.gov](mailto:amy.murray@cincinnati-oh.gov); [chris.seelbach@cincinnati-oh.gov](mailto:chris.seelbach@cincinnati-oh.gov); [pg.sittenfeld@cincinnati-oh.gov](mailto:pg.sittenfeld@cincinnati-oh.gov); [christopher.smitherman@cincinnati-oh.gov](mailto:christopher.smitherman@cincinnati-oh.gov); [charlie.winburn@cincinnati-oh.gov](mailto:charlie.winburn@cincinnati-oh.gov); [wendell.young@cincinnati-oh.gov](mailto:wendell.young@cincinnati-oh.gov)

**Subject:** Please take a second look.

Mayor John Cranley,

Cc: stakeholder list above

As the President of two corporations I was shocked to arrive at my desk today to learn that the City is considering a \$305,000 budget cut to People Working Cooperatively (PWC).

As you may know, this will have almost a million dollar impact on essential services to the people who need these services the most.

This organization (PWC) has done more to help (dollar-for-dollar) the lower-income citizens of the City than most any other organization I can think of.

Surly, if we need to cut this deep, we can find ways to do this without loading it on the back of the people who are least able to help themselves.

On behalf of so many people in need, I ask you to reconsider this cut to the budget of PWC.

My best to you,

Nick Hall

President, TecMarket Works and TecMarket Properties

**From:** M. Sami Khawaja [<mailto:Sami.Khawaja@cadmusgroup.com>]  
**Sent:** Wednesday, October 08, 2014 12:07 PM  
**To:** [mayor.cranley@cincinnati-oh.gov](mailto:mayor.cranley@cincinnati-oh.gov); [david.mann@cincinnati-oh.gov](mailto:david.mann@cincinnati-oh.gov); [wette.simpson@cincinnati-oh.gov](mailto:wette.simpson@cincinnati-oh.gov); [kevin.flynn@cincinnati-oh.gov](mailto:kevin.flynn@cincinnati-oh.gov); [amy.murray@cincinnati-oh.gov](mailto:amy.murray@cincinnati-oh.gov); [chris.seelbach@cincinnati-oh.gov](mailto:chris.seelbach@cincinnati-oh.gov); [pg.sittenfeld@cincinnati-oh.gov](mailto:pg.sittenfeld@cincinnati-oh.gov); [christopher.smitherman@cincinnati-oh.gov](mailto:christopher.smitherman@cincinnati-oh.gov); [charlie.winburn@cincinnati-oh.gov](mailto:charlie.winburn@cincinnati-oh.gov); [wendell.young@cincinnati-oh.gov](mailto:wendell.young@cincinnati-oh.gov)  
**Subject:** PWC Potential Budget Cut

My name is M. Sami Khawaja, I have been an evaluation consultant for 35 years. I have evaluated many different kinds of social programs all over the world. I have over 50 papers on the subject. I had the privilege of evaluating the PWC program offerings since 1994 for various funders including Cinergy (Duke Energy), Department of Energy, and the State of Ohio. I have examined their impact on energy use, energy burden and affordability, property values, mobility of the elderly and disabled, health, comfort, and general welfare of recipients. ***I can say unequivocally that PWC programs are among the best in the world.***

I have many reports (reviewed and approved by various funders) that prove my claims. I am happy to provide you with any information to help make an informed decision.

Thank you for reading.

M. Sami Khawaja, Ph.D. | Executive Vice President  
Cadmus, Energy Services Division  
720 SW Washington, Suite 400 | Portland, OR 97205  
Office: (503) 228-2992 | Cell: (503) 349-6777  
[www.cadmusgroup.com](http://www.cadmusgroup.com)



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From: [hccrg05@aol.com](mailto:hccrg05@aol.com) [<mailto:hccrg05@aol.com>]

Sent: Wednesday, October 08, 2014 1:38 PM

To: Cranley, Mayor; Mann, David; Simpson, Yvette; Flynn, Kevin; Murray, Amy; Seelbach, Chris; Sittenfeld, P.G.; Smitherman, Christopher; Winburn, Charlie; Young, Wendell; CityManagerEmail; ClerkOfCouncilEmail; [cecil@cecilthomas.com](mailto:cecil@cecilthomas.com); [sullivank@pwchomerepairs.org](mailto:sullivank@pwchomerepairs.org); [ros918@aol.com](mailto:ros918@aol.com); [hanne.larsen@ge.com](mailto:hanne.larsen@ge.com)

Subject: PWC Resend Plus Attachment

Mayor Cranley, Members of Council, City Manager:

I write this email to you requesting that you don't cut funding to People Working Cooperatively, for all the reasons they state, "PWC keeps Cincinnati's housing stock stable and increases property values even for non-PWC clients. Homeowners are healthier and safer as a result of the PWC's high quality service. Reducing funds to PWC not only reduces emergency repairs for fragile elderly and disabled residents and veterans, but also good jobs for Cincinnatians;" and PWC services help qualified citizens reduce their energy costs through a number of weatherization and appliance exchange programs.

Council has some very hard decisions to make as revenues dictate that something must be cut. Everyone affected is pleading that their services to their clients and employees should not be cut. However, each year since 2009, the Hamilton County Community Reinvestment Group (HCCRG) has sent Council our Housing Value Restoration & job Creation (HVRJC) Strategy, which would generate new earnings, sales, property and income tax revenues for city, county, state and federal governments to support needed services; without raising tax rates.

This HVRJC Strategy was also brought to Council's attention in 2013 during the protests against the Commons at Alaska proposal as a means of future dollars to aid with the costs of county and regional wide housing of the homeless and providing them "best practice" services and much, much more. Nevertheless, HCCRG did not get Council or the mayor's support; only past Councilmembers Cecil Thomas, Christopher Smitherman and Councilman Charles Winburn stated their support for the HVRJC Strategy; but no hearings of any kind were held to discuss the merits of the Strategy.

Had this strategy been adopted and lobbied for by Council and Administration lobbyists, the discussion might be how to use the new revenues. This was and remains one of those Strategies for which the Council and Administration should act now, in advance of the 2016 elections to also educate the voting public. A summary of the Housing Value Restoration & Job Creation (HVRJC) Strategy is attached for your consideration, and I remain available to come before appropriate Council committees and the full Council for discussions.

In the interim, the services provided by People Working Cooperatively are not provided by any other agency; cannot be replaced; and is faced with a growing need based on the conditions of our housing stock and the increasing number of the elderly, veterans, and disabled citizens who desperately need these services.

Best regards,

Morris

Morris Williams, Convener

Hamilton County Community Reinvestment Group

1823 Andina Ave.

Cincinnati, Ohio 45237

[hccrg05@aol.com](mailto:hccrg05@aol.com) - 513-641-5446

Board Member Emeritus, National Community Reinvestment Coalition - [nrc.org](http://nrc.org) - 202-628-8866

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**HAMILTON COUNTY COMMUNITY REINVESTMENT GROUP HCCRG**  
1823 Andina Ave, Cincinnati, Ohio 45237-6015 - (513) 641-6446 - [hccrg05@aol.com](mailto:hccrg05@aol.com)

May 6, 2013 – Revised September 27, 2014

## **HOUSING VALUE RESTORATION & JOB CREATION STRATEGY**

**Reinvesting In Communities to Rebuild America from the Bottom Up**

A national comprehensive economic development strategy is required to stimulate private sector cash flow and restore the core of wealth to the majority of citizens, businesses and communities. The Housing Value Restoration & Job Creation (HVRJC) Strategy's priority objectives are to unlock private sector capital to generate cycles of job growth that will spark economic cash flow cycles, generate restoration of residential and commercial properties, increased the standard of living; and generate new government revenues without raising tax rates in every state in the country.

**Proposal:** The HVRJC Strategy provides a process to identify every home originated, sold and purchased with predatory clauses in the mortgage contract which qualifies them for funding of \$50,000 for code enforcement/restoration/renovation from the foundation to the roof—including landscaping, driveways and garages, at no cost to the owners, as a part of a national corporate workforce and community development initiative, supported by all three branches of the federal government, and the FED.

**Benefits of the Housing Value Restoration & Job Creation (HVRJC) Strategy proposal:**

1. This Strategy would increase the standard of living of millions of families, while increasing the appraisal and potential resale values of targeted homes and surrounding homes throughout communities;
2. This Strategy would encourage owners to renovate none targeted properties; residential as well as commercial;
3. The work force development effort would generate massive consumer markets (individuals and businesses) to support every size business development and expansion; thousands of nonprofit jobs; tens of thousands of contractor jobs, and additional tens of thousands of jobs in home improvement supplier, manufacturing, and raw resource material businesses. This would generate additional cycles of job development and business growth in non-housing industries; and taken altogether would generate new earnings, sales, property and income tax revenues for city, county, state and federal governments to support needed services; without raising tax rates.
4. This Strategy would reduce costs including unemployment payments, welfare and health care subsidies, unneeded business subsidies; eliminate government costs to prosecute members of "The Investor Group" (banks, Wall Street firms, and their major investors and shareholders who benefited from the origination, sale and purchase of mortgage contracts with predatory clauses); as well as eliminate The Investor Group expenditures to defend against government and civil law suits for predatory mortgage practices and revenues between 2000-2012; and more.
5. All of the above would geographically expand the base of deposits and generate cycles of new deposits for local banks and credit unions; increase the value of property on the books of financial institutions; increase the value of investment instruments such as mortgage-backed securities and retirement funds; and provide significant returns on investment for The Investor Group and the country as a whole.

**Discussion:** Potential funding sources are: Money won by the government from predatory lending related lawsuits; and capital investments and sheltering of capital from The Investor Group identified above.

**From:** Ulrich, Dennis [<mailto:dennis.ulrich@cincinnatiastate.edu>]

**Sent:** Thursday, October 09, 2014 11:32 AM

**To:** Alan Jones; Amy Waldbillig; Andrea Ellis; Bernadette Toebbe; Betsy Delage; Charolette Harris; Cindy Taylor; Denise Hamet; Ulrich, Dennis; Chappell, Jean; Jennifer Ekey; Kelly Broscheid; Kimber Fender; Laurie Leonard; Luke Blocher; Matt Eisenbraun; Nancy Spivey; Nissley, Nick; Nina Creech; Phill Rosenzweig; Rhonda Schmalzried; Ricciardi, Daniel; Ron Henlein; Schaffeld, Linda; Sean Rugless; Terry Phillips; Wright, Bryan

**Subject:** FW: Please don't let City Hall cut PWC's funding!

**Importance:** High

Dear Colleagues:

Please see the note below from our partner, People Working Cooperatively. We all know what a phenomenal organization it is and how carefully they manage their funding to maximize its benefit to those they serve. Please respond as you deem appropriate, but I wanted to bring this matter to your attention. It would be a terrible loss for them to lose this critical support.

Thanks so much,

...Dennis

Dr. Dennis N. Ulrich  
Vice President, Workforce Development  
Cincinnati State Technical and Community College  
10100 Reading Road  
Evendale, OH 45241-3100  
513-569-1414 tel  
513-569-1801 fax  
513-508-3918 cell  
[www.workforcecincinnati.com](http://www.workforcecincinnati.com)

"The danger...is not that our aim is too high and we miss it, but that it is too low and we reach it."  
Michelangelo

  
Cincinnati State

Cincinnati State Technical and Community College  
3520 Central Parkway  
Cincinnati, OH 45223  
[www.cincinnatiastate.edu](http://www.cincinnatiastate.edu)

See us on Facebook 

**From:** Lavatori, Michele D. [<mailto:MLavatori@fbtlaw.com>]  
**Sent:** Thursday, October 09, 2014 2:16 PM  
**To:** [mayor.cranley@cincinnati-oh.gov](mailto:mayor.cranley@cincinnati-oh.gov)  
**Subject:** People Working Cooperatively, Inc.

Mayor Cranley,

I write to you today in support of People Working Cooperatively ("PWC"). I have been honored to have served on PWC's Board of Directors for well over a decade and I can personally attest to the benefits that PWC provides our Greater Cincinnati community. I realize that these are challenging times and that the City of Cincinnati faces difficult decisions on an ever-demanding budget. However, the benefits received by the Cincinnati community from the services PWC provides far outweigh the investment dollars spent by the City. Because of PWC's ability to find matching funds, every dollar invested by the City translates into three dollars of direct benefit for the City's residents. In addition, there is a tremendous benefit to the community at large in the form of increased property values and reduced health care expenditures as a direct result of PWC's services.

I was disappointed to learn that the proposed budget cut relative to PWC is over \$305,000. This will result in a cut in services to Cincinnati residents of almost one million dollars, and, I would have to assume, will result in an elimination of more than a few jobs. In addition, I was also disappointed to learn that PWC was the only program ranked in the highest category by the Community Development Advisory Board to have its funding reduced.

Mayor Cranley, I realize that there are many worthy causes in which the City can invest its funds, and I thank you for your past support of PWC. However, reducing funding to PWC in 2015 will have an adverse impact far greater than the funds themselves. I would appreciate any support that you can give to PWC during this budgeting process and am happy to discuss this with you further. My contact information is listed below.

Thanks so much for your time and attention!

**Gregory S. Shumate**

Member | Frost Brown Todd LLC

7310 Turfway Road, Suite 210 | | Florence, KY 41042  
859.817.5917 Direct | 859.817.5900 Main | 859.283.5902 Fax  
[gshumate@fbtlaw.com](mailto:gshumate@fbtlaw.com) | [www.frostbrowntodd.com](http://www.frostbrowntodd.com)

**From:** Lavatori, Michele D. [mailto:MLavatori@fbtlaw.com] **On Behalf Of** Shumate, Gregory S.  
**Sent:** Thursday, October 09, 2014 2:20 PM  
**To:** [yvette.simpson@cincinnati-oh.gov](mailto:yvette.simpson@cincinnati-oh.gov)  
**Subject:** People Working Cooperatively, Inc.

Councilwoman Simpson,

I write to you today in support of People Working Cooperatively ("PWC"). I have been honored to have served on PWC's Board of Directors for well over a decade and I can personally attest to the benefits that PWC provides our Greater Cincinnati community. I realize that these are challenging times and that the City of Cincinnati faces difficult decisions on an ever-demanding budget. However, the benefits received by the Cincinnati community from the services PWC provides far outweigh the investment dollars spent by the City. Because of PWC's ability to find matching funds, every dollar invested by the City translates into three dollars of direct benefit for the City's residents. In addition, there is a tremendous benefit to the community at large in the form of increased property values and reduced health care expenditures as a direct result of PWC's services.

I was disappointed to learn that the proposed budget cut relative to PWC is over \$305,000. This will result in a cut in services to Cincinnati residents of almost one million dollars, and, I would have to assume, will result in an elimination of more than a few jobs. In addition, I was also disappointed to learn that PWC was the only program ranked in the highest category by the Community Development Advisory Board to have its funding reduced.

Councilwoman Simpson, I realize that there are many worthy causes in which the City can invest its funds, and I thank you for your past support of PWC. However, reducing funding to PWC in 2015 will have an adverse impact far greater than the funds themselves. I would appreciate any support that you can give to PWC during this budgeting process and am happy to discuss this with you further. My contact information is listed below.

Thanks so much for your time and attention!

**Gregory S. Shumate**  
Member | Frost Brown Todd LLC

7310 Turfway Road, Suite 210 | Florence, KY 41042  
859.817.5917 Direct | 859.817.5900 Main | 859.283.5902 Fax  
[gshumate@fbtlaw.com](mailto:gshumate@fbtlaw.com) | [www.frostbrowntodd.com](http://www.frostbrowntodd.com)

**From:** Lavatori, Michele D. [<mailto:MLavatori@fbtlaw.com>] **On Behalf Of** Shumate, Gregory S.  
**Sent:** Thursday, October 09, 2014 2:22 PM  
**To:** [kevin.flynn@cincinnati-oh.gov](mailto:kevin.flynn@cincinnati-oh.gov)  
**Subject:** People Working Cooperatively, Inc.

Councilman Flynn,

I write to you today in support of People Working Cooperatively ("PWC"). I have been honored to have served on PWC's Board of Directors for well over a decade and I can personally attest to the benefits that PWC provides our Greater Cincinnati community. I realize that these are challenging times and that the City of Cincinnati faces difficult decisions on an ever-demanding budget. However, the benefits received by the Cincinnati community from the services PWC provides far outweigh the investment dollars spent by the City. Because of PWC's ability to find matching funds, every dollar invested by the City translates into three dollars of direct benefit for the City's residents. In addition, there is a tremendous benefit to the community at large in the form of increased property values and reduced health care expenditures as a direct result of PWC's services.

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Councilman Flynn, I realize that there are many worthy causes in which the City can invest its funds, and I thank you for your past support of PWC. However, reducing funding to PWC in 2015 will have an adverse impact far greater than the funds themselves. I would appreciate any support that you can give to PWC during this budgeting process and am happy to discuss this with you further. My contact information is listed below.

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[gshumate@fbtlaw.com](mailto:gshumate@fbtlaw.com) | [www.frostbrowntodd.com](http://www.frostbrowntodd.com)

**From:** Lavatori, Michele D. [<mailto:MLavatori@fbtlaw.com>] **On Behalf Of** Shumate, Gregory S.  
**Sent:** Thursday, October 09, 2014 2:23 PM  
**To:** [chris.seelbach@cincinnati-oh.gov](mailto:chris.seelbach@cincinnati-oh.gov)  
**Subject:** People Working Cooperatively, Inc.

Councilman Seelbach,

I write to you today in support of People Working Cooperatively ("PWC"). I have been honored to have served on PWC's Board of Directors for well over a decade and I can personally attest to the benefits that PWC provides our Greater Cincinnati community. I realize that these are challenging times and that the City of Cincinnati faces difficult decisions on an ever-demanding budget. However, the benefits received by the Cincinnati community from the services PWC provides far outweigh the investment dollars spent by the City. Because of PWC's ability to find matching funds, every dollar invested by the City translates into three dollars of direct benefit for the City's residents. In addition, there is a tremendous benefit to the community at large in the form of increased property values and reduced health care expenditures as a direct result of PWC's services.

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Councilman Seelbach, I realize that there are many worthy causes in which the City can invest its funds, and I thank you for your past support of PWC. However, reducing funding to PWC in 2015 will have an adverse impact far greater than the funds themselves. I would appreciate any support that you can give to PWC during this budgeting process and am happy to discuss this with you further. My contact information is listed below.

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[gshumate@fbtlaw.com](mailto:gshumate@fbtlaw.com) | [www.frostbrowntodd.com](http://www.frostbrowntodd.com)

**From:** Lavatori, Michele D. [<mailto:MLavatori@fbtlaw.com>] **On Behalf Of** Shumate, Gregory S.  
**Sent:** Thursday, October 09, 2014 2:25 PM  
**To:** [pg.sittenfeld@cincinnati-oh.gov](mailto:pg.sittenfeld@cincinnati-oh.gov)  
**Subject:** People Working Cooperatively, Inc.

Councilman Sittenfeld,

I write to you today in support of People Working Cooperatively ("PWC"). I have been honored to have served on PWC's Board of Directors for well over a decade and I can personally attest to the benefits that PWC provides our Greater Cincinnati community. I realize that these are challenging times and that the City of Cincinnati faces difficult decisions on an ever-demanding budget. However, the benefits received by the Cincinnati community from the services PWC provides far outweigh the investment dollars spent by the City. Because of PWC's ability to find matching funds, every dollar invested by the City translates into three dollars of direct benefit for the City's residents. In addition, there is a tremendous benefit to the community at large in the form of increased property values and reduced health care expenditures as a direct result of PWC's services.

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Councilman Sittenfeld, I realize that there are many worthy causes in which the City can invest its funds, and I thank you for your past support of PWC. However, reducing funding to PWC in 2015 will have an adverse impact far greater than the funds themselves. I would appreciate any support that you can give to PWC during this budgeting process and am happy to discuss this with you further. My contact information is listed below.

Thanks so much for your time and attention!

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[gshumate@fbtlaw.com](mailto:gshumate@fbtlaw.com) | [www.frostbrowntodd.com](http://www.frostbrowntodd.com)

**From:** Lavatori, Michele D. [<mailto:MLavatori@fbtlaw.com>] **On Behalf Of** Shumate, Gregory S.  
**Sent:** Thursday, October 09, 2014 2:27 PM  
**To:** [christopher.smitherman@cincinnati-oh.gov](mailto:christopher.smitherman@cincinnati-oh.gov)  
**Subject:** People Working Cooperatively, Inc.

Councilman Smitherman,

I write to you today in support of People Working Cooperatively ("PWC"). I have been honored to have served on PWC's Board of Directors for well over a decade and I can personally attest to the benefits that PWC provides our Greater Cincinnati community. I realize that these are challenging times and that the City of Cincinnati faces difficult decisions on an ever-demanding budget. However, the benefits received by the Cincinnati community from the services PWC provides far outweigh the investment dollars spent by the City. Because of PWC's ability to find matching funds, every dollar invested by the City translates into three dollars of direct benefit for the City's residents. In addition, there is a tremendous benefit to the community at large in the form of increased property values and reduced health care expenditures as a direct result of PWC's services.

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Councilman Smitherman, I realize that there are many worthy causes in which the City can invest its funds, and I thank you for your past support of PWC. However, reducing funding to PWC in 2015 will have an adverse impact far greater than the funds themselves. I would appreciate any support that you can give to PWC during this budgeting process and am happy to discuss this with you further. My contact information is listed below.

Thanks so much for your time and attention!

**Gregory S. Shumate**  
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[gshumate@fbtlaw.com](mailto:gshumate@fbtlaw.com) | [www.frostbrowntodd.com](http://www.frostbrowntodd.com)

**From:** Lavatori, Michele D. [<mailto:MLavatori@fbtlaw.com>] **On Behalf Of** Shumate, Gregory S.  
**Sent:** Thursday, October 09, 2014 2:32 PM  
**To:** [charlie.winburn@cincinnati-oh.gov](mailto:charlie.winburn@cincinnati-oh.gov)  
**Subject:** People Working Cooperatively, Inc.

Councilman Winburn,

I write to you today in support of People Working Cooperatively ("PWC"). I have been honored to have served on PWC's Board of Directors for well over a decade and I can personally attest to the benefits that PWC provides our Greater Cincinnati community. I realize that these are challenging times and that the City of Cincinnati faces difficult decisions on an ever-demanding budget. However, the benefits received by the Cincinnati community from the services PWC provides far outweigh the investment dollars spent by the City. Because of PWC's ability to find matching funds, every dollar invested by the City translates into three dollars of direct benefit for the City's residents. In addition, there is a tremendous benefit to the community at large in the form of increased property values and reduced health care expenditures as a direct result of PWC's services.

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Councilman Winburn, I realize that there are many worthy causes in which the City can invest its funds, and I thank you for your past support of PWC. However, reducing funding to PWC in 2015 will have an adverse impact far greater than the funds themselves. I would appreciate any support that you can give to PWC during this budgeting process and am happy to discuss this with you further. My contact information is listed below.

Thanks so much for your time and attention!

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[gshumate@fbtlaw.com](mailto:gshumate@fbtlaw.com) | [www.frostbrowntodd.com](http://www.frostbrowntodd.com)

**From:** Lavatori, Michele D. [<mailto:MLavatori@fbtlaw.com>] **On Behalf Of** Shumate, Gregory S.  
**Sent:** Thursday, October 09, 2014 2:33 PM  
**To:** [wendell.young@cincinnati-oh.gov](mailto:wendell.young@cincinnati-oh.gov)  
**Subject:** People Working Cooperatively, Inc.

Councilman Young,

I write to you today in support of People Working Cooperatively ("PWC"). I have been honored to have served on PWC's Board of Directors for well over a decade and I can personally attest to the benefits that PWC provides our Greater Cincinnati community. I realize that these are challenging times and that the City of Cincinnati faces difficult decisions on an ever-demanding budget. However, the benefits received by the Cincinnati community from the services PWC provides far outweigh the investment dollars spent by the City. Because of PWC's ability to find matching funds, every dollar invested by the City translates into three dollars of direct benefit for the City's residents. In addition, there is a tremendous benefit to the community at large in the form of increased property values and reduced health care expenditures as a direct result of PWC's services.

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Councilman Young, I realize that there are many worthy causes in which the City can invest its funds, and I thank you for your past support of PWC. However, reducing funding to PWC in 2015 will have an adverse impact far greater than the funds themselves. I would appreciate any support that you can give to PWC during this budgeting process and am happy to discuss this with you further. My contact information is listed below.

Thanks so much for your time and attention!

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**Sent:** Thursday, October 09, 2014 2:51 PM  
**To:** [david.mann@cincinnati-oh.gov](mailto:david.mann@cincinnati-oh.gov)  
**Subject:** People Working Cooperatively, Inc.

Councilman Mann,

I don't know if you remember me, but I have met you several times over the years because you were my father's classmate at Dixie Heights High School. I am still highly impressed by the members of the Dixie Heights class of 1957. What a great group!

I write to you today in support of People Working Cooperatively ("PWC"). I have been honored to have served on PWC's Board of Directors for well over a decade and I can personally attest to the benefits that PWC provides our Greater Cincinnati community. I realize that these are challenging times and that the City of Cincinnati faces difficult decisions on an ever-demanding budget. However, the benefits received by the Cincinnati community from the services PWC provides far outweigh the investment dollars spent by the City. Because of PWC's ability to find matching funds, every dollar invested by the City translates into three dollars of direct benefit for the City's residents. In addition, there is a tremendous benefit to the community at large in the form of increased property values and reduced health care expenditures as a direct result of PWC's services.

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Councilman Mann, I realize that there are many worthy causes in which the City can invest its funds, and I thank you for your past support of PWC. However, reducing funding to PWC in 2015 will have an adverse impact far greater than the funds themselves. I would appreciate any support that you can give to PWC during this budgeting process and am happy to discuss this with you further. My contact information is listed below.

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**From:** Lavatori, Michele D. [<mailto:MLavatori@fbtlaw.com>] **On Behalf Of** Shumate, Gregory S.  
**Sent:** Thursday, October 09, 2014 2:53 PM  
**To:** [amy.murray@cincinnati-oh.gov](mailto:amy.murray@cincinnati-oh.gov)  
**Subject:** People Working Cooperatively, Inc.

Amy,

I thoroughly enjoyed working with you on the Cincinnati USA Host Committee for the 2016 Republican National Convention. I hope that we try again for 2020!

I write to you today in support of People Working Cooperatively ("PWC"). I have been honored to have served on PWC's Board of Directors for well over a decade and I can personally attest to the benefits that PWC provides our Greater Cincinnati community. I realize that these are challenging times and that the City of Cincinnati faces difficult decisions on an ever-demanding budget. However, the benefits received by the Cincinnati community from the services PWC provides far outweigh the investment dollars spent by the City. Because of PWC's ability to find matching funds, every dollar invested by the City translates into three dollars of direct benefit for the City's residents. In addition, there is a tremendous benefit to the community at large in the form of increased property values and reduced health care expenditures as a direct result of PWC's services.

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Amy, I realize that there are many worthy causes in which the City can invest its funds, and I thank you for your past support of PWC. However, reducing funding to PWC in 2015 will have an adverse impact far greater than the funds themselves. I would appreciate any support that you can give to PWC during this budgeting process and am happy to discuss this with you further. My contact information is listed below.

Thanks so much for your time and attention!

**Gregory S. Shumate**  
Member | Frost Brown Todd LLC

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[gshumate@fbtlaw.com](mailto:gshumate@fbtlaw.com) | [www.frostbrowntodd.com](http://www.frostbrowntodd.com)

Dear Mr. Smitherman,

As a member of the Board of Directors of People Working Cooperatively (PWC), I am writing to ask City Council to reconsider the funding reduction under consideration for PWC. PWC has a proven track record as a strong partner with the City of Cincinnati and our programs/performance are ranked in the highest category by the Community Development Advisory Board.

I realize that PWC represents a large funding commitment for the City of Cincinnati but it's important to consider the impact of those dollars on the quality of life and safety of our most at risk neighbors.

The community impact of PWC's services goes beyond the repair / maintenance / mobilization services provided to individual clients. A study conducted by the internationally know evaluator Cadmus of Portland, Oregon and the UC Economics Center showed that PWC's whole house service model is effective in the community on a number of levels:

- Property Value Impact: On average, homes served by PWC have a sale price value of 6.4% to 10.6% greater than a home not serviced by PWC
- Increased Value of Surrounding Homes: Each surrounding home in a neighborhood serviced by PWC was influenced upward 1.9% to 3.8 % -- and these are homes where PWC made no investment
- Energy Management: PWC's energy conservation services save households an average of \$280 on their energy bill in the first year after PWC services are received. The conservation efforts will allow our clients to continue to save money year after year. Many of our clients changed behavior and paid more of their energy bills after receiving PWC's services - this amounted to \$200,000 in additional payment made by PWC clients on their Duke Energy accounts the year after participation in the program
- Children's Academic Performance: PWC has a positive impact on academic performance by keeping children in their homes. The study looked at Hamilton County students who were forced to move and they scored on average 15% lower on standardized reading tests and 17% lower on standardized math tests.
- Improved Health Status: After PWC's services, 44% of our clients reported improved health and as a result 15% of those were able to seek medical attention less frequently.
- Flexibility & Mobility -- An average of \$54,000 can be saved annually for each PWC client that does not need to move to a nursing facility.

Every \$1 the City eliminates from our budget actually reduces our budget by \$3 because of reductions in the important matching funds from the private sector and other government sources that PWC brings to the City. A funding cut the size of the one under consideration will eliminate our ability to serve 300 Cincinnati households -- some needing basic services like heat and water this winter (60% of these people are over 60 years old; 20% are over 80 years old; 30% are children).

Please keep People Working Cooperatively fully funded and able to continue our level of high quality services keeping our clients healthier and safer.

Sincerely,

Anne McKinney  
PWC Board Member  
Retiree -- The Procter & Gamble Company

**From:** Brewster Rhoads [<mailto:Brewster@GreenUmbrella.org>]  
**Sent:** Friday, October 10, 2014 12:24 PM  
**To:** Jeremy Faust; Flequer J. Cera-Olcese  
**Cc:** Julie Jones; Julie Jones; Emily Sautter; Ron Henlefn; Jock Pitts  
**Subject:** For Jeremy and Flequer re: Important Public Hearing Monday at 1pm at City Hall

Hi Jeremy and Flequer,

On Monday at 1:00 pm, there will be a hearing in Cincinnati City Council chambers on the plan to make major cuts to some human and social service agencies and using those dollars to fund a new job training and creation initiative that the Mayor has proposed.

No one is opposing the new jobs initiative... but the impact on existing programs would be very serious.

People Working Cooperatively would take a \$305,000 cut in funding from the City which would put in jeopardy another \$600,000 or so in state and federal matching dollars for low income energy conservation and home repair assistance that the City dollars would draw down.

While Green Umbrella as an organization is not in a position to officially weigh in on this issue, it is one that will have a direct impact on the goal of conserving energy in the build environment, especially for seniors and low income homeowners in the City.

I plan to attend the hearing and would encourage you all to help spread the word to at least selected members of your team. The more folks who attend - and ideally speak up for up to 2 minutes - the better.

Thanks so much for your assistance!

Best,

Brew

P.S. I am copying Julie and Emily so they will know about this issue even though none of the PWC funds can be used directly for renewable energy deployment. But the work they do to "tighten the envelope" makes the addition of solar especially a logical next step!

**Brewster Rhoads**  
Executive Director  
**Green Umbrella**  
4138 Hamilton Ave., Suite D  
Cincinnati, OH 45223  
(513) 324-1678  
[Brewster@GreenUmbrella.org](mailto:Brewster@GreenUmbrella.org)  
[www.GreenUmbrella.org](http://www.GreenUmbrella.org)  
*The sustainability alliance for the  
region around Greater Cincinnati.*

*Please consider the environment before printing this e-mail.*

From: Dave Lovekin <[dave.lovekin@gmail.com](mailto:dave.lovekin@gmail.com)>

Date: Fri, Oct 10, 2014 at 6:16 PM

Subject: People Working Cooperatively

To: [david.mann@cincinnati-oh.gov](mailto:david.mann@cincinnati-oh.gov), [yvette.simpson@cincinnati-oh.gov](mailto:yvette.simpson@cincinnati-oh.gov),  
[mayor.cranley@cincinnati-oh.gov](mailto:mayor.cranley@cincinnati-oh.gov), [kevin.flynn@cincinnati-oh.gov](mailto:kevin.flynn@cincinnati-oh.gov), [chris.seelbach@cincinnati-oh.gov](mailto:chris.seelbach@cincinnati-oh.gov),  
[amy.murray@cincinnati-oh.gov](mailto:amy.murray@cincinnati-oh.gov), [pg.sittenfeld@cincinnati-oh.gov](mailto:pg.sittenfeld@cincinnati-oh.gov),  
[christopher.smitherman@cincinnati-oh.gov](mailto:christopher.smitherman@cincinnati-oh.gov), [charlie.winburn@cincinnati-oh.gov](mailto:charlie.winburn@cincinnati-oh.gov)

Dear Cincinnati Council Members,

I can fully appreciate that the current economic environment is challenging for all areas of the public sector.

However, I am greatly concerned by the appearance that People Working Cooperatively's block grant funding is being cut at a level that reflects neither an even handed reduction in funds across services, pro-rata, nor takes account of the full benefit of PWC's force-multiplied value to the Cincinnati community.

To be specific, the organization can generate 3x grant dollars from matching contributions, plus engagement of a force of thousands of volunteers to maintain Cincinnati's most disadvantaged communities and families. PWC prevents downstream costs from being incurred when an expedient decision to avoid the small cost of fixing a broken heater or leaking roof turns a previously independent family over to more expensive community shelters, or residential services.

It is my opinion that in making budget cuts, a financially prudent council would look to retain those services where it receives the most reliable, and best return on its investment.

I would be very interested to hear where council believes it receives a better return for community service dollars than those invested in PWC.

I further believe the Community Development Advisory Board's rankings would support my position.

I am and I will continue to be a strong supporter of PWC and its mission.

I hope that all on City Council will do so too and fully fund PWC through 2014, 2015 and beyond.

Sincerely,

Dave Lovekin  
People Working Cooperatively  
Board Member (Volunteer)

[dave.lovekin@gmail.com](mailto:dave.lovekin@gmail.com)

**From:** Mike Viox [[mailto:mike\\_viox@viox-services.com](mailto:mike_viox@viox-services.com)]

**Sent:** Saturday, October 11, 2014 10:55 AM

**To:** 'mayor.cranley@cincinnati-oh.gov'; 'david.mann@cincinnati-oh.gov'; 'yvette.simpson@cincinnati-oh.gov'; 'kevin.flynn@cincinnati-oh.gov'; 'amy.murray@cincinnati-oh.gov'; 'chris.seelbach@cincinnati-oh.gov'; 'pg.sittenfeld@cincinnati-oh.gov'; 'christopher.smitherman@cincinnati-oh.gov'; 'charlie.winburn@cincinnati-oh.gov'; 'wendell.young@cincinnati-oh.gov'

**Cc:** Jock Pitts; [ChrisS.Bell@53.com](mailto:ChrisS.Bell@53.com)

**Subject:** PWC - Proposed Budget Cut

Dear Mayor Cranley and City Council Members,

Having been involved with People Working Cooperatively for over 15 years now I have seen many times the important work done for the community by this unique agency. I have served on the board for ten years, have been board chairman, and now serve as immediate past board chairman. I only tell you this to emphasize that I have a deep knowledge and appreciation of PWC's work and most importantly where their hearts are. As president of Viox Services, I have involved many of our associates in the volunteer efforts PWC provides each year. We also choose to donate significant dollars to PWC's unfunded Modifications for Mobility services each year.

PWC is run like a true business. They treat their clients as true partners and spend the money entrusted to them wisely. I think you are aware of the compounded effect PWC would suffer if they were to lose the \$305,000 of City budget money devoted to their work.

The possibility of 300 households with no heat or water this winter is a serious problem. I ask that all of you look deep into your heart and decide where the dollars in question would have the most impact in the community.

I appreciate your service to the community.

Sincerely,

Mike Viox  
President  
Viox Services, Inc.  
15 W. Voorhees Street  
Cincinnati, OH 45215  
Office: 513.679.3206  
Cell: 513.236.5708  
Email: [mike\\_viox@viox-services.com](mailto:mike_viox@viox-services.com)



**Viox Services**

*An EMCOR Company*

**From:** Don Wilson [mailto:[dewpilot@cinc1.rr.com](mailto:dewpilot@cinc1.rr.com)]

**Sent:** Saturday, October 11, 2014 11:19 AM

**To:** Cranley, John; Flynn, Kevin; Mann, David; Murray, Amy; Seelbach, Chris; Simpson, Yvette; Sittenfeld, P.G.; Smitherman, Christopher; Winburn, Charile; Young, Wendell

**Cc:** Kimberly Sullivan

**Subject:** Funding for People Working Cooperatively

Did you enjoy a hot shower today?

Absent a response from People Working Cooperatively (PWC), an elderly low-income Bond Hill woman wouldn't have. For too long she carried buckets of warm water from the kitchen to the bath because she couldn't afford a plumber to repair or replace the shower valve. I was one of the PWC volunteers who additionally repaired dangerously-deteriorated concrete front steps and handrails for the homeowner.

Council's proposal to reduce funding for PWC by more than \$300,000 will deprive hundreds more of Cincinnati residents throughout the city of vital repairs like these and, more importantly, essential heat and water this winter. Actually, council should consider increased funding to enable PWC to continue to efficiently and effectively deliver essential, and sometimes life-saving, services to Cincinnati residents who have nowhere else to turn.

Please consider carefully your vote on this matter—it is so important to so many that funding not be cut.

Don Wilson

Paul A. Colbert  
224 Rombout Road  
Pleasant Valley, New York 12569

614-296-4779  
pk.colbert@gmail.com

October 13, 2014

Mayor John Cranley  
Members of City Council  
City Hall  
801 Plum Street  
Cincinnati, Ohio 45202

Re: Proposed funding reduction of \$305,000 to People Working Cooperatively from the Community Development Block Grant budget

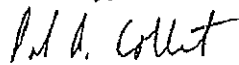
Honorable Mayor and Council Members:

People Working Cooperatively ("PWC") is an extraordinary resource for the City of Cincinnati. PWC has been serving low income residents of Cincinnati for more than 35 years. It has grown during that time and now employs more than 100 citizens and provides services to more than 13,000 households in the Cincinnati metropolitan area. It provides critical home repair, in home mobility infrastructure and energy efficiency services that permit residents to stay in their home. PWC accomplishes this at a fraction of the cost of other agencies that provide similar services. As a result, a decrease of PWC's funding of \$305,000 by Cincinnati will cost Cincinnati approximately \$2,000,000 to its budget as a result of increased housing costs, services associated with abandoned housing, loss of property taxes and the loss of funds leveraged by PWC to support the services it provides. The proposal to cut PWC's funding is pennywise and pound foolish.

I have had the privilege of working with PWC for more than 20 years; first as an Assistant Attorney General representing the Public Utilities Commission of Ohio, then as regulatory counsel for Cinergy and Duke, as counsel for PWC with Jones Day and now as a PWC Board member. I have seen other agencies all over the country attempt to provide the same services provided by PWC without near the success of PWC. In New York government agencies struggle to achieve PWC's results with the same whole house approach. In California administrative costs exceed 12% for the same services provided by PWC. Many states do not have any agency providing similar services. Cincinnati has PWC which returns more than \$4 dollars to the community for every dollar it spends. PWC is quite a deal for Cincinnati.

We all understand that managing the City budget is difficult. No one wants to pay more taxes and everyone wants more service. Under such challenging conditions it is important to expend funds where they are most effective. There is no place that Cincinnati could more effectively spend funds than by fully funding PWC. I urge you not to cut 1\$, let alone \$305,000, from PWC's budget.

Sincerely,



Paul A. Colbert

Cc: Honorable David Mann  
Honorable Yvette Simpson  
Honorable Kevin Flynn  
Honorable Amy Murray  
Honorable Chris Seelbach  
Honorable P. G. Sittenfeld  
Honorable Christopher Smitherman  
Honorable Charlie Winburn  
Honorable Wendell Young

Franklin C. Davis  
1168 King Ave.  
Columbus, Ohio 43212

941-822-7099  
franklindavisesq@gmail.com

October 18, 2014

Mayor John Cranley  
Members of the City Council  
City Hall  
801 Plum Street  
Cincinnati, Ohio 45202

Re: Proposed funding reduction of \$305,000 to People Working Cooperatively from the Community Development Block Grant budget

Honorable Mayor and Council Members:

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Franklin C. Davis

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Honorable Yvette Simpson  
Honorable Kevin Flynn  
Honorable Amy Murray  
Honorable Chris Seelbach  
Honorable P. G. Sittenfeld  
Honorable Christopher Smitherman  
Honorable Charlie Winburn  
Honorable Wendell Young

Brett A. Colbert  
3090 S. Dorchester  
Columbus, Ohio 43221

614-595-8227  
bac5665@gmail.com

October 18, 2014

Mayor John Cranley  
Members of City Council  
City Hall  
801 Plum Street  
Cincinnati, Ohio 45202

Re: Proposed funding reduction of \$305,000 to People Working Cooperatively from the Community Development Block Grant budget

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Sincerely,  
Brett A. Colbert

Cc: Honorable David Mann  
Honorable Yvette Simpson  
Honorable Kevin Flynn  
Honorable Amy Murray  
Honorable Chris Seelbach  
Honorable P. G. Sittenfeld  
Honorable Christopher Smitherman  
Honorable Charlie Winburn  
Honorable Wendell Young

Dear Mayor Cranley:

I'm writing to ask your help in averting a budget cut that Cincinnati cannot afford.

It's my understanding that People Working Cooperatively faces a budget cut of over \$300,000, and is, in fact, almost the only non-profit facing such a cut. At goodwill, we manage huge programs for homeless veterans, serving almost 1,000 veterans in year in the overall area.

But while we have strong resources for *homeless* veterans, we are very much dependent on People Working Cooperatively to provide resources to keep veterans from becoming homeless, especially those veterans over fifty-five who have their own homes. The one thing we should be striving for in our area is to prevent homelessness, and especially to prevent veteran homelessness should be a high-need item. I can say from years of experience that PWC has the largest single hand in this prevention in our area. A great many agencies can help the homeless vet, but only PWC has the wonderful ability to keep a veteran in his or her home. No other agency can do this, and it is tremendously cost-effective.

On behalf of veterans, I'm asking you to restore the cuts to People Working Cooperatively. This is NOT a letter that they wrote for everyone to sign or one that they even requested.

Sincerely yours,

John Briggs  
Community and Veterans' Liaison  
Ohio Valley Goodwill

Comments to Budget and Finance Committee of Cincinnati City Council on Monday, October 13, 2014

Josh Spring LSW

Executive Director

Greater Cincinnati Homeless Coalition

Community Development Block Dollars are currently funding poverty-fighting programs with proven outcomes. The organizations using these dollars are also able to leverage other outside dollars because of them. The Mayor has publically pushed for his "Hand-Up Initiative"; a job training initiative. Locally the Citizen Advisory Board for CDBG dollars is our Community Development Advisory Board (CDAB). CDAB in the past year has never stated that job training is a priority. The Mayor originally wanted to cut over \$2 million in CDBG programming that had been prioritized by CDAB and use this money to fund his "Hand-Up Initiative". To this end he re-appointed one-third of the Board just before bringing this proposal to the Board. CDAB was never given a copy of the proposal before or even during the meeting. Instead the proposed cuts were on a power-point presentation when they walked into the room. There was much discussing and argument. Some members of CDAB who had been around during previous prioritizing understood that this "Hand-Up Initiative" had never been previously discussed or prioritized. They negotiated to reduce the Mayor's over \$2 million cut to approximately a \$1.4 million cut, which would still cut or eliminate funding to several prioritized and vetted programs.

Through the Mayor and City Manager's office this CDAB vote was then conveyed to City Council and the Public as a "vote of confidence" in the "Hands-Up Initiative". In reality it was a vote meant to reduce the cut proposed by the Mayor.

The Public Hearing was one held during a committee meeting of City Council. This is not the normal process, normally there would first be an administrative Public Hearing, and vetted recommendations from that would make it to Council. Instead typically friendly and collaborative organizations were packed in Council Chambers making competing please for these funds.

The process involved in including the "Hand-Up Initiative" in the Consolidated Plan was not democratic nor did it follow typical, accepted process. As a result the Public Hearing was not one in which Citizens were able to express ideas about how to use CDBG dollars or what to do with the Consolidated Plan in general. The conversation instead was whether to fund the Mayor's "Hand-Up Initiative" with CDBG or to fund the previously prioritized programs. In fact urgings that this job-training program would be better funded through dollars meant for such programming instead of CDBG were brought up but ignored.

**Simpson, Yvette**

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**From:** Elizabeth Brown [Elizabeth.Brown@homecincy.org]  
**Sent:** Tuesday, October 14, 2014 9:56 AM  
**To:** Simpson, Yvette  
**Subject:** CDBG budget - Mobility

201401276

Ms. Simpson,

I was impressed with the concern and attention given by City Council members at the long public hearing yesterday. The issues are complex and I ask you to look for a moment at the Mobility program that is recommended for elimination in order to increase funding for the workforce training programs.

The amount of money saved by elimination of the Mobility program is about \$40,000. HOME leverages this amount with funding from Hamilton County and HUD. Mobility is a small program and we will not be able to keep it going without the City funding. This small program meets so many goals:

- It is a fair housing program that helps satisfy the City's obligation to further fair housing. To receive CDBG funds, HUD requires a certification that the City is "affirmatively furthering fair housing." In recent years HUD has withheld the block grant funds from cities that it finds have not met this obligation.
- It was recommended this year by the CDAB, the City's advisory board on use of CDBG funding. While other programs were cut by the CDAB to provide funding for Hands Up, the Mobility program was recommended to continue funding at \$40,000.
- The Mobility program is the only program that addresses the concerns of some Cincinnati neighborhoods that they are receiving a concentration of Section 8 vouchers. Families with vouchers can easily find a landlord to take the voucher in low-income and transitional neighborhoods. It is very difficult to find landlords to take the vouchers in suburban communities without the help of the Mobility program. Recruiting landlords is what we do well. It gives the families real choice and helps relieve the pressure on the City neighborhoods.

Please find \$40,000 in the CDBG budget to continue the Mobility program.

Elizabeth Brown  
Executive Director  
Housing Opportunities Made Equal

## Simpson, Yvette

From: Heather Sturgill [sturgill.heather@gmail.com] 201401275  
Sent: Wednesday, October 15, 2014 1:07 AM  
To: Mann, David; Simpson, Yvette; Flynn, Kevin; Murray, Amy; Seelbach, Chris; Sittenfeld, P.G.;  
Smitherman, Christopher; Winburn, Charlie; Young, Wendell  
Subject: HUD CDBG Funding -v- \$18M surplus

Dear City Council Members,

The plan you voted for Monday (how to allocate the HUD CDBG grant) calls for significant cuts to programs with a proven track record of success:

- |         |             |  |
|---------|-------------|--|
| • -100% | (\$40,375)  | Housing Choice Mobility Program (HOME)           |
| • -16%  | (\$305,685) | Housing Repair Services (PWC)                    |
| • -25%  | (\$25,000)  | Code Enforcement Relocation                      |
| • -24%  | (\$281,000) | Hazard Abatement Program                         |
| • -100% | (\$72,250)  | Drug and Gun Elimination Program                 |
| • -19%  | (\$95,000)  | Lead Hazard Testing and Health Homes Grant Match |
| • -42%  | (\$91,000)  | Small Business Services                          |
| • -46%  | (\$255,000) | Commercial and Industrial Redevelopment          |
| Total   |             | <b>\$1,165,310</b>                               |

Instead, you want to use the Housing and Urban Development money to halfway fund a workforce development program that doesn't currently exist, the Mayor's Hand Up Initiative (\$1,387,000) (<http://johncranley.com/wp-content/uploads/2013/07/John-Cranley-Hand-Up-Initiative.pdf>)

In the document Mayor Cranley claims the initiative will "be a major focus of my Administration." I question this, since during the hearing, when asked by Council Member Simpson, the Administration said they had not pursued any funding from the Department of Labor or the Department of Commerce (*departments tasked with funding workforce development programs*). Another reason I question that this is "a major focus" of the Administration is that page 10 lists Phase I funding coming from a wide variety of City Departments. This initiative wasn't included in the City Budget...at all.

So, rather than the Administration making this initiative "a major focus" and doing the due diligence necessary for its success, they would prefer to take a short cut and annihilate eight other successful programs in order to halfway fund one untested program; which halfway funding a program sets it up for failure.

An additional element that sets this initiative up for failure is forcing an organization to double its capacity overnight. Pages 5-6 talk about the three job readiness programs they hope to fund, "hope" being a key word that will be explained later. Cincinnati COOKSI has existed since 2001 and served more than 1,000 (average = 85 a year). Hand Up wants them to take on 100 more a year, more than double. SOAR has 300 people per year enroll. Hand Up wants them to take on an additional 300, double their current capacity.

Cranley's document states several times the necessity of the program to provide transportation and childcare costs in order to "reduce some of the significant barriers that face the long-term under and unemployed." Yet, that is not being funded.

What then is being funded with the \$1,387,000? Page 10 says \$1,100,000 is need to directly fund job readiness training through Cincinnati COOKSI, Cincinnati Works and SOAR. They're not funding the transportation or childcare part, or the Transitional Jobs Program (mentioned on page 7). The only other funding stated is \$127,834 for "overhead and contingencies." What is the extra \$159,166 going towards? Administration had no answer to that question.

Then, just over 24 hours later, City Administration reveals they have an \$18M surplus!

(<http://www.cincinnati.com/story/news/politics/2014/10/14/city-windfall-see-m-goes/17282077/>) How about using that to fund the Hand Up Initiative. Administration/Council could also restore funds to the Permanent Supportive Housing program they promised to fund and not cut 25% from the Tenant Based Rental Assistance program which might mean 25% of the people currently getting help with rent (mostly elderly and disabled) being homeless.

**Heather Sturgill**

Consultant addressing barriers to community living

[Sturgill.Heather@gmail.com](mailto:Sturgill.Heather@gmail.com)

513.885.8666

Comments to Budget and Finance Committee of Cincinnati City Council on October 27 and 29, 2014

Josh Spring LSW

Executive Director

Greater Cincinnati Homeless Coalition

Let's be honest here. The real question is whether or not the hammering through of funding for the Hands Up Initiative is altruistic or political. On its surface increasing the funding to good job-training programs is altruistic. But very little can be accurately judged by the surface. Funding the Hands-Up Initiative in the manner that is being pushed through will not only cut or eliminate funding to other necessary initiatives, but will very significantly limit the reach of the Hand's Up Initiative

The Department of Housing and Urban Development (HUD) requires that no more than 15% of CDBG funds be spent on "public services." 15% of Cincinnati's CDBG funds are already allocated to "public services". According to a memo from the City Manager dated September 29, 2014:

HUD allows up to 15% of the CDBG grant to be expended on public services...

The Hand Up Initiative will be exempt from the public services cap because it will target services to residents of the City's four NRSA5 and the Empowerment Zone...\*

The "Hand-Up Initiative" if funded with CDBG dollars can only be used to serve a few neighborhood areas with specific federal designations. According to the City this combined area has approximately 51,200 Residents, approximately 33,000 of whom are between the ages of 18 and 61; the focus of job-readiness initiatives. Considering that the unemployment rate in many of these specified neighborhoods is high, at a 15% unemployment rate, if funded through CDBG dollars, the "Hand-Up Initiative" would at max serve 4,950 Residents. The Mayor says his initiative will reduce poverty in Cincinnati by 5% in five years. This does not seem possible when its reach would be so small. However, if City Council chooses to fund the Mayor's initiative through the surplus in the General Fund, the initiative could then serve the entire city, with the potential of reaching exponentially more people, while saving existing programs.

Since the last Finance Committee meeting on this topic the City has discovered an \$18 million surplus for the General Fund. City Council can fund both initiatives by passing an amendment dictating the CDBG dollars be restored to existing programs and then pass a motion funding the Mayor's "Hand-Up Initiative" out of the \$18 million surplus.

Funding both this way not only restores funds to existing, proven programs meaning these organizations can continue to leverage City dollars to bring in additional outside funds, but the reach of the "Hand-Up Initiative" would be greatly expanded to include all neighborhoods like Westwood and Price Hill.

Why would a program be hammered through compromised processes, with the promise of a 5% reduction in poverty in such a way that will severely limit its ability to serve people in need of employment and will cut or eliminate other initiatives that keep people in their homes or increase opportunity for self-determination?

An age-old political tactic is to create a crisis that distract from facts. The fact is that both the initiatives historically funded with CDBG dollars and the job-training initiatives are good and there is no crisis that dictates that Council must choose between the two. In fact the Consolidated Plan does not even have to be passed today. HUD has not even released their budget, so we don't even accurately know how much money is available for us to request. It is highly disrespectful to the General Public for politicians to manufacture a funding crisis and force struggling people to come here and profess how important these different initiatives are to their lives. Why without any necessity make people come here and essentially attempt to convince you that their lives are worthy of your attention?

Let's be truthful, job-training is valuable and should be funded. Retaining housing, upward mobility and lead abatement are also valuable and should be funded. But we all know that designating a relatively small amount of money to job-training programs that can only be used in a very small portion of the city will not reduce poverty by 5% in 5 years. It will not happen. And it is wrong to heap the responsibility for the reduction upon the backs of job-training programs alone.

If we are really serious about reducing poverty, if this Council is truly altruistic then you must do far more than manipulate the public into thinking you are doing something about poverty. Our single men and women's shelters are all either completely full or over capacity. The number of people forced to live outside is increasing. In 2014, of the many families with children who have sought shelter, only 20% of them have been sheltered. None of this is because of anything the shelters are or are not doing. There simply is not proper opportunity for people to sustain life in our city. Street outreach workers whose positions were created to serve single adults, living outside with mental illness are now receiving a dozen calls every day from families with children that are sleeping outside in Cincinnati. Not families that are about to sleep outside, but families and children who are sleeping outside and there is practically no opportunity for these families and children to move into a sustainable situation.

Often it happens that people on city council and the mayor become disconnected from the realities that Cincinnati's face every day. But to be clear, our City is in the middle of a real crisis. I'm not talking about a crisis manufactured by the Mayor to choose between valuable initiatives, but a crisis that without very significant policy change will only get worse. It is not a secret that families with children are sleeping outside because we do not have anywhere near enough affordable housing. Knowing that, how can you spend your time forcing citizens to come down here and fight over scraps?

Now, often at this point, someone on council will recite how much money we supposedly spend on homelessness and the like. Let's be clear, nearly every dollar that is spent on homelessness and affordable housing are federal dollars meant for that purpose and simply pass through city council. Not only have these dollars been cut over and over again by the feds but none of them are new dollars, they are the same dollars we are using now that are attempting to keep our one-legged stool from completely falling over. The pass-through of these dollars does not reflect any altruism from any council, nor a burden on our local dollars.

True altruism, however, is possible from this council and this mayor. If you truly believe that morality dictates that you work to reduce poverty and homelessness, then you must change the way this city does business. You must pass policy that creates mechanisms for new, local dollars to fund affordable housing, good paying jobs, job training, addiction recovery, temporary case management for individuals and families who need a brief hand-up, housing for people who need long-term support and mechanisms for Cincinnatians to have a right to not be displaced. The federal government will not solve these problems, the private sector and the market will not move all of the children on the street into housing. The federal government will not provide opportunity to prevent the deaths of people OD-ing from heroin in alleys and abandoned buildings. The only way we will overcome these many, compounding, systematic and life threatening problems will be if city council sets political control, catchy headlines, the pitting of necessary organizations against each other, and the exaggeration of good surface level initiatives will accomplish and instead chooses to actually work on the big picture from a place of altruism.

**Reiser, John**

---

**From:** Gordon, Yolanda [Yolanda\_Gordon@trihealth.com]  
**Sent:** Tuesday, October 28, 2014 10:40 AM  
**To:** Pierson, Joy  
**Subject:** letter for HOME.docx  
**Attachments:** letter for HOME.docx

Good Morning Ms. Pierson,  
Attached is a letter of support for HOME's Mobility Program. It is my hope that it will be read and taken into consideration as the city makes it final decision.

Regards,

Yolanda Gordon

**PRIVACY/CONFIDENTIALITY NOTICE REGARDING PROTECTED HEALTH INFORMATION**

This email (and accompanying documents) contains protected health information that is privileged, confidential and/or otherwise exempt from and protected from disclosure under applicable laws, including the Health Insurance Portability and Accountability Act. The information contained in this email (and any accompanying documents) is intended only for the personal and confidential use of the intended recipient. If the reader of this message is not the intended recipient or the employee or agent responsible for delivering it to the intended recipient, you are hereby notified that you have received this information in error and that any review, dissemination, distribution, copying or action taken in reliance on the contents of this communication is strictly prohibited. If you have received this communication in error, please destroy it immediately.



## Human Services Chamber of Hamilton County

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4 C for Children

Big Brothers Big Sisters of

Greater Cincinnati

Beech Acres Parenting Center

Center for Chemical Addictions  
Treatment

Center for Independent Living  
Options, Inc.

The Central Community Health  
Board of Hamilton County,  
Inc

Cincinnati Area Senior Services

Cincinnati-Hamilton County

Community Action Agency

Cincinnati Union Bethel

The Children's Home of  
Cincinnati

Council on Aging of

Southwestern Ohio

Crayons to Computers

Dress for Success Cincinnati

Easter Seals Tristate

First Step Home

Freestore Foodbank

Girl Scouts of Western Ohio

Greater Cincinnati Behavioral  
Health Services

Interfaith Hospitality Network  
of Greater Cincinnati

JVS Career Services

Legal Aid Society of Greater  
Cincinnati

Lighthouse Youth Services

Mercy Neighborhood Ministries

Our Daily Bread

People Working Cooperatively

Santa Maria Community  
Services

Society of Saint Vincent de Paul

Talbert House

The Visiting Nurse Association

Wesley Community Services

YMCA of Greater Cincinnati

United Way of Greater  
Cincinnati

Peter Bloch

October 28, 2014

Joy Pierson

Interim Community Development Administrator

Department of Trade and Development

805 Central Avenue, Suite 700

Cincinnati, OH 45202

Dear Ms. Pierson:

The Human Services Chamber of Hamilton County would like to thank Mayor John Cranley and members of the Cincinnati City Council for drawing attention to the needs of our most vulnerable citizens through programs like the Hand Up Initiative.

We support the Mayor's Hand Up Initiative that will offer education, job training and other services that will lead people to our shared goals of employment and self-sufficiency.

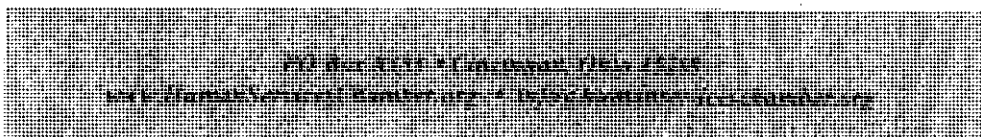
We encourage the Mayor and Council, when considering CDBG and all other human services funding, to implement a comprehensive and open application review process that ensures quality, evidence-based, programs provided by experienced human services agencies. In addition, this gives agencies the opportunity to be creative and collaborative in their proposed solutions to community problems.

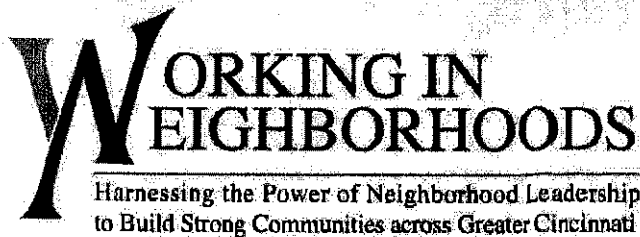
We also urge that all providers are held accountable in a similar manner by establishing rigorous metrics and outcomes expectations. This program data can then be analyzed and used to focus on community needs, identify best practices and implement continuous quality improvement to maximize impact of taxpayer dollars.

Thank you once again for your dedication to our city and your service those in need. We look forward to working with you on this and many other items in the future.

Thank you,

The Human Services Chamber of Hamilton County





October 29, 2014

Joy Pierson  
City of Cincinnati  
Department of Trade and Development  
805 Central Avenue, Suite 700  
Cincinnati, OH 45202

RE: 2015-2019 Consolidated Plan/2015 Annual Action Plan

Dear Ms. Pierson:

Working In Neighborhoods (WIN) would like to express our support for the proposed consolidated plan. However we have a few items that we would like to specifically comment on.

Item #1 – WIN would like to express our full support that the South Cumminsville/Millvale neighborhoods be submitted by the City of Cincinnati to the US Department of Housing and Urban Development for the designation as a Neighborhood Revitalization Strategy Area.

Item #2 – WIN is in favor of job readiness and training programs. However, WIN believes that if you are utilizing CDBG and HOME funding that the job readiness and training programs should focus on neighborhood revitalization including housing and construction. Funds should not be taken from groups or organizations that focus on housing and neighborhood revitalization which is the intent of the funding.

If you have any questions please feel free to contact me at 513-541-4109 ext. 130 or [bbusch@wincincy.org](mailto:bbusch@wincincy.org).

Sincerely,

A handwritten signature in cursive script that reads 'S. Barbara Busch'.

S. Barbara Busch  
Executive Director



"...to forgo the luxury of separate ways when a common path can be found..."

**Metropolitan  
Area  
Religious  
Coalition of  
Cincinnati**

632 Vine Street, Suite 606  
Cincinnati, Ohio 45202  
Phone 513.721.4843  
Fax 513.721.4891  
Email [marcc@fuse.net](mailto:marcc@fuse.net)  
Web [www.marcconline.com](http://www.marcconline.com)

Archdiocese of Cincinnati

Association of Unity Churches

Baptist Ministers Conference  
of Cincinnati and Vicinity

Cincinnati Conference  
(Evangelical Lutheran Church in  
America)

Church of the Living God

Cincinnati Islamic Center

Diocese of Southern Ohio (Episcopal)

Disciples of Christ – SW Ohio

Interdenominational Ministers Alliance

JCRC of The Jewish Federation

Miami Association (American  
Baptists)

Ohio River Valley District  
(United Methodist Church)

Presbytery of Cincinnati

Religious Society of Friends

Unitarian Universalist Council  
of Greater Cincinnati

United Church of Christ

Volunteers of America  
Of Greater Ohio

Rev. Dan Weyand-Geise  
*President*

Rabbi Margaret J. Meyer  
*Vice President*  
Tiffany Zents  
*Vice President*  
Nancy Walters  
*Secretary*  
Ken Bordwell  
*Treasurer*

Margaret A. Fox  
*Executive Director*  
Angela Wright  
*Office & Technology Manager*

October 30, 2014

Ms. Joy Pierson  
Interim Community Development Administrator  
Trade & Development Department  
City of Cincinnati

RE: Comments on CDBG Funding, Community Development Advisory Board Process  
and Public Hearing, to be included in the Consolidated Plan 2015-2019

Dear Ms. Pierson,

The Metropolitan Area Religious Coalition of Cincinnati (MARCC), an interfaith coalition of seventeen denominations, is disheartened and disturbed at the absence of a transparent and fair process in Community Development Block Grant Funding and the Consolidated Plan 2015-2019. Citizens and staff of the City of Cincinnati have been appointed and charged with a public responsibility to oversee these public dollars, review proposals for funding and make recommendations to the Mayor and City Council. What has transpired instead is circumvention of the Community Development Advisory Board process. Last minute requests made were not in the categories for CDBG funding yet appeared in the plan submitted to City Council. Requests for vetted housing programs were not included in the Action Plan.

The other serious violation is that a public hearing was not held. Instead the plan appeared as a motion on the Budget and Finance Committee agenda. What lends credibility to local government structures are the checks and balances that appointed public review bodies provide, and the work of the review body includes. When elected officials do everything possible to avoid these processes government lacks transparency and displays real reasons for the public to distrust their elected officials. This type of behavior bodes ill for fair process and wise decisions that impacts tens of thousands of people who need help.

Respectfully,

Margaret A. Fox  
Executive Director

## Reiser, John

---

**From:** John Schrider [jschrider@lascinti.org]  
**Sent:** Friday, October 31, 2014 3:00 PM  
**To:** Pierson, Joy  
**Subject:** RE: [cincihousingadvocates] MARCC 2nd Comment on CDBG ConPlan 2014-2019 Process

Joy M. Pierson  
Interim Community Development Administrator  
Department of Trade & Development  
City of Cincinnati

RE ConPlan:

I write to summarize the comments I made to the City of Cincinnati Council on Wednesday Oct., 29, 2014, about funding for the Housing Mobility Program.

This program is very important to clients served by Legal Aid. Housing Opportunities Made Equal has successfully carried out this program for many years, and Council should find a way to continue funding it.

The housing mobility program helps families with housing choice vouchers find good housing and be good and successful residents. It has been a part of the City's fair housing plan (Analysis of Impediments to Fair Housing) for many years. We have seen many families benefit greatly from the assistance provided, not only by having good housing, but also by being able to take advantage of the opportunities that are open to them as a result of the program. In conclusion the City should continue to support the program.

John E. Schrider, Jr.  
Attorney at Law/Director  
Legal Aid Society of Southwest Ohio, LLC  
215 E. Ninth Street, Suite 500  
Cincinnati, OH 45202  
Main: 513.241.9400  
Direct: 513.362.2851  
Fax: 513.241.1187

The Legal Aid Society is a nonprofit law firm dedicated to reducing poverty and ensuring family stability through legal assistance.

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**From:** Pierson, Joy [mailto:Joy.Pierson@cincinnati-oh.gov]  
**Sent:** Friday, October 31, 2014 2:18 PM  
**To:** John Schrider  
**Subject:** Re: [cincihousingadvocates] MARCC 2nd Comment on CDBG ConPlan 2014-2019 Process

If you have written comments for me to include with the Con Plan please let me know

Sent using OWA for iPhone

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**LEGAL AID SOCIETY OF  
SOUTHWEST OHIO, LLC**

AN AFFILIATE OF THE LEGAL AID SOCIETY OF GREATER CINCINNATI

**DONALD P. KLEKAMP  
COMMUNITY LAW  
CENTER BUILDING**

**215 East Ninth Street  
Suite 500  
Cincinnati, Ohio  
45202**

Telephone  
(513) 241-9400  
(800) 582-2682

Facsimile  
(513) 241-0047

October 31, 2014

**Via Email: Joy.Pierson@cincinnati-oh.gov**

Joy M. Pierson  
Interim Community Development Administrator  
Department of Trade & Development  
City of Cincinnati


**RE: ConPlan**

Dear Ms. Pierson:

I write to summarize the comments I made to the City of Cincinnati Council on Wednesday, October 29, 2014, about funding for the Housing Mobility Program. This program is very important to clients served by Legal Aid. Housing Opportunities Made Equal has successfully carried out this program for many years, and Council should find a way to continue funding it.

The housing mobility program helps families with housing choice vouchers find good housing and be good and successful residents. It has been a part of the City's fair housing plan (Analysis of Impediments to Fair Housing) for many years. We have seen many families benefit greatly from the assistance provided, not only by having good housing, but also by being able to take advantage of the opportunities that are open to them as a result of the program. In conclusion the City should continue to support the program.

Sincerely,



John E. Schrider, Jr.  
Attorney at Law  
(513) 362-2851

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Butler County  
Clermont County  
Clinton County  
Hamilton County  
Highland County  
Warren County

JES/cfc



## Cincinnati's war on the poor

10/31/14

At a time when we are seeing more and more homeless families the Mayor and some members of council are trying block funding for Permanent Supportive Housing at every turn. From Commons at Alaska – where councilman Smitherman said he stands with the Avondale 29 who oppose PSH in Avondale despite the fact that the community council, area churches, city council and organizations that deal with homelessness' support – to the latest cuts to PSH. Now we are hearing that the city wants to make changes to zoning laws that could potentially limit PSH.

The City of Cincinnati is raiding HUD dollars to fund the Hand UP initiative which will only serve a small number of neighborhoods by taking them directly from proven anti-poverty programs. Despite that Hand Up would serve more Teir-1 neighborhoods if funded through the surplus. They want to spend way more than 15% HUD allows for job training despite the fact the CDAB board had raked job training as the lowest priority. According to one board member the Mayor called board members individually before the meeting telling them, "I have the votes". Then one city staffer pushed them for a vote to cut programs that were a higher priority to fund the Mayor's brand new initiative. This at a time when the City has an \$18 million surplus.

In the June 2014 budget items added related to social services there was \$250,000 to Cincinnati works for "capacity building" , \$250,000 added to the \$250,000 already slated for Closing the Health Gap, \$250,000 to BLOC Ministries (but I'm not sure what the reasons why are?), \$150,000 to CAA/TRACC community construction job trying, \$75,000 to Ohio Justice & Policy Center to expunge criminal records, \$50,000 to Cincinnati State for apprentice program and transportation & logistics program, \$250,000 to Cradle Cincinnati (Part of surplus \$14 million). Another \$50,000 was allocated for job training/ex-offender one would assume but not "given" to the agency.

There was no RFP process, no discussion of need for programs, no discussion of outcomes expected and no discussion of these organization's need for funding. Which raises the question: have these organizations - specifically Cincinnati Works - turned clients away? Do they need more money or more people to fill their current spaces?

There is a serious lack of transparency and good processes in the decision making in Cincinnati. Tax payer dollars are being spent in a very irresponsible way and it is hurting the poorest among us who these dollars a meant to help.



To : Cincinnati City Council and Mayor John Cranley:

Affordable Housing Advocates (AHA) makes these comments on the City of Cincinnati's 2015-2019 Consolidated Plan. AHA is a group of housing providers, advocates, and civic groups dedicated to the goal of ensuring good, safe, accessible, affordable housing for all people in the Cincinnati region. Our focus is on meeting the housing needs of very low, low, and moderate-income individuals and families.

AHA believes Cincinnati should be a place of opportunity for all regardless of income, race and ethnicity. One essential way to make Cincinnati such a place is to have good affordable housing opportunities for all.

Today in Cincinnati a low-wage family cannot afford an average apartment. Government subsidized rental housing is available for only 1 out of 4 eligible households. Worse yet, Cincinnati continues to be plagued by vocal Not In My Backyard sentiment. AHA believes that when proposals for quality affordable housing meet the City of Cincinnati's zoning code, characteristics of the people who will live there should be irrelevant. To be a healthy and vibrant city, Cincinnati can and should embrace the goal of inclusion.

We understand that the amount of federal CDBG/ HOME money is decreasing. Still the City of Cincinnati's Community Development budget needs to be used in creative ways to do more to help families get and keep good affordable housing. This includes supporting more Low Income Housing Tax Credit development and also encouraging permanent supportive housing developments.

In the Consolidated Plan, the priority for CDBG funding should be housing. While the goal of reducing poverty by 5% through significant investment of CDBG funds in job training and business districts is worthy, we know that many working Cincinnatians cannot afford housing in our market place. Regretfully moving a family above the poverty line does not mean that they will be able to secure affordable housing. Therefore we recommend that CDBG funds be prioritized to address the deep need for affordable housing while seeking other federal funds to support job training.

AHA also supports the recommendations of the Analysis to Impediments to Fair Housing which is part of the proposed ConPlan. The recommendations include promoting diversity and inclusion, supporting the mobility counseling program to assist families in the Housing Choice Voucher program, promoting accessible housing for persons with disabilities, and working with banks to improve lending practices for homeownership.

**Affordable Housing Advocates**  
117 E. 12<sup>th</sup> Street, Cincinnati, OH 45202-7203  
[www.cincyaha.org](http://www.cincyaha.org)

*Mission: To promote the availability of high quality, safe, accessible, affordable housing in the Greater Cincinnati Area.*



## **Affordable Housing Advocates**

*Opening doors.*

The Analysis of Impediments, p. 58, identifies a major barrier to fair housing choice, "Affordable housing is concentrated in racially segregated areas." However, the recommendations are extremely weak. In its new comprehensive Plan Cincinnati the City says it will "incorporate inclusionary zoning policies into the new Land Development Code." The City needs to stay true to this commitment and incorporate it into the Fair Housing Action Plan in place of the weaker recommendations in the draft document.

Finally as a starting place for making Cincinnati more inclusive, we need to increase public access to the planning and budget process. These processes must be as open and transparent as possible so all residents have the opportunity to be informed and participate. The integrity of the Consolidated Plan rests on an open process and public participation.

Thank you,

Mary Rivers

Chair Person Affordable Housing Advocates

CC: City Manager Harry Black

## **Affordable Housing Advocates**

117 E. 12<sup>th</sup> Street, Cincinnati, OH 45202-7203

[www.cincyaha.org](http://www.cincyaha.org)

*Mission: To promote the availability of high quality, safe,  
accessible, affordable housing in the Greater Cincinnati Area.*

## Reiser, John

---

**From:** cincihousingadvocates@yahoogroups.com on behalf of 'Margaret Fox' mafmarcc@fuse.net  
[cincihousingadvocates] [cincihousingadvocates@yahoogroups.com]  
**Sent:** Tuesday, November 04, 2014 2:51 PM  
**To:** cincihousingadvocates@yahoogroups.com  
**Subject:** RE: [cincihousingadvocates] MARCC 2nd Comment on CDBG ConPlan 2014-2019 Process

Joy, thank you for the clarification. My comments here and in MARC's public statements in no way are a reflection on your work. I think a separate public hearing would be better. Perhaps clarification at the public hearing that it is dedicated time for public comments on the Action-ConPlan. This separate hearing would prevent Budget and Finance Chair, no matter who they are at the time, from placing public comment at the end of their Committee agenda. When this happens, many more times than not, people who sign up to speak cannot afford to wait three hours until they are called to comment. So they leave. It is a loss for the public voice. I know public comments can be electronically mailed, though the tape of the actual Budget and Finance Committee meeting shown on cable for the public to watch will not have captured those voices and their comments.

Thanks,

Peg

*Margaret A. Fox*

*Executive Director*

*MARCC*

*632 Vine Street, Suite 606*

*Cincinnati, OH 45202*

*Tel: 513.721.4843*

*Fax: 513.721.4891*

*E-mail: [mafmarcc@fuse.net](mailto:mafmarcc@fuse.net)*

*Website: [www.marcconline.com](http://www.marcconline.com)*

---

**From:** cincihousingadvocates@yahoogroups.com [mailto:cincihousingadvocates@yahoogroups.com]  
**Sent:** Tuesday, November 04, 2014 2:23 PM  
**To:** cincihousingadvocates@yahoogroups.com  
**Subject:** Re: [cincihousingadvocates] MARCC 2nd Comment on CDBG ConPlan 2014-2019 Process

Yes, the public hearing was October 13<sup>th</sup> and occurred at the Budget and Finance Committee Meeting.

In recent years, public hearings were held separately. We found that people came to the public hearing and then came to the Budget and Finance Committee meetings as well to speak about their concerns.

This year, we went back to holding the public hearing at the City Council committee meeting so the public did not have to attend two meetings, and to ensure that the elected officials were aware of the public's comments.

Joy M. Pierson

Interim Community Development Administrator

Department of Trade & Development

513-352-6122

---

**From:** cincihousingadvocates@yahoogroups.com <cincihousingadvocates@yahoogroups.com> on behalf of 'Margaret Fox' mafmarcc@fuse.net [cincihousingadvocates] <cincihousingadvocates@yahoogroups.com>  
**Sent:** Tuesday, November 4, 2014 2:15 PM  
**To:** cincihousingadvocates@yahoogroups.com  
**Subject:** RE: [cincihousingadvocates] MARCC 2nd Comment on CDBG ConPlan 2014-2019 Process

My understanding is that the public hearing on October 13<sup>th</sup>, which I attended and read MARCC's first comment, took place within the framework of the Budget & Finance Committee. Is that correct?

*Margaret A. Fox*

*Executive Director*

*MARCC*

*632 Vine Street, Suite 606*

*Cincinnati, OH 45202*

*Tel: 513.721.4843*

*Fax: 513.721.4891*

*E-mail: [mafmarcc@fuse.net](mailto:mafmarcc@fuse.net)*

*Website: [www.marcconline.com](http://www.marcconline.com)*

---

**From:** [cincihousingadvocates@yahoogroups.com](mailto:cincihousingadvocates@yahoogroups.com) [mailto:[cincihousingadvocates@yahoogroups.com](mailto:cincihousingadvocates@yahoogroups.com)]

**Sent:** Friday, October 31, 2014 3:40 PM

**To:** [cincihousingadvocates@yahoogroups.com](mailto:cincihousingadvocates@yahoogroups.com)

**Subject:** RE: [[cincihousingadvocates](mailto:cincihousingadvocates@yahoogroups.com)] MARCC 2nd Comment on CDBG ConPlan 2014-2019 Process [2 Attachments]

[Attachment(s) from Pierson, Joy included below]

Margaret –

Thank you for your feedback which will be included in the Consolidated Plan and Annual Action Plan submitted to HUD.

When we began the citizen participation process in February 2014, we solicited input on proven existing programs and/or existing program areas. We did not include new programs in our surveys or stakeholder meetings.

However, as this process continued and ideas were developed, three programs were added to the 2015-2019 Consolidated Plan, including the Hand Up Initiative, Urban Homesteading Program and the Vacant Lot Reutilization and Management program. Funding for the Hand Up Initiative was also added to the 2015 Action Plan.

I want to clarify that the City did hold a public hearing on 10/13/14 – and published notice of this public hearing on 9/29/14. See attached affidavit of published legal notice.

However, public comments were received at many additional City Council committee meetings and full council meetings. A summary of the dates, comments and responses/changes is also attached.

Please let me know if you have further questions or comments.

Thank you,

Joy M. Pierson

Interim Community Development Administrator

City of Cincinnati

Department of Trade & Development

805 Central Avenue, Suite 700

Cincinnati, OH 45202

[Joy.Pierson@cincinnati-oh.gov](mailto:Joy.Pierson@cincinnati-oh.gov)

513-352-6122

---

**From:** [cincihousingadvocates@yahoogroups.com](mailto:cincihousingadvocates@yahoogroups.com) [mailto:[cincihousingadvocates@yahoogroups.com](mailto:cincihousingadvocates@yahoogroups.com)]

**Sent:** Friday, October 31, 2014 1:52 PM

**To:** [cincihousingadvocates@yahoogroups.com](mailto:cincihousingadvocates@yahoogroups.com)

**Subject:** [cincihousingadvocates] MARCC 2nd Comment on CDBG ConPlan 2014-2019 Process [1 Attachment]

[Attachment(s) from Margaret Fox included below]

***Margaret A. Fox***

*Executive Director*

*MARCC*

632 Vine Street, Suite 606

Cincinnati, OH 45202

Tel: 513.721.4843

Fax: 513.721.4891

E-mail: [mafmarcc@fuse.net](mailto:mafmarcc@fuse.net)

Website: [www.marcconline.com](http://www.marcconline.com)

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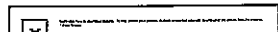
Posted by: "Margaret Fox" <[mafmarcc@fuse.net](mailto:mafmarcc@fuse.net)>

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# Shelter Diversion Program

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## Policies and Procedures Manual

Prepared by:  
Strategies to End Homelessness, Inc



Department of  
Development



United Way  
of Greater Cincinnati



# Contents

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# Overview

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The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act), enacted into law on May 20, 2009, consolidates three of the separate homeless assistance programs administered by HUD under the McKinney –Vento Homeless Assistance Act into a single grant program, and revises the Emergency Shelter Grants program and renames it as the Emergency Solutions Grants (ESG) program. The HEARTH Act also codifies into law the Continuum of Care planning process, a longstanding part of HUD’s application process to assist homeless persons by providing greater coordination in responding to their needs.

The change from *Emergency Shelter Grant* to *Emergency Solutions Grants* reflects the change in the program’s focus from addressing the needs of homeless people in emergency shelter or transitional housing shelters to assisting people to quickly regain stability in permanent housing after experiencing a housing crisis.

Federal regulation allows ESG funding to be used for the following items:

1. **Street Outreach** – Essential services to eligible participants provided on the street or in parks, abandoned buildings, bus stations, campgrounds, and in other such settings where unsheltered persons are staying. Staff salaries related to carrying out street outreach activities are also eligible.
  - Engagement, case management; emergency health services; emergency mental health services; transportation; services to special populations
2. **Emergency Shelter** –Essential services to persons in emergency shelters, renovating buildings to be used as emergency shelters, and operating emergency shelters. Staff costs related to carrying out emergency shelter activities are also eligible.
3. **Homeless Prevention**- Short- and medium- term rental assistance, housing relocation, and stabilization services for individuals and families who are *at imminent risk or at risk of homelessness*. Staff salaries related to carrying out activities are also eligible.
4. **Rapid Re-Housing**- Short- and medium- term rental assistance, housing relocation, and stabilization services for individuals and families who are *literally homeless*. Staff salaries related to carrying out activities are also eligible.
5. **HMIS**- Hardware, equipment, software, training, and overhead

## Shelter Diversion

Strategies to End Homelessness has collaborated with the United Way of Greater Cincinnati (UW) and contracted with five UW funded Emergency Assistance Agencies to deliver the Homelessness Prevention component of the ESG Program, known locally as Shelter Diversion. The collaborative partners for the Shelter Diversion Program are: **Freestore Foodbank, Jewish Family Service, Mercy Health St. John, Society of Saint Vincent DePaul, and The Salvation Army.** UW funding within the agencies will be used for staffing while Shelter Diversion funds will 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 through the Shelter Diversion Program.

The Shelter Diversion 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. This requires that the case manager discusses their case at a case management meeting to get approval for the recertification. If approved, the case manager recertifies the participant to verify they still meet the program requirements.

All potential program participants seeking assistance from the Shelter Diversion Program must be screened by a Central Access Point (CAP) Intake Specialist. Upon approval the individual or household will be electronically referred to a partner agency through the local HMIS system VESTA®.

## Definitions

*At Risk of Homelessness:* There are three categories under which an individual or family may qualify as “at risk of homelessness”. For an individual or household to qualify as “at risk of homelessness” under the first category of the definition, the individual or family must meet two threshold criteria, and must exhibit one or more of the specified risk factors.

### I. First category

#### a. The Two threshold criteria are:

- i. The individual or family has income below 30% of AMI
- ii. The individual or family has insufficient resources immediately available to attain housing stability. *(HUD further defines this as “the individual or family does not have sufficient resources or support networks, e.g. family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place” that meets the definition of homelessness)*

#### iii. And meets at least one of the pertinent risk factors below:

1. Has moved frequently because of economic reasons (defined as 2 or more times during the 60 days immediately preceding the application for prevention assistance)
2. Is living in the home of another because of economic hardship
3. 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)
4. Lives in a hotel or motel (not paid for by a state, local, federal, or charitable organization funds)

5. 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)
6. 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.

II. Second Category and Third Category

- a. All families with children and youth defined as homeless under *other* federal statutes.
- b. Parent(s) or guardian(s) of the children or youth defined as “homeless” must be living with those children or youth to qualify as “at risk of homelessness”

\*Note- Locally, only people meeting the first criteria will be eligible for the shelter diversion program. Also, if a person is fleeing a domestic violence situation they need to be referred to the YWCA to address safety issues prior to being admitted into the shelter diversion program.

## Eligibility/Program Requirements

- I. Household would need proof of risk of homelessness
  - a. Notice to vacate issued within 21 days
  - b. Eviction notice issued within 21 days
  - c. Court-ordered eviction notice
  - d. “love eviction” for doubled-up households issued within 21 days
    1. Person at higher risk if living doubled up for less than 90 days
- II. Household must be at or below 30% of AMI
  - a. Verified by income documents dated within last 30 days
- III. Household must not have any other subsequent housing options
  - a. Verified through assessment with case manager
- IV. Household must not have any other financial resources
  - a. Verified through assessment with case manager
- V. Household must participate in case management
- VI. Household may receive assistance only 1 time in 12 months- no shelter stay, shelter diversion, homeless certificate, HPRP assistance, or previous shelter diversion assistance with in past 12 months
  - a. Verified via VESTA
- VII. Individual/ Household must be a Hamilton County resident

## Housing Relocation and Stabilization Services

- I. Financial assistance costs.  
ESG funds may be used to pay housing owners, utility companies, and other third parties for the following:
  1. Rental Application Fees (an application fee charged by owner to ALL applicants)
    - i. Our community will not pay rental application fees with ESG funds
  2. Security Deposits, not to exceed the equivalent of 2 months’ rent

- i. If the Shelter Diversion Program pays for a security deposit, at the end of the lease term, the security deposit may be utilized by the landlord for repair fees, etc or be returned to the client to rollover into a new unit.
3. Last Month's rent, not to exceed the equivalent of one month's rent, paid at the time of the security deposit and first month's rent. This rental payment must be used in calculating the program participant's total rental assistance.
4. Utility deposits
5. Utility payments, including arrears up to 3 months per service. Partial payments count as one month. If 6 months of arrears are needed, Shelter Diversion Coordinator can approve up to 6 months of arrears. No more than 6 months of arrears can be paid within a 3 year period.
  - i. Utilities are defined as gas, electric, water, and sewage
  - ii. Utilities can only be paid if the program participant or an adult member of his/her household, as indicated on the lease, has an account in his/her name with a utility company.
6. Moving costs, including movers, truck rental, and storage fees up to 3 months, or until the participant is in housing, whichever is shorter, provided that the fees are accrued after the date the participant begins receiving assistance. **ARREARS are not an eligible expense.** Reasonable moving expenses are to be determined by the Strategies to End Homelessness' Finance Assistant by comparing local competitor's pricing on an annual basis and ensuring the amount paid is in line with the local average amount. Proper documentation is required for financial assistance payments to be made including invoices or bills.

## II. Services Costs

1. Housing Search and placement (activities necessary to assist program participants in locating, obtaining and retaining suitable permanent housing):
  - i. Assessment of housing barriers, needs and preferences
  - ii. Development of an action plan for locating housing
  - iii. Housing search
  - iv. Outreach to and negotiations with property owners
  - v. Assistance submitting rental applications and understanding leases
  - vi. Assessment of housing for compliance with ESG requirements for habitability, lead-based paint, and rent reasonableness
  - vii. Assistance with obtaining utilities and making moving arrangements
  - viii. Tenant counseling
2. Assistance cannot exceed 30 days during the period the participant is seeking permanent housing and cannot exceed 24 months during the period the participant is living in permanent housing.

### III. Housing Stability Case Management

1. Assessing, arranging, coordinating and monitoring the delivery of individualized services to facilitate housing stability for a program participant in permanent housing or assist with overcoming immediate barriers to obtaining housing.
2. Conducting the initial evaluation, including verifying and documenting eligibility
3. Developing, securing and coordinating services and obtaining Federal, State and local benefits
4. Monitoring and evaluating program participant progress
5. Providing information and referrals to other providers
6. Developing an individualized housing and service plan, including planning a path to permanent housing stability
7. Conducting re-evaluations

### IV. Mediation

1. Our community will not pay for mediation services. Clients may be referred to HOME for mediation services.

### V. Legal Services

1. Legal services related to landlord/tenant matters will be addressed by a subcontract with Legal Aid

### VI. Credit Repair

1. Our community will not pay for Credit Repair services. Clients may be referred to other community organizations for credit repair assistance.

## Short-term and Medium-term rental assistance

1. Short-term rental assistance is assistance for up to 3 months of rent
2. Medium-term rental assistance is for more than 3 months but not more than 24 months of rent.
3. Payment of rental arrears consists of a **one-time** payment for up to 6 months of rent in arrears, including any late fees on those arrears.

**Amount of rental assistance** – Participating Agencies have flexibility to determine the amount of rental assistance provided, including:

- Payment of an agreed on portion of the rent;
- Payment of 100 percent of the rent charged; or
- Graduated/declining assistance.

**Rent Arrears** – Rental assistance may also be used to pay for up to 3 months of rental arrears for eligible program participants in Shelter Diversion. Coordinator may allow exceptions to this rule on a case by case basis but never to exceed a onetime payment of 6 months of arrears payments within a 3 year period. Rental arrears may be paid if the payment is necessary for the participant to obtain housing. Rental arrears is determined to be any months prior to the month of intake into the program. Case managers must have a landlord verification form completed by the landlord in order to pay rental arrears.

### **Tenant Rent Share**

Agencies may require program participants to share in the costs of rent, utilities, security and utility deposits, moving, and other expenses as a condition of receiving Shelter Diversion financial assistance. For example, a program may require a program participant to pay a portion of the rent expense for an apartment. Diversion assistance should be "needs-based," meaning that Agencies should determine the amount of assistance based on the minimum amount needed to prevent the program participant from becoming homeless or returning to homelessness in the near term. This will also help utilize program resources efficiently to serve as many households as possible.

### **Rent Reasonableness**

The rental assistance paid cannot exceed the actual rental cost, which must be in compliance with HUD's standard of "rent reasonableness." "Rent reasonableness" means that the total rent charged for a unit must be reasonable in relation to the rents being charged during the same time period for comparable units in the private unassisted market and must not be in excess of rents being charged by the owner during the same time period for comparable unassisted units.

Case managers and Housing Specialist will work together to ensure that rent reasonability is ensured for all housing units receiving financial assistance. It is the responsibility of the Housing Specialist to determine rent reasonability and document it in VESTA. To make this determination, the Program should reference the rent reasonability form and the Strategies to End Homelessness website for determining rent reasonableness. If rent charged for a unit exceeds the reasonability standard Shelter Diversion funds may not be used for costs associated with that unit.

Unit size should be taken into consideration when determining rent reasonability. A unit must be the appropriate size for the household residing there and when determining the rent reasonability, the unit size required by the household must be used for measuring the reasonability of the rent. (i.e. a single person residing in a 2 bedroom unit must have reasonability based on a 1 bedroom unit)

### **Maximum amounts and periods of assistance.**

Households may receive assistance 1 time per year, not to exceed 6 months in any 12 month period. Households must wait 12 months from exit date to be eligible for assistance again, regardless of how long they were in the program.

The total period for which a program participant may receive services must not exceed 24 months during any 3 year period. The limits on the assistance apply to the total assistance an individual receives, either as an individual or as part of a family. A participant must not exceed 6 months of utility arrears in a 3 year period. Rental arrears can be paid **one time** in any 3 year period for up to 6 months of arrears.

Financial assistance is not to exceed \$2,500 per case without Shelter Diversion Program Coordinator Approval. Any financial assistance request that will cause the lifetime total of the client's financial assistance to exceed \$2,500 will require written approval from the Shelter Diversion Coordinator. Program participants may not receive more than \$5,000 in financial assistance or 6 months of service during a twelve month period.

## **Recertification of Eligibility**

HUD requires grantees and/or sub grantees to evaluate and certify the eligibility of Shelter Diversion program participants at entry into the program and at least every three months for households receiving Shelter Diversion rental assistance or other Shelter Diversion Services (e.g. case management) lasting longer than 3 months. Re-certification must occur prior to the 4<sup>th</sup> month of assistance. The intent of the recertification rule is to ensure programs are fully evaluating households that are receiving ongoing assistance to ensure that the household remains eligible and needs continued assistance to prevent homelessness.

The process of re-certifying a client as eligible is similar to the initial determination of eligibility. The client must be at risk of homelessness; be below 30% AMI; lack subsequent housing options, support networks and financial resources to maintain their housing. All eligibility criteria must be met and documented in VESTA.

## **Use with other subsidies**

Financial assistance cannot be provided to a program participant who is receiving the same type of assistance during the same time period that are being provided through another federal, state or local housing subsidy program. For eligible participants living in subsidized housing (for example, Housing Choice Voucher and Public Housing Programs), Shelter Diversion funds can only be used for a one time rental arrears or for a deposit to move into subsidized housing.

## **Rent Restrictions**

Rent shall equal the sum of the total monthly rent for the unit, any fees required for occupancy (other than late fees and pet fees) and, if the tenant pays separately for utilities, the monthly allowance for utilities (excluding telephone) established by CMHA. Rent cannot exceed the fair market rent established by HUD and has to comply with HUD's standards of rent reasonableness.

## **Rental Assistance agreement**

Rental assistance payments can only be made to an owner with whom the grantee has entered into a rental assistance agreement.

Rental agreement must set forth the terms under which rental assistance will be provided. The rental agreement must provide that, during the term of the agreement, the owner must give the grantee or sub grantee a copy of any notice to the program participant to vacate the housing unit, or any complaint used under state or local law to commence an eviction action against the program participant.

The rental assistance agreement must contain the same payment due date, grace period, and late payment penalty requirements as the program participant's lease. Any late fees are the grantee or sub grantee's responsibility to pay with non ESG funds.

## Lease

Each program participant receiving rental assistance must have legally binding, written lease for the rental unit. The lease must be signed by both the landlord/property manager and the tenant. All members of the household must be included on the lease.

## Case Manager Responsibilities:

**Case Managers at the emergency assistance agencies are responsible for final eligibility determination and documentation. Documentation must be in the participant's VESTA file for both eligibility criteria and risk factors.**

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
- No active homeless certificate, shelter stay, HPRP assistance, or shelter diversion assistance in the 12 months
- 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.

Priority will be given to program applicants who:

- Have referral from partner agency (i.e. Legal Aid)

Case managers will work with households to create a plan to achieve housing stability and prevent future housing instability. This will include budgeting, utilizing mainstream benefits and case planning.

The case manager needs to have **face to face contact with a client within 24 hours of the referral.**

During intake, each **participant needs to be informed they have 2 weeks to find housing.** HUD will only allow payment for up to 30 days while a person is homeless and seeking permanent housing. Case

Managers will attend bi-monthly meetings where information and resources along with new opportunities/programs will be shared as well as any updates pertaining to HUD.

**All required documentation must be attached to the electronic case file in VESTA prior to receiving financial assistance. This documentation includes but is not limited to: Staff Affidavit, proof of risk of homelessness (i.e. love eviction, eviction notice), income verification, lease, and inspection verification.**

### **Intake Documentation:**

- Verification of *all* household members (ID, social security cards, etc)
- Income Verification for *all* household members- must be below 30% AMI
- “But For” Assistance Determination Form
- Love Eviction
- Client Agreement
- Staff certification
- Housing Search and Inspection Request- sent to Housing Specialist within 24 hours of intake

### **Documentation for payment in addition to above**

- Intent to rent
- Rental Agreement
- Lease
- Rent reasonableness checklist
- Inspection
- Copy of utility bills to be paid

### **Acceptable documentation**

- 1<sup>st</sup> choice- Source documents, i.e. notice of termination from employment, unemployment compensation statement, bank statement, health care bills showing arrears, utility bill showing arrears
- 2<sup>nd</sup> choice- written statement by relevant third party (former employer, public administrator, relative) or the written certification by the recipient’s or sub recipient’s intake staff of the oral verification by the relevant third party that the applicant meets the criteria for at risk of homelessness
- 3<sup>rd</sup> choice- if source documents and third-party verification are unobtainable, a self declaration from the participant along with a written statement by the recipient or sub recipient’s intake staff describing the efforts taken to obtain required evidence

## **Recertification Documentation:**

- “But For” Assistance Determination Form
- Verification of Income- still must be below 30% AMI
- Supporting documents to support the need for additional services

## **Records**

Case managers are required to keep complete and accurate records in VESTA. This includes, but not limited to:

- All above documentation
- Service records of each contact
- Every payment made for security deposit, rental assistance, utility payment, etc
- Supporting documents for all payments
- Financial assistance will only be approved and checks issued if all needed documents are in VESTA. Checks need to be requested within 24 hours of unit passing the inspection.
- Checks will be issued within 24 business hours.
- Financial manager will notify case manager by IM and/or phone if a check request is denied in an attempt to remedy situation. If case manager is unavailable, the request will be denied and case manager must submit new request.

## **Strategies to End Homelessness (End Homelessness) Responsibilities:**

End Homelessness will facilitate bi-monthly Shelter Diversion Case Manager meetings. Information and resources along with new opportunities/programs will be shared with agency representatives as well as any updates pertaining to HUD regulations in these meetings.

End Homelessness will facilitate monthly Shelter Diversion Supervisor meetings. All updates pertaining to HUD regulations for Shelter Diversion will be shared with case manager supervisors in these meetings. Additionally, performance measures and outcomes along with improving or increasing community collaboration will also be discussed in these meetings.

End Homelessness will issue all eligible payments for direct financial assistance for Shelter Diversion Assistance as requested in VESTA.

A Housing Specialist is in place to assist clients with accessing affordable housing and completing inspections as required by the Notice.

- Any housing in which a child under the age of six will reside that was built prior to 1978 will require a visual lead inspection.
- Any new housing that a household moves into will require a Habitability Standards Inspection.

## **MONITORING:**

Monitoring of specific activities provided to participants through the Shelter Diversion program will be through the HMIS system. All direct service agencies will use the local HMIS system – VESTA software and will be required to enter complete demographic information on each participant served as well as specialized intake and exit information. Documentation of participant contact will be recorded in VESTA.

An annual on-site monitoring will occur where End Homelessness staff will review records of the source and use of contributions used as matching funds as required by sub-contract. The records must indicate the particular fiscal year grant for which each matching contribution is counted.

## **Termination procedure**

Case managers will follow the termination procedure when terminating financial assistance or case management services to program participants.

All program participants will sign a participation agreement form at point of initial enrollment into the Shelter Diversion Program. Those program participants who fail to comply with the agreement may be terminated from the program. In instances where a participant is to be terminated from the program the proper termination policy is to be followed.

### **Policy:**

A Program Participant receiving Shelter Diversion financial assistance and/or case management services may be terminated for the following reasons:

### **Violation of Program Requirements (including non-compliance)**

#### **Ineligibility at Recertification**

#### **Fraud or attempted Fraud**

### **Procedure:**

- If Agency case manager determines that Shelter Diversion assistance should be terminated for a participant enrolled in the Shelter Diversion Program due to violating program requirements; the Agency case manager will notify the participant of the plan to terminate via telephone or face to face contact if possible, or in writing at least five (5) business days prior to termination date with reason for termination. If reason for termination is non-compliance, the program participant may work with case manager to resolve compliance issue.
- Agency case manager will re-certify the eligibility of Shelter Diversion participants every three months. If it is determined during re-certification that the client no longer meets the eligibility criteria, the client will be immediately terminated from the Shelter Diversion Program.
- Participants who are suspected of committing fraud or attempting to commit fraud will be terminated immediately from the Shelter Diversion Program and reported to the appropriate authorities.

Dependent upon the circumstances under which participation in the Shelter Diversion Program was terminated, a participant may re-apply at a later date pending approval from Agency Case manager. If a program participant disagrees with the decision to terminate he/she may appeal the decision to terminate by following the grievance procedure.

## **Grievance procedure**

Each person receiving Shelter Diversion assistance shall have the right to express their grievance concerning the Policies and/or Procedures of the Shelter Diversion Program in an appropriate manner.

### **Procedure:**

- If the participant has a grievance with the Policies or Procedures of the Shelter Diversion Program, they should initially discuss the issue with the case manager at the Agency from which they are receiving services.
- If after speaking with the case manager regarding the grievance the participant is not satisfied with the result; or in cases where the case manager is a party to the grievance the participant should speak to the case manager's supervisor at the Agency from which the client is receiving services.
- In cases where the grievance cannot be resolved by the Agency supervisor and/or case manager, the Shelter Diversion Program Coordinator shall be involved in the resolution. Program Participants must contact the Shelter Diversion Program Coordinator in writing within ten (10) days of grievance to request a review conference. Upon written request for a conference, the program participant will be notified within five (5) business days of the date, time, and place of the conference. If a conference is held, a written summary of the conference discussion and written decision will be prepared within two (2 weeks); one copy shall be given to the participant and one copy will be retained in the participant's file.
- Written request for conference should be given to case manager.

## **Client Confidentiality**

It is the policy of Strategies to End Homelessness, Inc. that board members and employees of the Agency may not disclose, divulge, or make accessible confidential information belonging to, or obtained through their affiliation with the Agency to any person, including relatives, friends, and business and professional associates, other than to persons who have a legitimate need for such information and to whom the Agency has authorized disclosure.

Board members and employees shall use confidential information solely for the purpose of performing services as a trustee or employee for the Agency. This policy is not intended to prevent disclosure where disclosure is required by law.

Board members, employees, volunteers and contractors must exercise good judgment and care at all times to avoid unauthorized or improper disclosures of confidential information. Conversations in public places, such as restaurants, elevators, and public transportation, should be limited to matters that do

not pertain to information of a sensitive or confidential nature. This applies to conversations of any kind, including, but not limited to, emails, social networking websites, or any other contact with others who may not be authorized to receive confidential information. Board members and employees must also be careful not to discuss confidential information without identifiers in a way that an unauthorized recipient could nonetheless determine the subject involved. In addition, board members and employees should be sensitive to the risk of inadvertent disclosure and should for example, refrain from leaving confidential information on desks or otherwise in plain view and refrain from the use of speaker phones to discuss confidential information if the conversation could be heard by unauthorized persons.

At the end of a board member's term in office or upon the termination of an employee's, volunteer's or contractor's relationship with the Agency, he or she shall return, at the request of the Agency, all documents, papers, and other materials, regardless of medium, which may contain or be derived from confidential information, in his or her possession.

## **Non-Discrimination and Equal Opportunity**

End Homelessness does not discriminate on the basis of age, color, disability, economic status, family responsibilities, gender, marital status, matriculation, place of residence or business, political affiliation, race, regional or national origin, religion, sexual orientation, gender identity, source of income, or any other protected class.



## **Emergency Shelter Program, Operations, and Facility Accreditation Standards**

### **Background-**

The Emergency Shelter Program, Operations, and Facility Accreditation Standards (a.k.a. Shelter Standards) are intended to serve as the standards for Emergency Shelters receiving public funding in the City of Cincinnati and Hamilton County, Ohio. These standards apply to facilities which are receiving public funding as an emergency shelter, but not to agencies funded as transitional or permanent housing. Emergency shelter facilities must agree to work toward and then adhere to these standards for receipt of public funding. Shelter facilities must complete the following Shelter Standards process at least every year.

The previous “Minimum Standards” for emergency shelters were updated in 2009 by the Greater Cincinnati Coalition for the Homeless (GCCH) and Strategies to End Homelessness, Inc. (STEh) by mandate of Cincinnati City Council, and as a part of the Homeless to Homes planning process. Recommendations for these updated standards were drawn and adapted from the Homeless to Homes plan itself, as set forward by the community process which created it. Some additional edits were made by City Council. Due to these facts, emergency shelters will have to be in alignment with the Homeless to Homes Plan and these standards in order to receive either HUD (i.e. ESG, HOPWA, CDBG, and Supportive Housing Program) funds allocated to the City of Cincinnati, or other City of Cincinnati funding.

The monitoring of these standards will be carried out by Strategies to End Homelessness, Inc.

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### **Process-**

The Shelter Standards process has four steps:

- I. The requested policies and procedures are assembled by the facility into a Shelter Standards Binder, to be appropriately updated and then provided to and reviewed by Strategies to End Homelessness, Inc.
- II. A Shelter Standards Report is written by the emergency shelter facility describing its efforts to meet the Shelter Standards requirements, and outlining steps being taken to achieve any requirement outlined in the standards which the facility is not yet able to meet. This report will be provided to Strategies to End Homelessness, Inc. with the Shelter Standards Binder in advance of the site visit
- III. A Shelter Standards Site Visit is conducted by Strategies to End Homelessness, the Cincinnati Health Department, and the Cincinnati Department of Community Development, and the facility inspected.
- IV. A Shelter Standards Evaluation Letter will be provided to the facility outlining what, if any, steps or improvements need to be taken prior to the agency’s next Shelter Standards review for funding to continue.

**I. Shelter Standards Binder:**

The following documents are to be included in the binder:

**A. Shelter Administration Policies and Procedures**

- 501(c)3 documentation
- Mission Statement
- A Facility Description including:
  - i. Description of the population to be served
  - ii. Description of the services to be provided
  - iii. Number of employees
  - iv. Hours of operation
  - v. Number of clients to be served
- A Management Plan including:
  - i. Goal statement for the population
  - ii. Description of the operation and management of the facility
  - iii. Description of current collaborations and efforts to collaborate with other providers
  - iv. Behavioral standards for residents
  - v. Security plan for the facility, which should include monitoring any police runs/911 calls to the facility and related to its residents
  - vi. Policy prohibiting drug and alcohol use within the facility, including agency rules regarding when a client will be barred from the facility for violating these policies
  - vii. Commitment to work with police to measure 911 calls resulting from residents
  - viii. Policy on length of stay, consistent with the mission of providing temporary emergency shelter
- Program description(s)
- Non-discrimination policy
  - i. Policy of non-discrimination in the provision of client care based on the following: age, race, color, religion, sex, sexual orientation or gender identity and expression, marital status, geographical, national or ethnic origin, HIV status, disability, or veteran status (with consideration given to agency mission of organization, etc. )
- Include a policy of gender-specific programming matching the mission statement of the organization for the placement of clients within the shelter/agency based on self-reported gender identification. If not yet complete, what steps are being taken to meet this requirement?
- Sexual harassment policy pertaining to both staff and clients
- Policy compliant with Americans with Disabilities Act
- Tuberculosis policy, including the testing of staff and residents
- HIV/AIDS policy
- List of agency board members, including board participation by at least one current or formerly homeless person
- Conflict of interest policy for board and staff
- Current and relative ethics policy for personnel
- Policy pertaining to authorized/unauthorized search of clients' property by staff
- Staff emergency evacuation training
- Volunteer policy, including selection, training, and definition of tasks
- Hiring policy in compliance with EEO guidelines

- Hiring policy for new staff members, including any screening processes used by agency

#### **B. Grievance Procedures**

- Agency/Client grievance procedure, which includes:
  - i. Details regarding how and when each client is given a copy of the grievance procedure with a verbal explanation
  - ii. Describes the handling of grievances while in the program, and if client feels she/he has been wrongly terminated
  - iii. Policy of client readmission after discharge and later return to shelter

#### **C. Fiscal Management**

- Quarterly financial reports as reported to Board of Directors
- Copy of last annual Audit/financial review, agency has accounting system capable of audit/financial review
- Policy regarding management of client funds

#### **D. Client Confidentiality**

- Policy restricting computer access to client records to relative authorized staff
- HMIS confidentiality policy for emergency shelter

#### **E. Health and Safety**

- Housekeeping policy pertaining to inside the facility as well as the outside property
- Agency maintenance plan for inside the facility as well as the outside property
- Fire Safety:
  - i. Evacuation plan for ambulatory and non-ambulatory residents
  - ii. Fire detection system in compliance with fire code
  - iii. Adequate fire exits
  - iv. Adequate emergency lighting
- Documentation of at least quarterly fire drills
- Last annual fire inspection
- Staff certification(s) in emergency first aid procedures for at least one person on duty for each shift
- Policy regarding communicable illness

#### **F. Medical Care**

- Policy regarding the possession and use of controlled substances
- Policy regarding clients' use of prescription medications
- Policy regarding clients' use of over-the-counter medications
- Policy regarding clients' access to medical care

#### **G. Public Standards**

- Litter Control Policy that includes maintenance of facility-owned trash receptacles, litter pickups on facility-owned property and adjacent right-of-way, including sidewalks, gutters, tree lawns, the placing of trash receptacles, for client use, on facility grounds and in surrounding areas used by clients, and efforts to inform clients of the importance of not littering
- Safety and Security plans for clients, employees and physical facility both inside the facility and outside on facility-owned property

- i. Agency provides new clients with information about the surrounding area (including services, neighbors, businesses, parks, local laws relative to occupancy in the area, contact information for local liaison police officers, address of facility and other pertinent facilities, etc.)
- Policies regarding loitering and noise control on facility-owned property
- Policy discouraging the use of drugs and alcohol by residents, and description of how residents are discouraged from such use by shelter.
- Policy discouraging panhandling by residents, which includes:
  - i. Description of how residents are discouraged from panhandling by the shelter
  - ii. Description on how the shelter facility addresses shelter residents known to be panhandling in the community
  - iii. Outlines clear and consistent consequences to be enforced if a resident is known to be panhandling
  - iv. Describes how residents are discouraged from the purchase of drugs or alcohol with panhandling funds
- Description of restroom availability
- Communication plan that includes a point of access for the local community to be able to communicate with the Organization and a policy for how grievances from the local community will be addressed

STEHR will not be monitoring this portion of the Shelter Standards, until provided with guidance on how to do so from the Cincinnati City Solicitor and/or City Manager

#### H. Food Safety

- Policy providing adequate provisions for meeting the nutritional needs of infants, children and/or pregnant women.
- Policy providing adequate provisions for meeting the nutritional needs of clients with specific medical conditions (HIV, Diabetes, etc.)
- Documentation that facility has met the Health Departments standards during previous inspections

#### I. Services and Case Management

- Intake procedure
- Criteria for admission
  - i. Agency has policy requiring that house rules, regulations and disciplinary procedures pertaining to activities inside the facility as well as on the outside facility-owned property are read to and signed by all clients upon entry
- Policy for referral if client cannot be served
- Client termination policy
- Current and relative client confidentiality policy
- Current organizational chart delineating all paid and unpaid positions
- Current and relative job descriptions for all paid and unpaid positions
- Case Manager job descriptions
  - i. Case managers required to focus their time and energy on engagement, program enrollment, needed referrals and connections (client-network building), fostering stabilization and facilitating movement into housing and needed services

## II. The Shelter Standards Report:

The following items are to be addressed in the report-

- A. Outcomes:
  - Outcomes that have been achieved with population served:
    - i. % of shelter residents who exit to transitional or permanent housing:  
Last Inspection: \_\_\_\_; This Inspection: \_\_\_\_
    - ii. % of clients whose exit income was greater than their intake income:  
Last Inspection: \_\_\_\_; This Inspection: \_\_\_\_
    - iii. Was HMIS used to generate outcome data? If not, what method was used to generate outcome data?
  - Outcome goals for population served related to:
    - i. % of shelter residents who exit to transitional or permanent housing
    - ii. % of clients whose exit income was greater than their intake income
    - iii. Was HMIS used to generate outcome data? If not, what method was used to generate outcome data?
  - Does the agency have clearly defined and implemented intake and exit method to facilitate outcome measurements?
  - Identification of barriers to improved outcomes and efforts to improve
- B. Are spaces (in particular any spaces which have been renovated) designed to give people the smallest group sleeping rooms feasible, rather than large, dormitory-style sleeping rooms.
- C. Number of people sleeping in facility: \_\_\_\_\_.
  - Is there enough space for this number of people? If not, how is the agency working to improve? Is the agency working to lower the number of people in group sleeping areas (Give examples of efforts)?
- D. Is the shelter readily accessible either directly or through public transportation to community amenities that the participant population normally requires, including grocery stores and recreation, medical services, training, mental health or substance abuse disorder treatment, and mainstream benefit/resource facilities and other programs needed to meet the goals of this program? (Provide any appropriate written documentation)
- E. Is everyone entering the shelter assigned to an individual case manager or case management team? If no, explain how improvement is being made.
- F. Do all residents receive the following as a part of case management services? If no, describe how improvement is being made.
  1. Basic service: a bed, food and toiletries will be provided for each individual
  2. An assessment of the individual's situation initiated within 48 hours of admission into the shelter. If this is not happening, what are the barriers to this occurring?
  3. Agency is working to lower average client-time spent at agency before assessment is completed. Average time at last inspection: \_\_\_\_ Current average time: \_\_\_\_

4. At a minimum the assessment must include (Provide an anonymous example):
  - i. Current situation and reason for homelessness
  - ii. Information about personal/family support
  - iii. A housing history
  - iv. Income/economic situation
  - v. Education/training levels achieved
  - vi. Social service and health history
  - vii. Basic life skills inventory
  - viii. Veteran status, service in the Armed Forces, and eligibility for VA housing and services
  - ix. Special issues review (e.g. mental health, substance abuse, physical/cognitive/sensory disabilities, etc.)
  - x. Any justice system involvement, existing legal conditions (probation, parole, sex offense designation), and appropriate related contact persons (such as a probation officer).
5. Intensive case management will be provided to each individual within the shelter system, which includes-
  - i. Case Management Ratio:
    - a) What is the current number of case managers serving clients within the facility?
    - b) According to data from HMIS or other agency-used database system, what is the average number of residents in emergency shelter beds in the facility per night?
    - c) What is the current case management ratio? ( $a/b = \text{Case Management Ratio}$ )
    - d) If higher than 1:10, what steps are being taken to reduce the agency case management ratio? What was the ratio at last inspection? Can improvements be seen? If no, what is being done to improve this?
  - ii. Development of an individual client-centered case plan that at a minimum must include (Provide an anonymous example with each step included):
    - a) Focus on discharge planning
    - b) Obtainable housing plan (Exit Strategy)
    - c) Removal of or lessening of barriers to housing
    - d) Increasing income and/or accessing benefits that will lessen barriers in the way of the individual's sustainable success at independent living (if independent living is applicable)
    - e) Stabilization and development plan
    - f) All individual case plans will be securely and confidentially stored in HMIS or other proper electronic client-data storage system and a partnership agreement between appropriate shelters will be used to address case planning in recidivist cases
    - g) Discharge plans should be forwarded to the next housing placement and be inclusive of a summary of the elements of the ISP the person has completed, what is in progress and what is left to accomplish.
  - iii. Case managers serve as brokers of services for homeless households by: (display job description with each of these roles cited)
    - a) Focus on discharge into transitional or permanent housing:

- b) Helping homeless household identify and connect to the resources they need to carry out their Case Plan
  - c) Serving as advocates for homeless individuals within the housing, mainstream resource and service delivery systems so that clients can successfully access other systems and programs
  - d) Providing information, referral, and support to access housing and services are provided to meet the individual needs of the client.
  - e) Providing support, information and referral services to clients in need of substance abuse and mental health engagement.
6. How does the facility begin discharge planning upon client entrance into the emergency shelter system? How does this discharge plan include the following-
- i. Exit strategy
  - ii. Removal of or lessening of barriers to housing
  - iii. Increasing income and/or accessing services that will lessen barriers in the way of the individual's success at independent living
  - iv. Discharge plans should be forwarded to the next housing placement (from shelter to transitional housing to permanent supportive housing) and be inclusive of a summary of the elements of the ISP the person has completed, what is in progress and what is left to accomplish.
  - v. An identified appropriate time limit for length of stay before moving to transitional or permanent housing options.

### **III. The Shelter Standards Site Visit:**

The following will be reviewed during the Site Visit.

#### **A. Health and Safety**

- That your facility is clean and in good repair
- Fire Safety:
  - i. Evacuation plan for ambulatory and non-ambulatory residents
  - ii. Fire detection system in compliance with fire code
  - iii. Adequate fire exits
  - iv. Adequate emergency lighting

#### **B. Medical Care**

- A phone available to clients for medical emergency
- Adequate Red Cross compliant first aid equipment is available and easily accessible by staff
- Properly secured medications

#### **C. Clean and Safe**

- Facility-owned trash receptacles have lids that are properly closed to dispel rodents, etc.
- Outside facility-owned property is free of litter and trash that is not in receptacles
- Security plan in use; agency grounds, facility and client activity on-site are monitored to help prevent criminal activity
  - i. Since the last inspection how many times did staff make emergency calls for violent activity?

1. How many such calls since the last inspection?
  2. What is being done to decrease the number of such emergency calls?
- Loitering and Noise Control Program in use on agency-owned property.
  - Restroom availability for residents to use: Are there enough restrooms available for the number of people in the facility?
  - Public point of contact information is posted

#### **D. General Shelter**

- Grievance procedure is clearly posted where all can see it
- A crib, bed with linens, or mat for each client
- A separate toilet and shower facility for men and women
- Private space to meet with clients
- Laundry facilities for clients
- Any renovated spaces designed to give people the smallest groups sleeping space feasible, rather than large, dormitory-style sleeping rooms.
- Housing must be readily accessible to community amenities that the participant population normally requires, including grocery stores and recreation, medical services, training, mental health or substance abuse disorder treatment, and mainstream benefit/resource facilities.
- House rules, regulations and disciplinary procedures posted in a conspicuous place.
- Provisions for sanitary food storage and preparation

#### **E. Documentation**

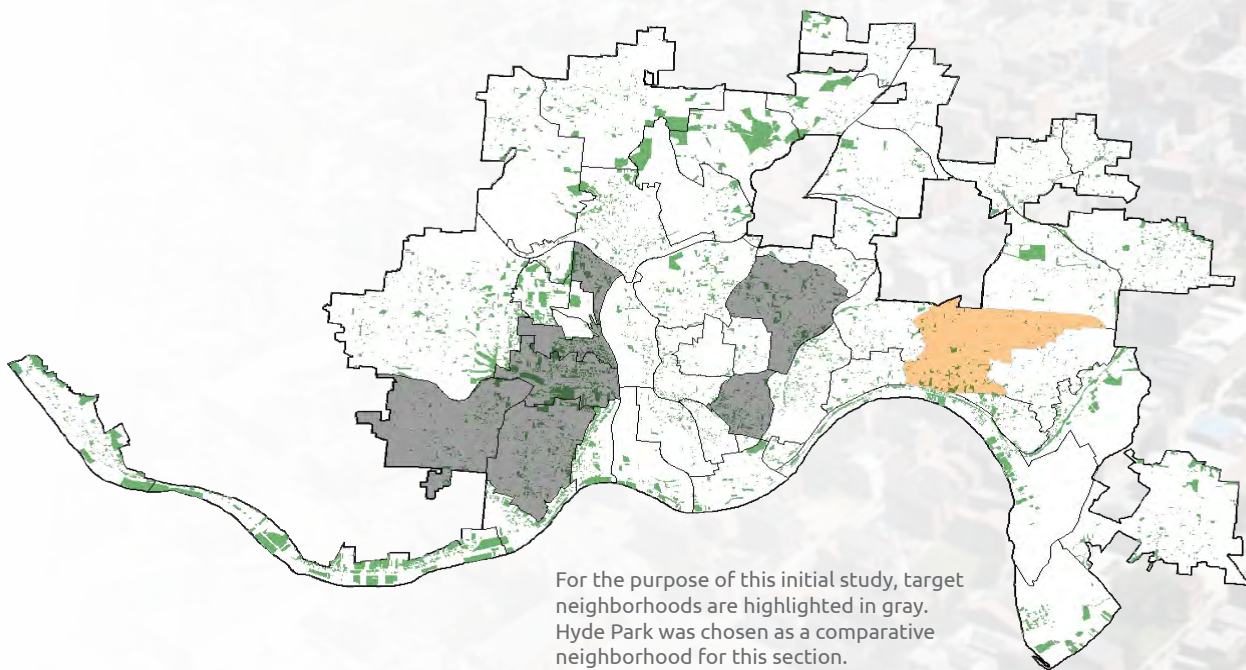
- Maintained records of all residents in facility, including name, age, race, gender, and income level (provide an anonymous example).
- Maintained documentation of clients sheltered, served or referred elsewhere
- Trained personnel to adequately work with clients are on site during all hours that your facility is open to clients
- A written log of incidents and instructions for oncoming personnel (Provide example.)
- Secure computer location(s) at which HMIS or other client-data entry is completed

# Anatomy of a City

## Planning for a Sustainable Future

Planning at the city and neighborhood levels is essential to creating and sustaining livable places. In the case of Cincinnati and its fifty-two unique neighborhoods, addressing vacant lots requires a comprehensive approach with diverse strategies. As part of this comprehensive approach, one must employ a methodology that considers the unique qualities of each neighborhood in order to understand the impact of vacant lots in each area and how best to address the challenge.

Understanding vacancy patterns, land use typologies, neighborhood narratives, and the relationship between vacant buildings and vacant lots, Cincinnati can approach its expanding vacant lot inventory less as a cancer, and more as an opportunity to re-occupy and revitalize its urban neighborhoods. This planning-level framework chapter provides a foundation for the site-specific design strategies presented later in this book.



### Anatomy of a City: Contents

#### I Neighborhood Vacancy Typologies

This section identifies vacancy rates at the neighborhood level to understand the extent of vacant lot issues in a defined area. Focusing on vacancy rates by neighborhood can help identify areas throughout the city that should be addressed first.

#### II Land Use Typologies

When managing vacant lots in specific neighborhoods, city-wide land use designations can be used to help determine which suggested strategies are most appropriate.



## III Neighborhood Narratives

Cincinnati's fifty-two neighborhoods offer many opportunities to create solutions that celebrate the uniqueness of the people, place, and history. Demographics can help to understand what makes up the fabric of these communities.

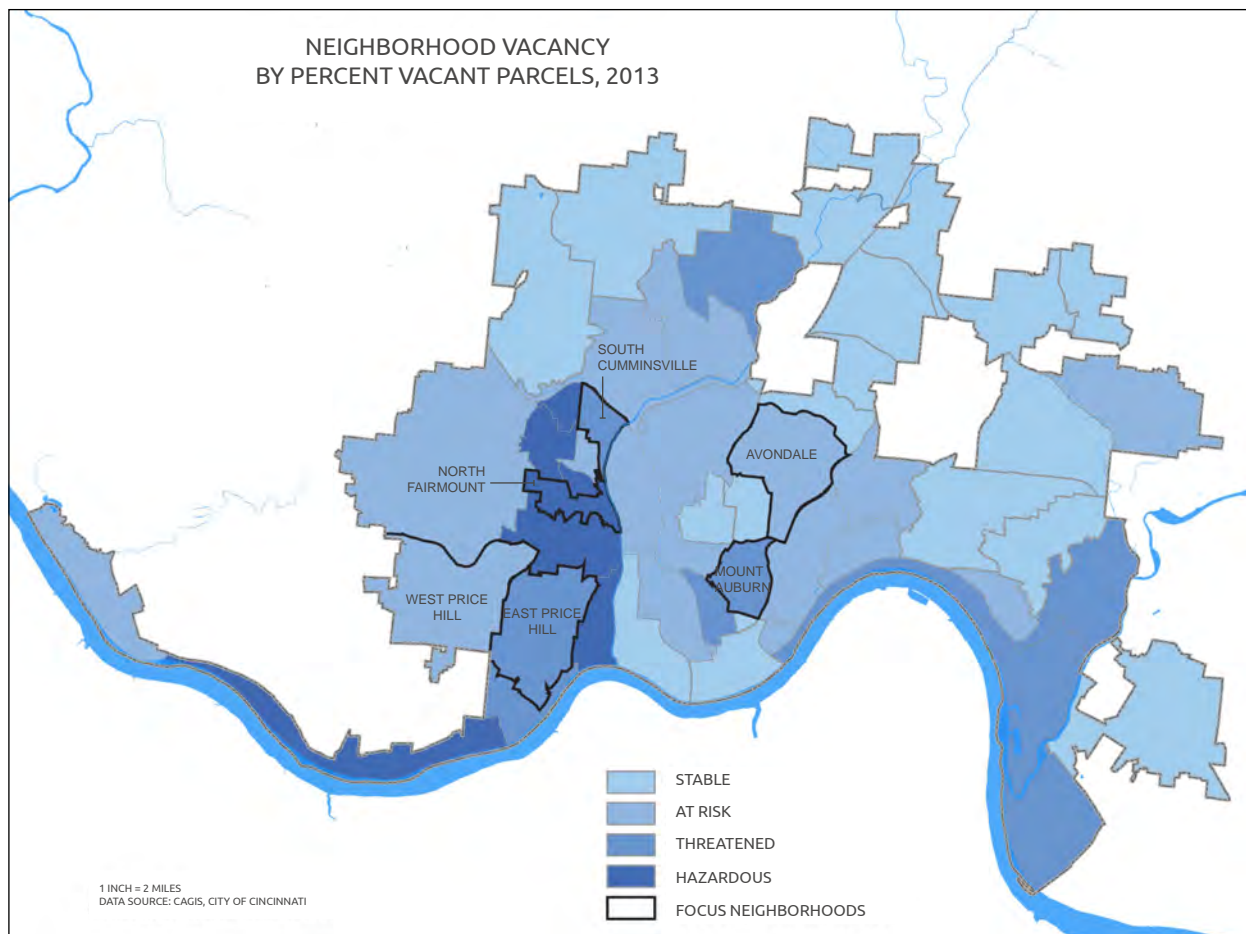
## IIII Vacant Building + Lot Strategies

Vacant buildings play an equal role as vacant lots in a city's urban fabric. This section looks at the relationship between vacant buildings and lots and how that can inform decisions about vacant lot treatment and encourage discussions of their future together.

# | Neighborhood Vacancy Typologies

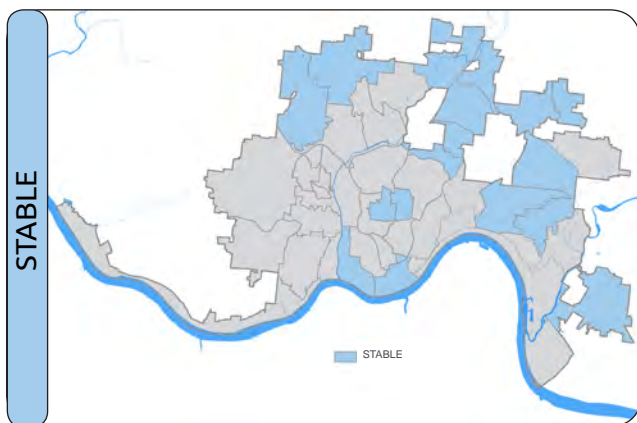
One of the most important steps in addressing vacant lots in Cincinnati is to understand vacancy rates in each of the city's fifty-two neighborhoods. Vacancy rates can identify neighborhoods that are more heavily vacant than others and, therefore, should be a higher priority for cleaning up blighted vacant lots. Prioritizing high-concentration areas of vacancy for immediate action may help stabilize declining property values and prevent further neighborhood decay. If this logic proves true, effective planning must include the identification of strategic locations with high vacancy rates.

In order to accurately map vacancy in Cincinnati, three sources of information were referenced: vacant land use, vacant buildings slated for demolition, and buildings ordered vacant by the city. Neighborhood vacancy was mapped by calculating the percentage of vacant parcels in each neighborhood.

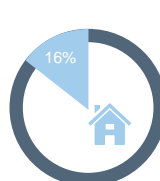


Neighborhood vacancy typologies were assigned four categories: **STABLE**, **AT RISK**, **THREATENED**, and **HAZARDOUS**. These categories are defined on the facing page. It should be noted that no focus neighborhoods fell under the stable category. The neighborhoods of Avondale and West Price Hill fall under **AT RISK** areas. East Price Hill, South Cumminsville, and Mt. Auburn are listed as **THREATENED** areas. North Fairmount fell under **HAZARDOUS** areas.

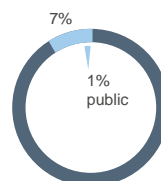
For each category, pie charts (facing page, from left to right) show the average percentage of housing vacancy in classified neighborhoods; the percentage of vacant parcels within classified neighborhoods and the percentage of those vacant parcels that are publicly owned; and the percentage of total area in classified neighborhoods that is vacant. (e.g., of all stable neighborhoods, 7% of the area is vacant)



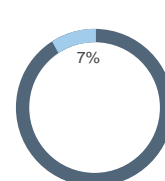
**STABLE** neighborhoods have less than 10 percent of their parcels listed as vacant. These areas are relatively intact and do not face the risks that are present in other neighborhoods. None of the focus neighborhoods studied are in this category.



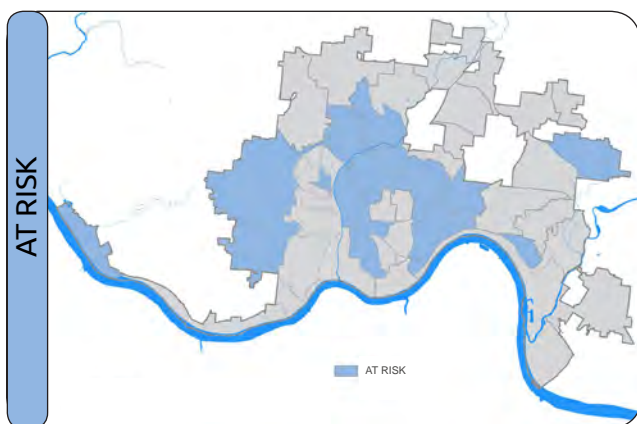
Housing Vacancy



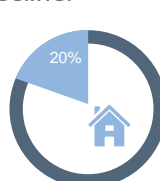
Vacant Parcels by Neighborhood



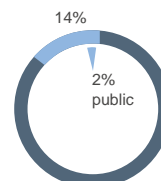
Combined Vacant Area in Stable Neighborhoods



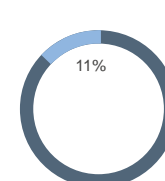
**AT RISK** neighborhoods have between 10 and 20 percent of their parcels listed as vacant. While these areas do not face large scale vacancy issues, steps should be taken to maximize the utility of current vacant space in order to prevent further decline.



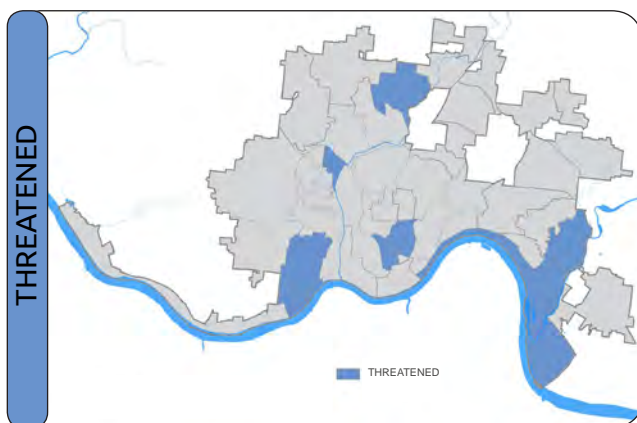
Housing Vacancy



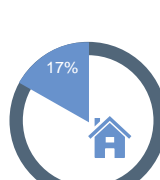
Vacant Parcels by Neighborhood



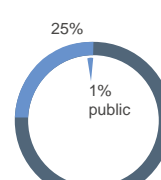
Combined Vacant Area in At Risk Neighborhoods



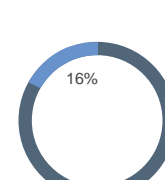
**THREATENED** neighborhoods have between 20 and 35 percent of their parcels listed as vacant. The stability of these areas is questionable and the threat to existing residential communities in these neighborhoods is great. The distribution of vacant parcels has the potential to further fracture communities if not addressed.



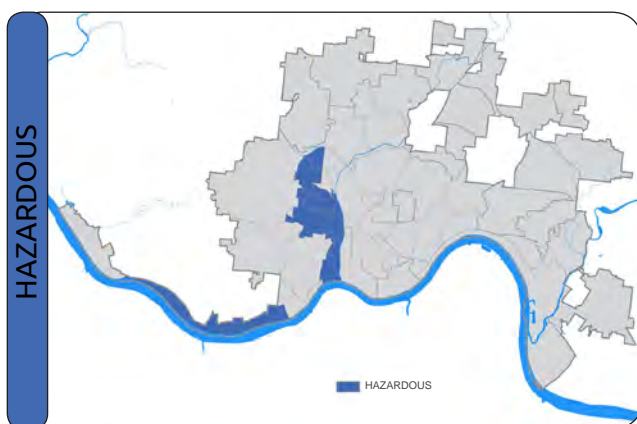
Housing Vacancy



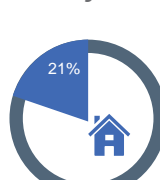
Vacant Parcels by Neighborhood



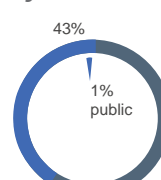
Combined Vacant Area in Threatened Neighborhoods



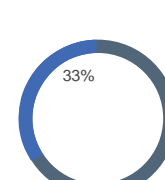
**HAZARDOUS** neighborhoods have over 35 percent of their parcels listed as vacant. These areas have high vacancy rates compared to the rest of the city. The residential market in these neighborhoods is in decline and a re-imagining of these areas may be necessary.



Housing Vacancy

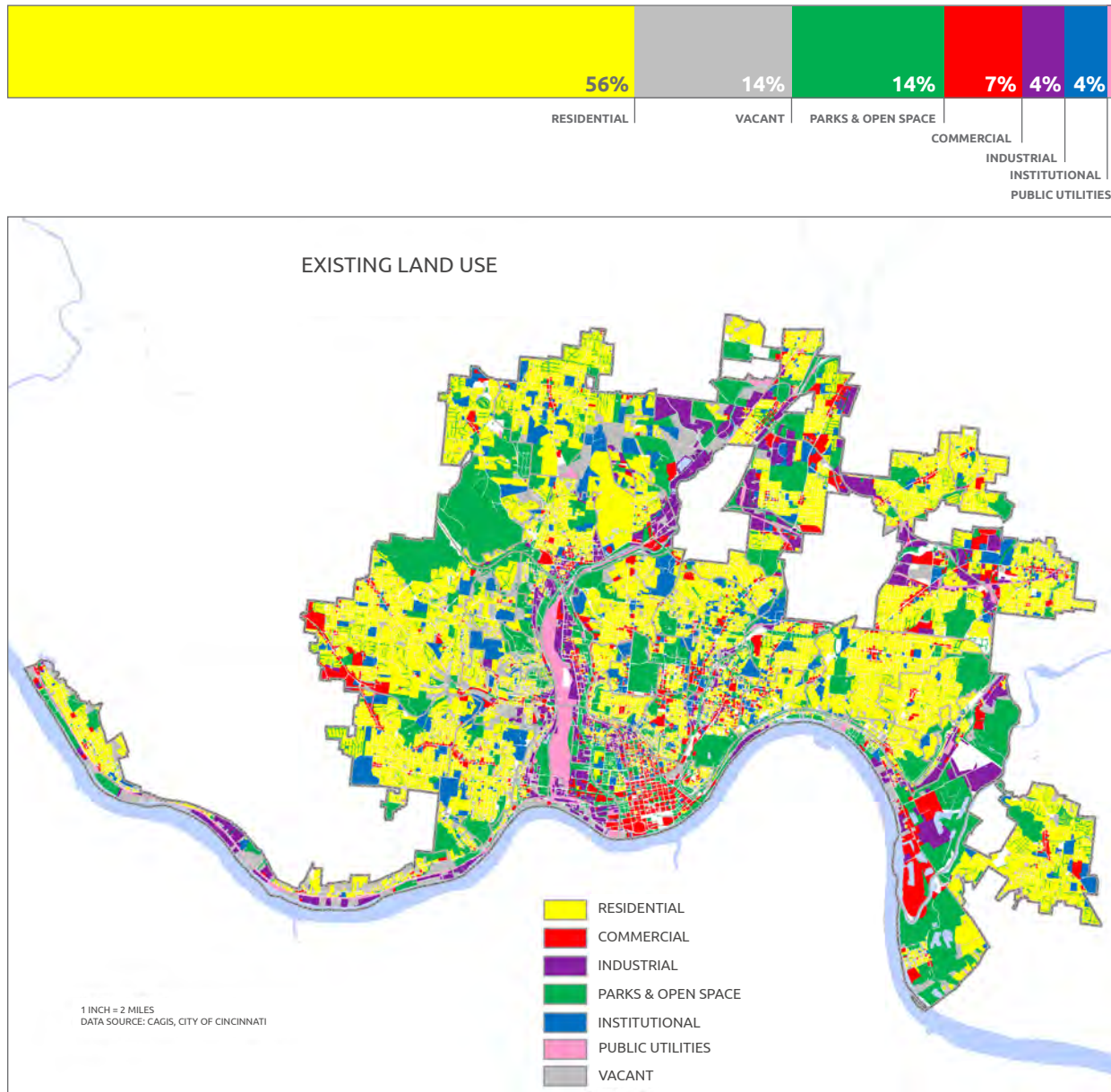


Vacant Parcels by Neighborhood



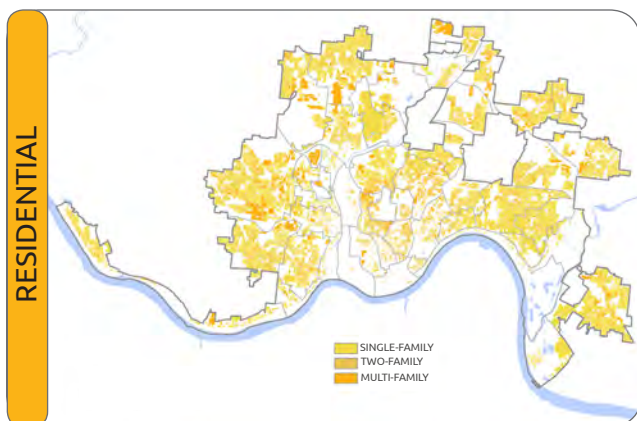
Combined Vacant Area in Hazardous Neighborhoods

# || Land Use Typologies

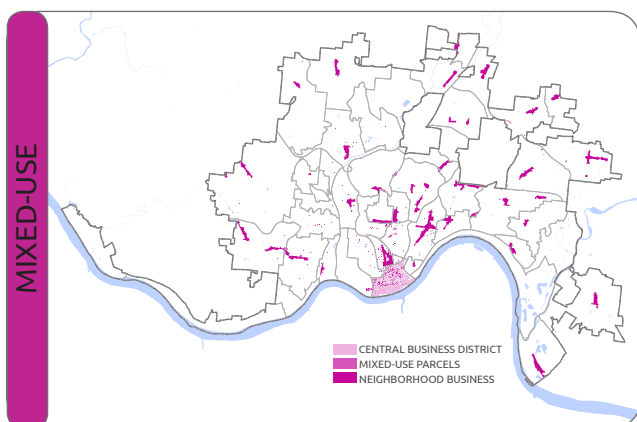


Cincinnati's existing land use distribution is made up of a wide range of typologies. Above, the land use map summarizes the major categories of land use found in Cincinnati and is a foundation for creating broad strategies for vacant lot management. Based on these land use categories, four typologies were identified to reflect areas in which vacant lots are prevalent and where revitalization can have the greatest impact.

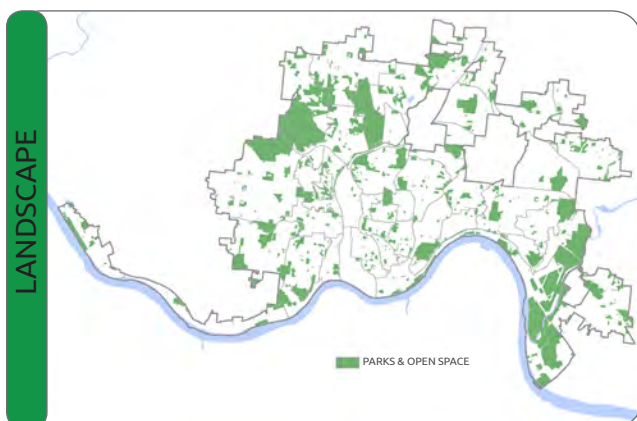
For the purposes of this guidebook, the four typologies are: **RESIDENTIAL**, **MIXED-USE**, **LANDSCAPE**, and **INDUSTRIAL**. These typologies provide a framework from which decisions about vacant lot management can begin. Based on the land uses surrounding vacant property, site designs and management strategies can be implemented in ways that revitalize neighborhood centers, encourage healthy neighborhoods, reuse brownfield sites, and preserve the natural environment.



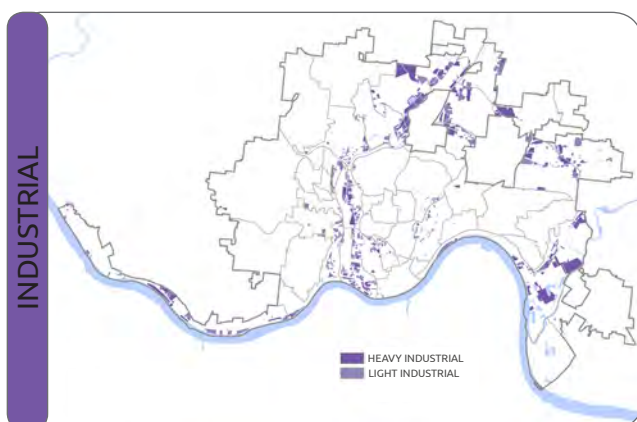
**RESIDENTIAL** land uses consist of three classes: single-family, two and three family, and multi-family. The classes correspond to the density of development and can be used to indicate where high or low concentrations of people live.



**MIXED-USE** areas are split into three categories: the Central Business District (CBD) of Cincinnati, mixed-use land use parcels, and neighborhood business districts. These three mixed-use typologies represent areas in which residential, commercial, and office uses merge. Mixed-use areas provide opportunities to create places for residents to live, work, and play.



**LANDSCAPE** areas are made up of Cincinnati's parks and open spaces. These include city and county parks and public open spaces. Recreational areas and local food production are included in the landscape typology and serve as a conduit for community interaction and healthy living.



**INDUSTRIAL** areas are represented as heavy industrial and light industrial, dependent on the intensity of land use. Industrial areas provide a unique opportunity for redevelopment because of larger than average lot sizes and dealing with potential site contamination.

# Residential

Single Family



Two / Three Family



High Rise Multi-Family



1



2



3

# Mixed-Use

Neighborhood Center



Live + Work + Play



Central Business District



4



5



6

# Landscape

Productive



Parkland



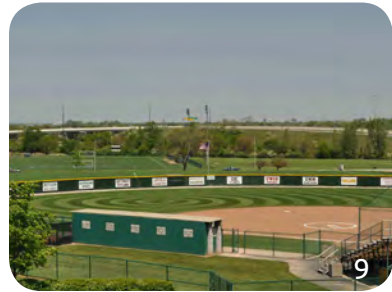
Recreational



7



8



9

# Industrial

Heavy



Light



10



11

Photo credits can be found on page 114

## Residential

**SINGLE FAMILY** represents areas of low density with small detached living units.

**TWO/THREE FAMILY** represents areas of medium density with duplexes or small apartment buildings.

**HIGH RISE MULTI-FAMILY** represents areas of high density with large apartment buildings housing more than 20 units.

## Mixed-Use

**NEIGHBORHOOD CENTER** is the main gathering place of a neighborhood with various housing, office, and retail options.

**LIVE+WORK+PLAY** consists of large developments with a mix of office, housing, retail, and entertainment.

**CENTRAL BUSINESS DISTRICT** is the center for all activity in the downtown city.

## Landscape

**PRODUCTIVE** is land that has been re-purposed for the use of community gardens, orchards, or research stations.

**PARKLAND** is all the various public and private parks in a jurisdiction.

**RECREATIONAL** is land that is used for organized sport activity, such as baseball or soccer fields.

## Industrial

**HEAVY** is land that is used for very intensive industrial uses, such as power plants or manufacturing.

**LIGHT** is land that is used for moderate industrial uses, such as small warehouse manufacturing.

# || Land Use Typology Matrix



Single Family



Two-Three Family



High Rise Multi-Family



Neighborhood Center



Live + Work + Play

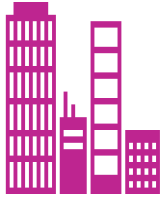
## Residential Typologies

## Mixed-Use Typologies

| Vacancy Zones | Stable     | <div>WP PL</div> <div>SY CM</div> <div>TG PA</div> | <div>WP PL</div> <div>SY CM</div> <div>AC</div> | <div>CG FH</div> <div>PA CM</div> <div>AL AC</div> | <div>CG CM</div> <div>PA PS</div> <div>AL BS</div> | <div>CG CM</div> <div>AL PS</div> <div>FH BS</div> |
|---------------|------------|--|---|--|--|--|
|               | At Risk    | <div>CG</div> <div>SY</div> <div>TG</div>          | <div>CG</div> <div>SY</div> <div>CM</div>       | <div>CG PL</div> <div>PA SY</div> <div>AC AL</div> | <div>CG FH</div> <div>PA PS</div> <div>AL</div>    | <div>CG CM</div> <div>AL PS</div> <div>BS</div>    |
|               | Threatened | <div>CG SY</div> <div>NL SM</div> <div>GT</div>    | <div>CG SY</div> <div>WP NL</div> <div>SM</div> | <div>CG NL</div> <div>SM</div> <div>SY</div>       | <div>CG</div> <div>WP</div> <div>CM</div>          | <div>CG</div> <div>BS</div> <div>PA</div>          |
|               | Hazardous  | <div>CG SY</div> <div>NL GT</div> <div>SM</div>    | <div>CG NL</div> <div>WP</div> <div>SM</div>    | <div>CG</div> <div>SM</div> <div>NL</div>          | <div>CG</div> <div>WP</div> <div>CM</div>          | <div>CG</div> <div>WP</div>                        |
|               |            |  |   |  |  |  |

## HOW TO USE THIS MATRIX

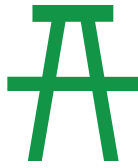
The Land Use Typology Matrix is a tool that should be used at the neighborhood planning level. The matrix combines the neighborhood vacancy typologies with the appropriate land use categories found in Cincinnati. Each block in the matrix is associated with potential site design options for each possible combination of land use and vacancy. This is not an exhaustive list, but given a site's location in a vacancy zone and near a specific land-use typology, the matrix provides a start to identifying vacant lot revitalization solutions.



Central Business  
District



Productive



Parkland



Recreational



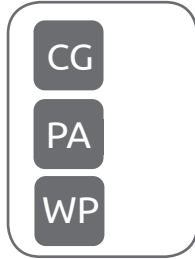
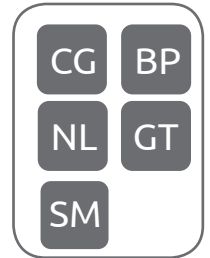
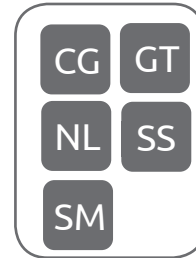
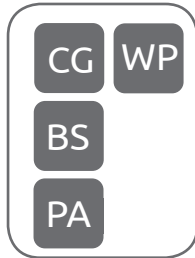
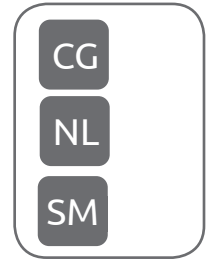
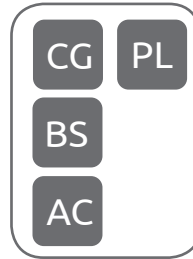
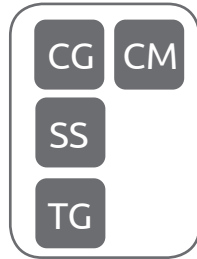
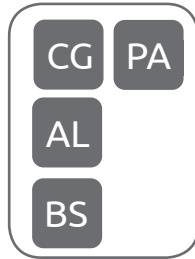
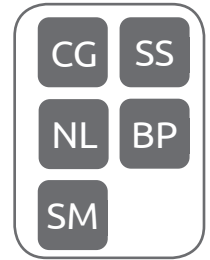
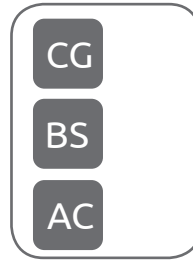
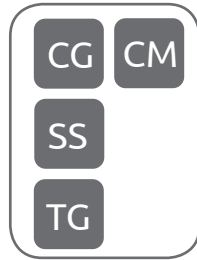
Heavy



Light

### Landscape Typologies

### Industrial Typologies



### LEGEND

**AC** Athletic Court

**BS** Bike Share

**FH** Food Hub

**PA** Small Park

**SM** Stormwater Mitigation

**TG** Terraced Garden

**AL** Art Lot

**CG** Clean & Green

**GT** Geothermal

**PL** Playground

**SS** Stable Soil

**WP** Walking Path

**BP** Bike Path

**CM** Community Garden

**NL** Natural Landscape

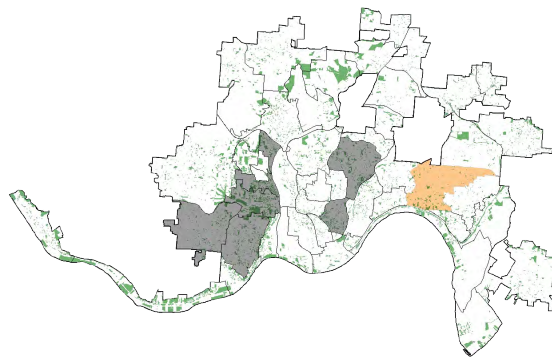
**PS** Performance Space

**SY** Side Yard

# ||| Neighborhood Narratives

Understanding the potential of a neighborhood involves learning the neighborhood's narrative. The narrative tells the story of the past, present and future. A component of understanding this narrative is the information provided through demographic analysis. Though many narratives exist within a neighborhood, the demographic composite can reveal valuable insight into what a neighborhood is and what it might become in the future. This section explores key demographic information in the target study neighborhoods. For this section, the City of Cincinnati and the neighborhood of Hyde Park were evaluated as a point of comparison.

Vacant parcels constitute land - with or without structure(s) - that is no longer occupied by the owner. The owner has either abandoned the property or, due to tax delinquency or foreclosure, has forfeited ownership to another agent.

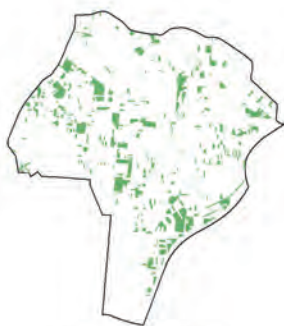


20 Miles

## Cincinnati (comparison)

Total Vacant Parcels: 22,464  
Total Land Area: 50,900 acres  
Vacant Land to Total Land = 10%

Source:  
CAGIS

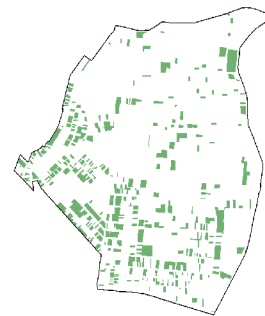


1 Mile

## Avondale

Total Vacant Parcels: 735  
Total Land Area: 1,298 acres  
Vacant Land to Total Land = 10%

Source:  
CAGIS

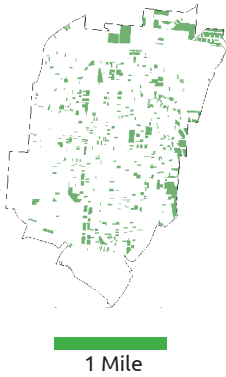


1 Mile

## Mt. Auburn

Total Vacant Parcels: 923  
Total Land Area: 511 acres  
Vacant Land to Total Land = 12%

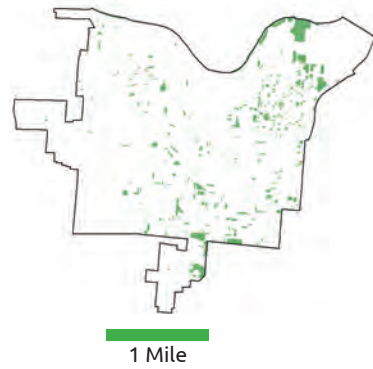
Source:  
CAGIS



## East Price Hill

Total Vacant Parcels: 1,110  
Total Land Area: 1,388 acres  
Vacant Land to Total Land = 10%

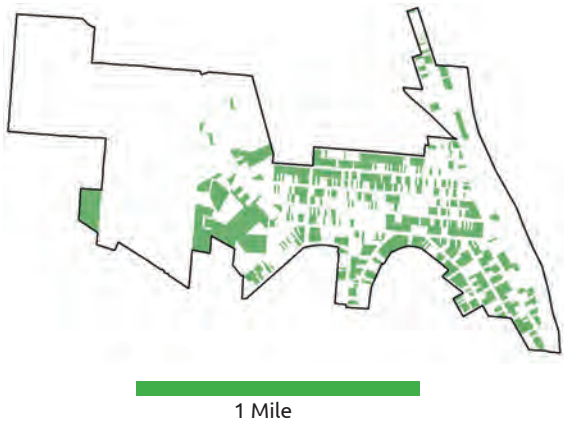
Source:  
CAGIS



## West Price Hill

Total Vacant Parcels: 822  
Total Land Area: 1,894 acres  
Vacant Land to Total Land = 5%

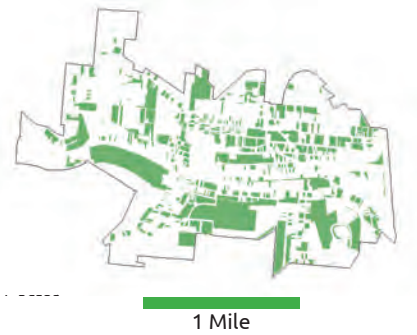
Source:  
CAGIS



## North Fairmount

Total Vacant Parcels: 847  
Total Land Area: 381 acres  
Vacant Land to Total Land = 20%

Source:  
CAGIS



## South Fairmount

Total Vacant Parcels: 1,424  
Total Land Area: 855 acres  
Vacant Land to Total Land = 26%

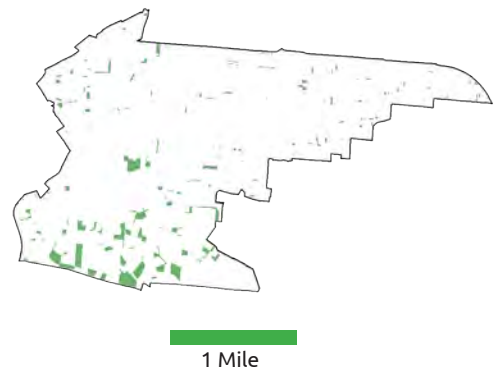
Source:  
CAGIS



## South Cumminsville

Total Vacant Parcels: 474  
Total Land Area: 300 acres  
Vacant Land to Total Land = 18%

Source:  
CAGIS



## Hyde Park (comparison)

Total Vacant Parcels: 274  
Total Land Area: 1,673 acres  
Vacant Land to Total Land = 4%

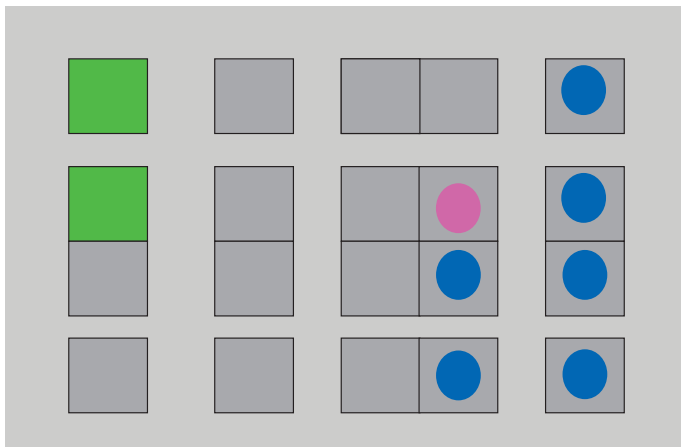
# Population Density

Vacant lots can continue to have negative effects on a neighborhood if left neglected. Decreasing property values and increases in crime, which can lead to even more residential and commercial flight from an area, perpetuate the damaging cycle. **Each of the target study neighborhoods has experienced at least a 13% population decrease since 1990 (excluding Hyde Park as a comparison neighborhood), with 5 of the 9 having declines over 30%.** These trends point to the likelihood of vacant lots continuing to be an issue in the future, providing policy makers with not only a strong challenge, but also with the opportunity to create positive change throughout the city.

## Cincinnati (comparison)

% Vacant : 10 %

Population Change 1990-2010: - 18%



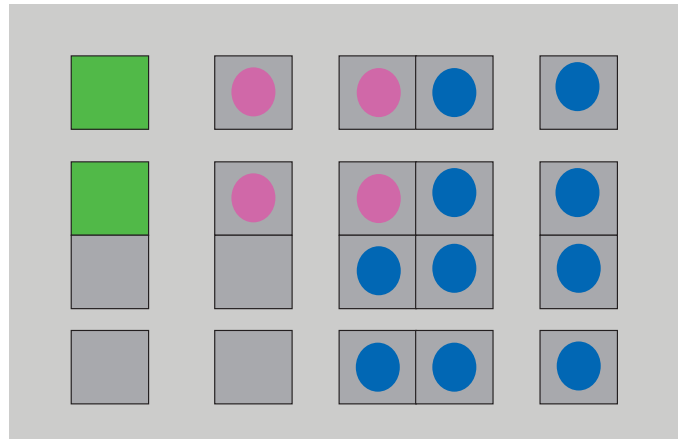
Persons per Acre: 6

1990 Persons per Acre: 7

## Avondale

% Vacant : 10 %

Population Change 1990-2010: - 33%



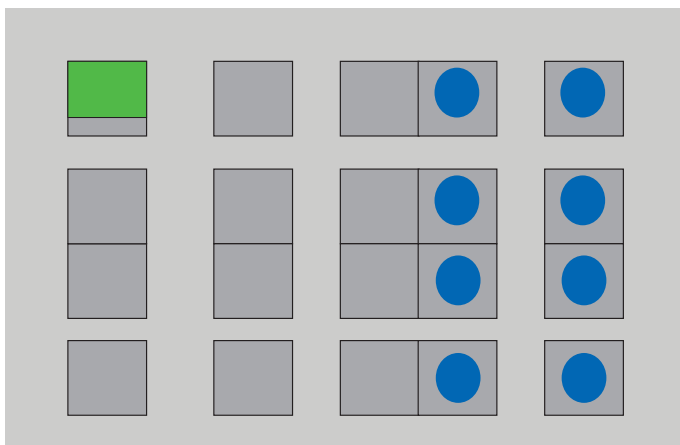
Persons per Acre: 10

1990 Persons per Acre: 14

## Hyde Park (comparison)

% Vacant : 4 %

Population Change 1990-2010: - 4%



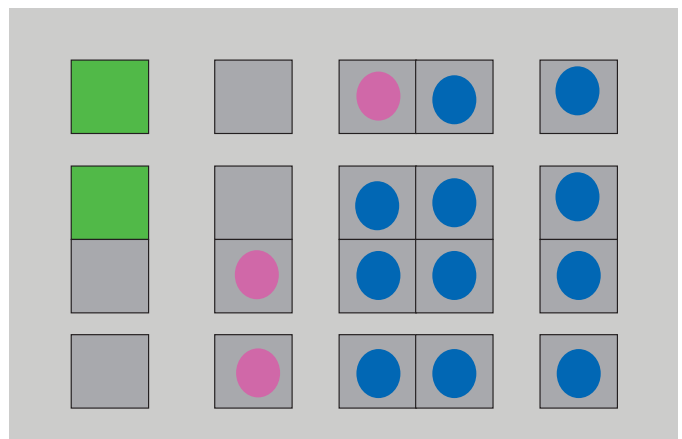
Persons per Acre: 8

1990 Persons per Acre: 8

## East Price Hill

% Vacant : 10 %

Population Change 1990-2010: - 21%



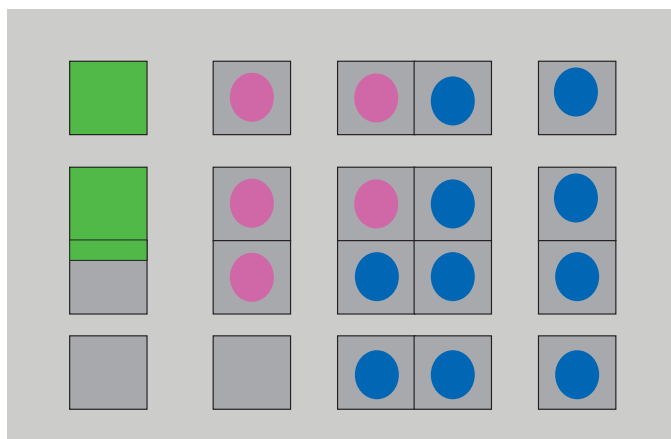
Persons per Acre: 11

1990 Persons per Acre: 14

# Mt. Auburn

% Vacant : 12 %

Population Change 1990-2010: - 34%



Persons per Acre: 10

1990 Persons per Acre: 15



City of Cincinnati:  
6 Persons per Acre  
10% of Lots Vacant

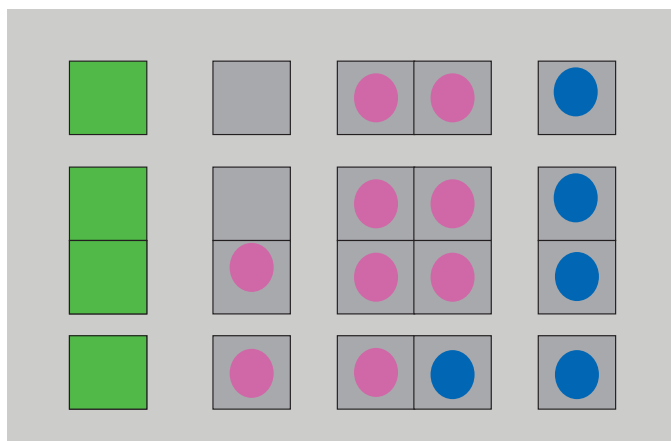
## Legend



# North Fairmount

% Vacant : 20 %

Population Change 1990-2010: - 58%



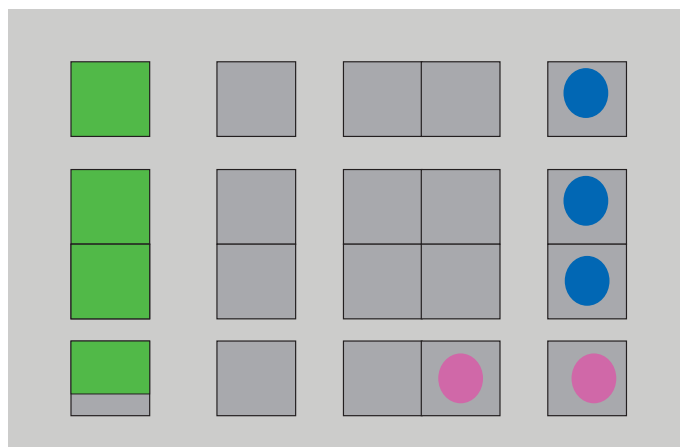
Persons per Acre: 5

1990 Persons per Acre: 14

# South Cumminsville

% Vacant : 18 %

Population Change 1990-2010: - 41%



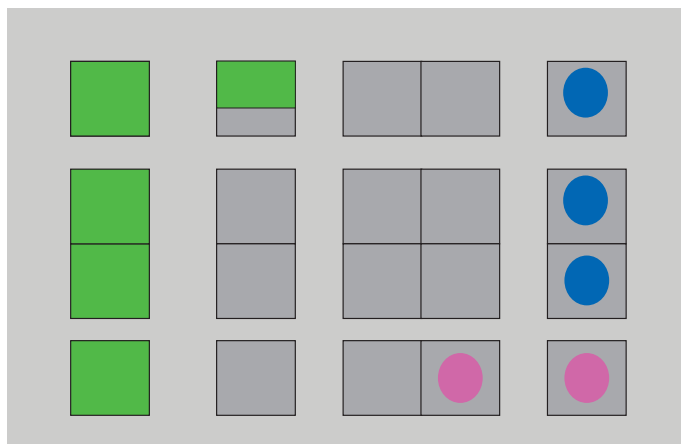
Persons per Acre: 3

1990 Persons per Acre: 5

# South Fairmount

% Vacant : 26 %

Population Change 1990-2010: - 41%



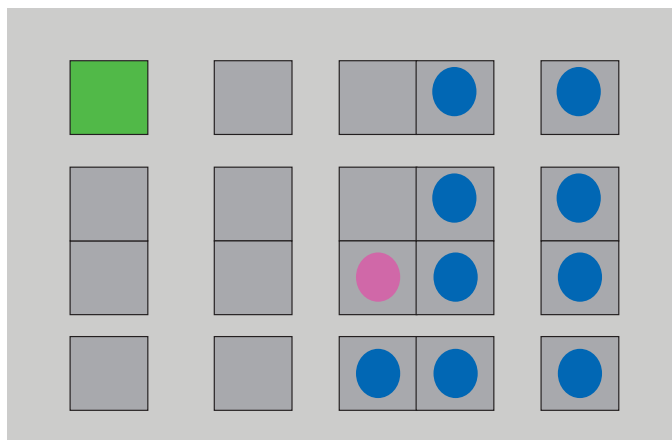
2010 Persons per Acre: 3

1990 Persons per Acre: 5

# West Price Hill

% Vacant : 5 %

Population Change 1990-2010: - 13%

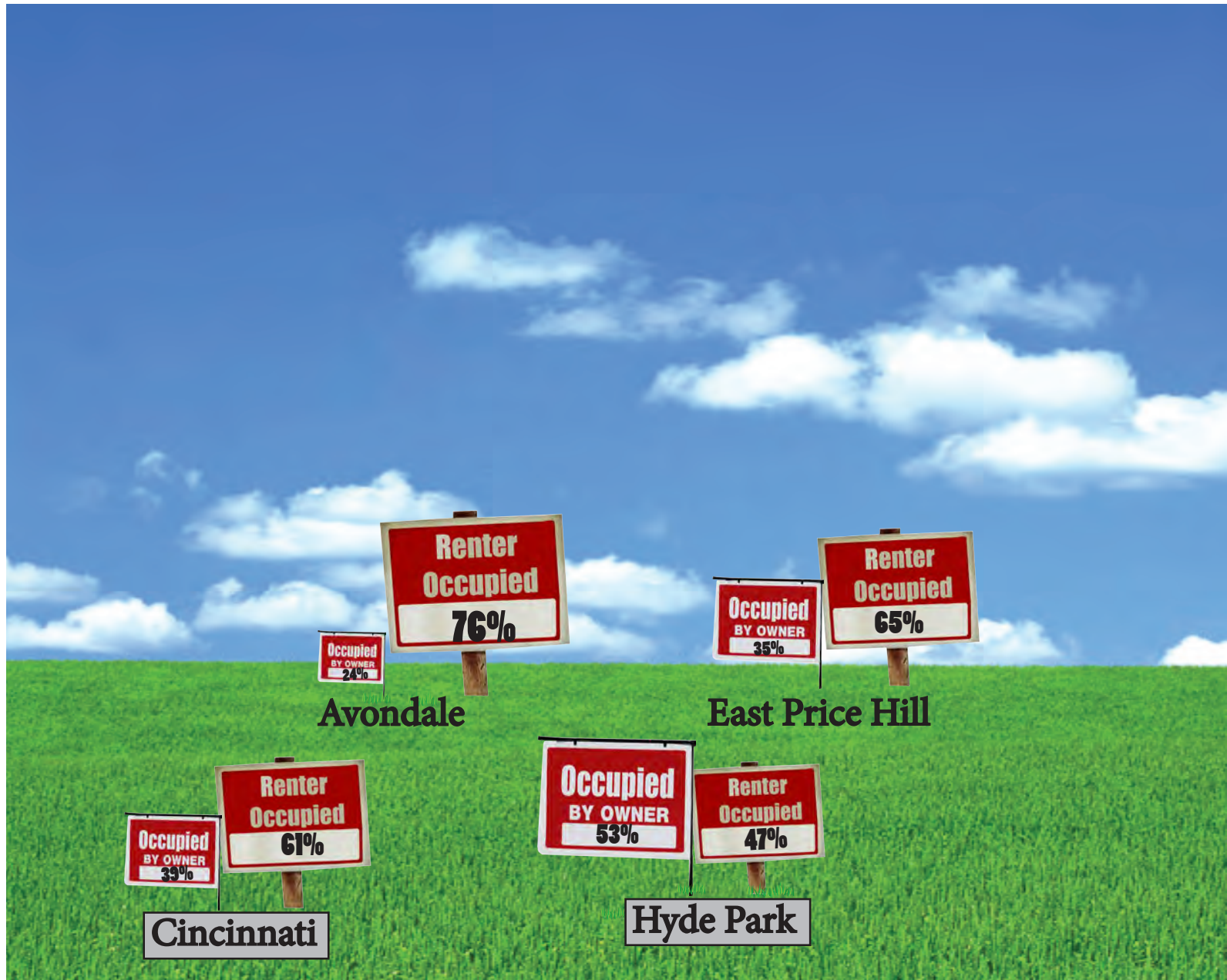


2010 Persons per Acre: 9

1990 Persons per Acre: 10

# ||| Owning vs. Renting

The effects of renter occupied housing on a neighborhood is anything but clear. The perception is often that renters are less invested in the neighborhood and that the likelihood of neglect, crime, and disturbances increase while property values decrease in areas with high renter occupancy. It is important to be aware that the possibility of blight and neglect due to absentee-landlords can increase, that renting residents are perhaps somewhat more transient than their home-owning counterparts, and therefore less invested in the neighborhood. These issues can play a role in increasing the amount and neglect of vacant lots in a neighborhood.



## Owning vs. Renting

The highest instance of renter occupied housing in the focus study neighborhoods are found in:

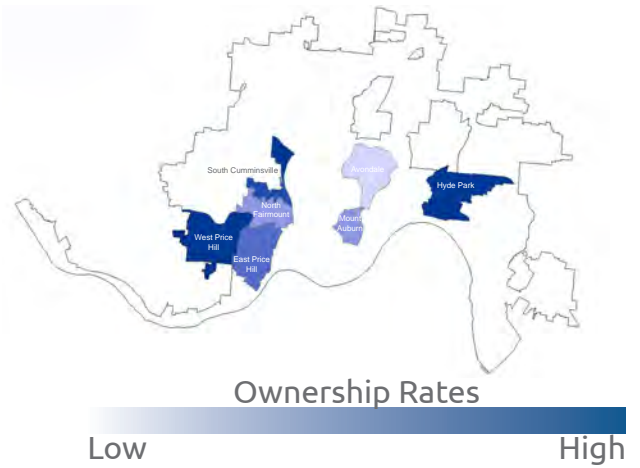
Avondale (76%)

South Fairmount (69%)

The highest instances of owner occupied housing in the focus study neighborhoods are found in:

South Cumminsville (69%)

Hyde Park (53%)



# ||| Affordable Housing

The generally accepted definition of affordable housing is for a household to pay no more than 30% of its annual income on housing. Families who pay more, are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care. Lack of affordable housing in a neighborhood can result in the clustering of populations that are impoverished and are less likely to have access to quality food, recreation, and jobs. The concentration of poverty may threaten adjacent property values, but these areas also provide the greatest opportunity to improve the quality of life for struggling residents.

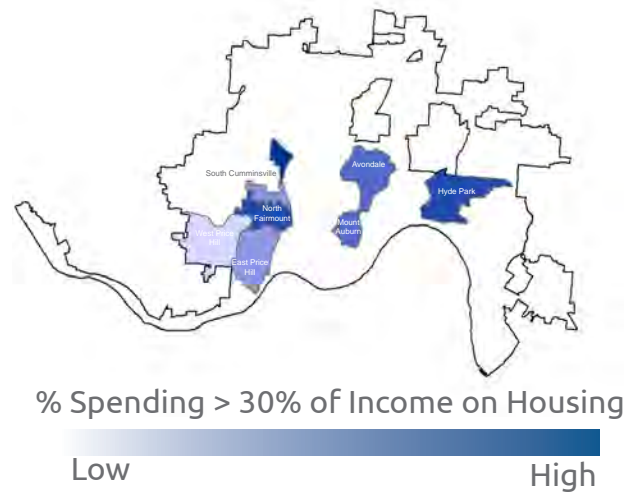


# Affordable Housing

Highest % of households spending over 30% on housing:  
South Cumminsville (38%)  
Hyde Park (32%)

Lowest % of households spending over 30% on housing:  
West Price Hill (15%)  
East Price Hill (18%)  
North Fairmount (18%)  
South Fairmount (18%)

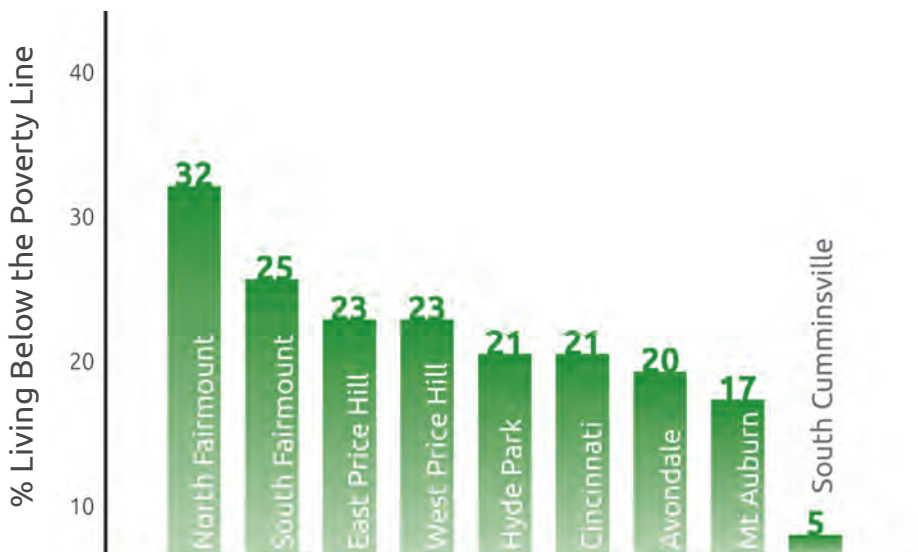
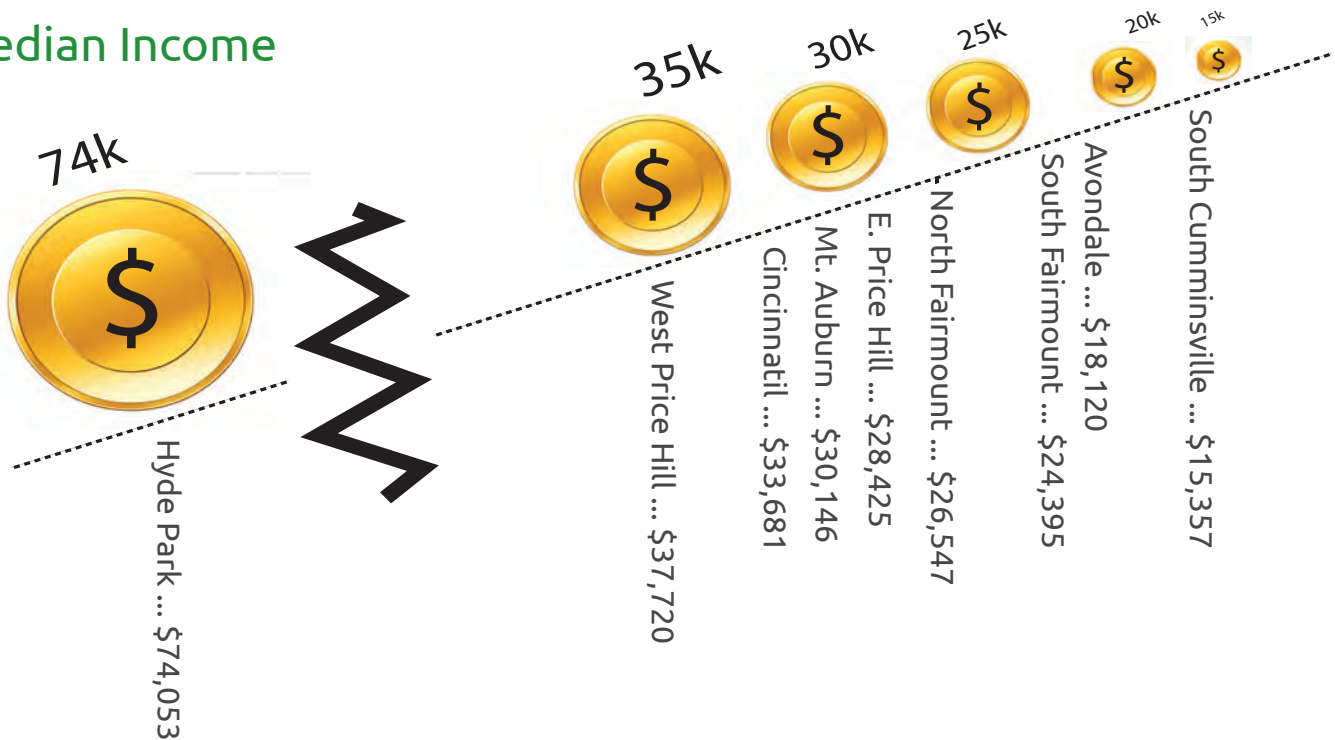
It is interesting to note that Hyde Park, a neighborhood with a high median income and the lowest vacancy rate, comes in second place, with 32% of households spending over 30% of their annual income on housing.



# ||| Poverty, Education, Race

In many of the focus study neighborhoods, a combination of issues relating to education, income, poverty and race compound the struggle of their residents to meet the needs of daily life. As neglected lot vacancies negatively impact quality of life, these neighborhoods can appear to offer little chance for success. Many of the neighborhoods have high percentages of residents with no High School diploma, few residents with at least a Bachelor's degree, and low household income rates. Utilizing vacant lots to beautify the neighborhood improve access, and quality of life can provide a sense of security and hope to struggling neighborhoods.

## Median Income



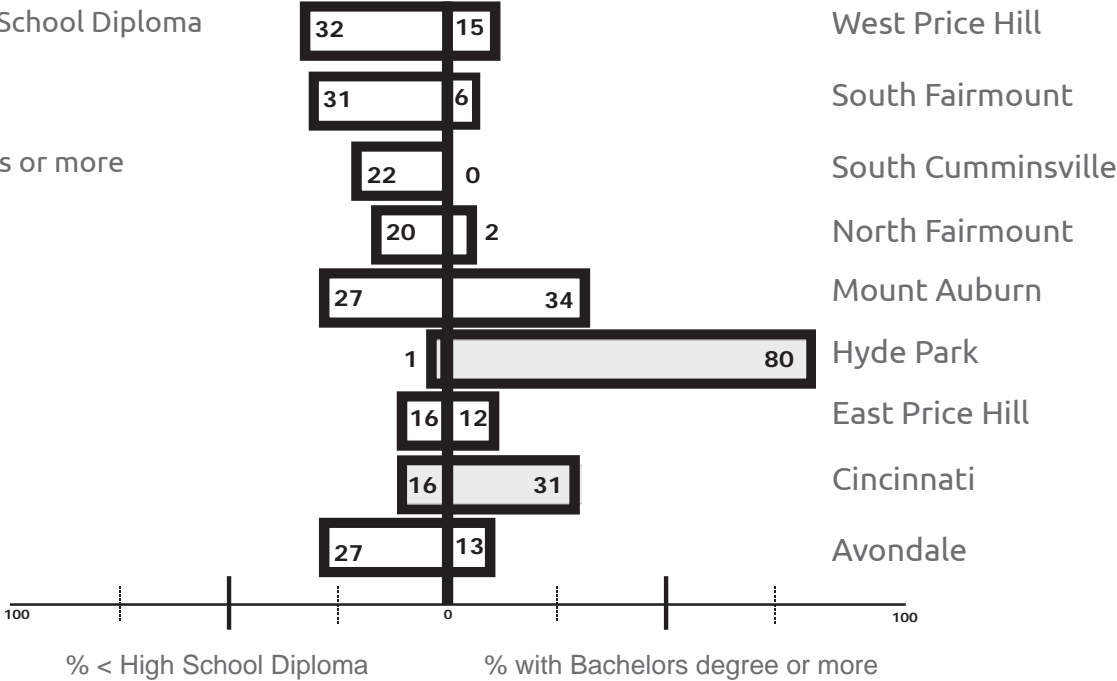
## Poverty Line

The U.S. measure of poverty was initiated in the 1960's as a means of determining the amount and proportion of household incomes insufficient for meeting the needs of nourishment and necessary goods and services.

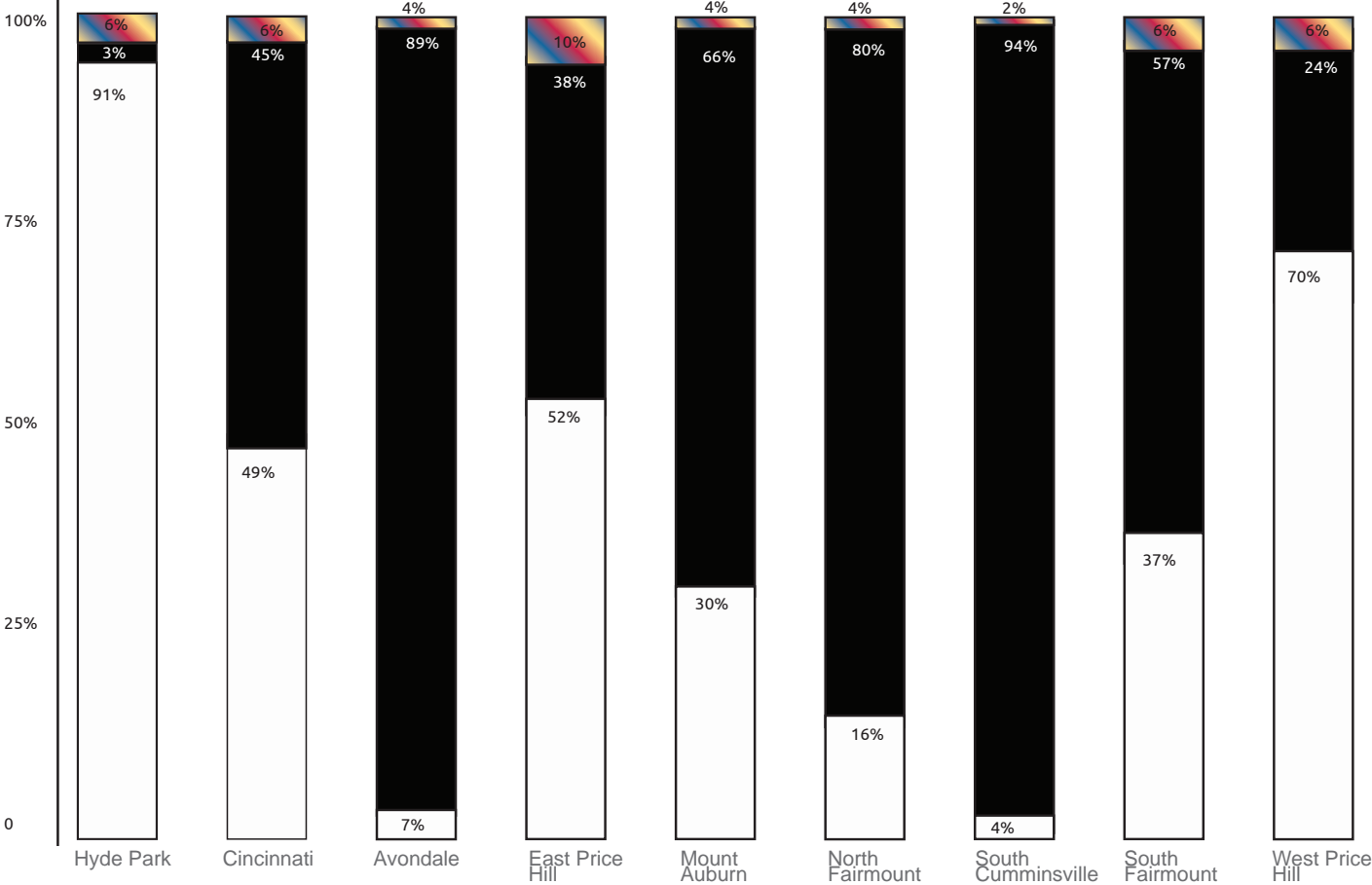
# Education

Highest % without High School Diploma  
West Price Hill (32%)  
South Fairmount (31%)

Highest % with Bachelors or more  
Hyde Park (80%)  
Cincinnati (31%)



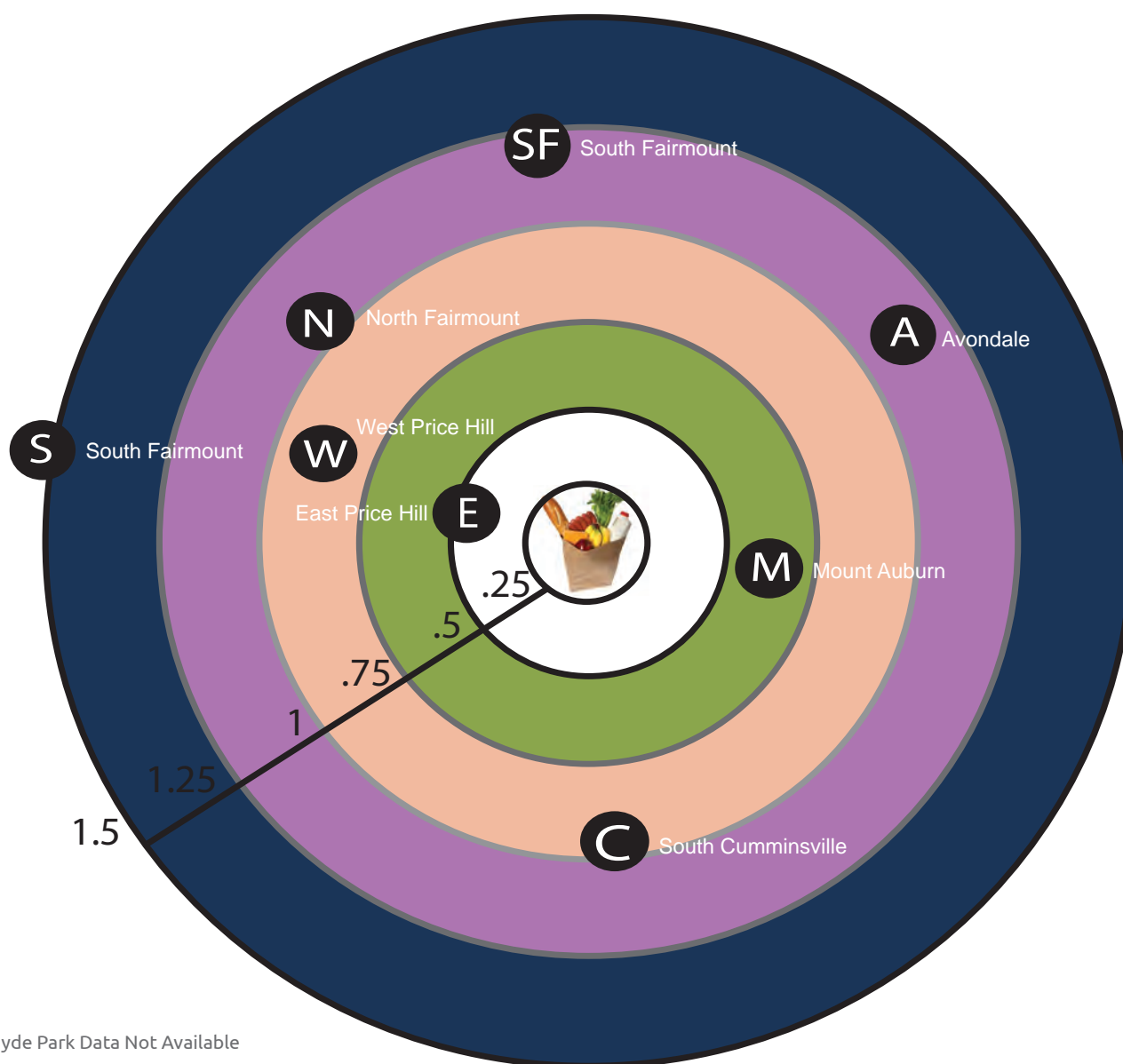
# Race



# ||| Access: Nutrition

Access to quality food is vital to the health of a neighborhood. The absence of affordable, quality food can lead to increased rates of obesity, diabetes and hypertension and is not always due to low market demand. The food that is most accessible to many of the focus study neighborhoods comes from fast food restaurants and gas stations that lack fresh fruits and vegetables. Lack of access to quality food further decreases the viability and sustainability of a community. Vacant lots can provide opportunities for local food production that can connect residents to healthy food choices and nutritional education. Of all the focus neighborhoods, only East Price Hill falls within a walkable quarter mile of a full service grocery.

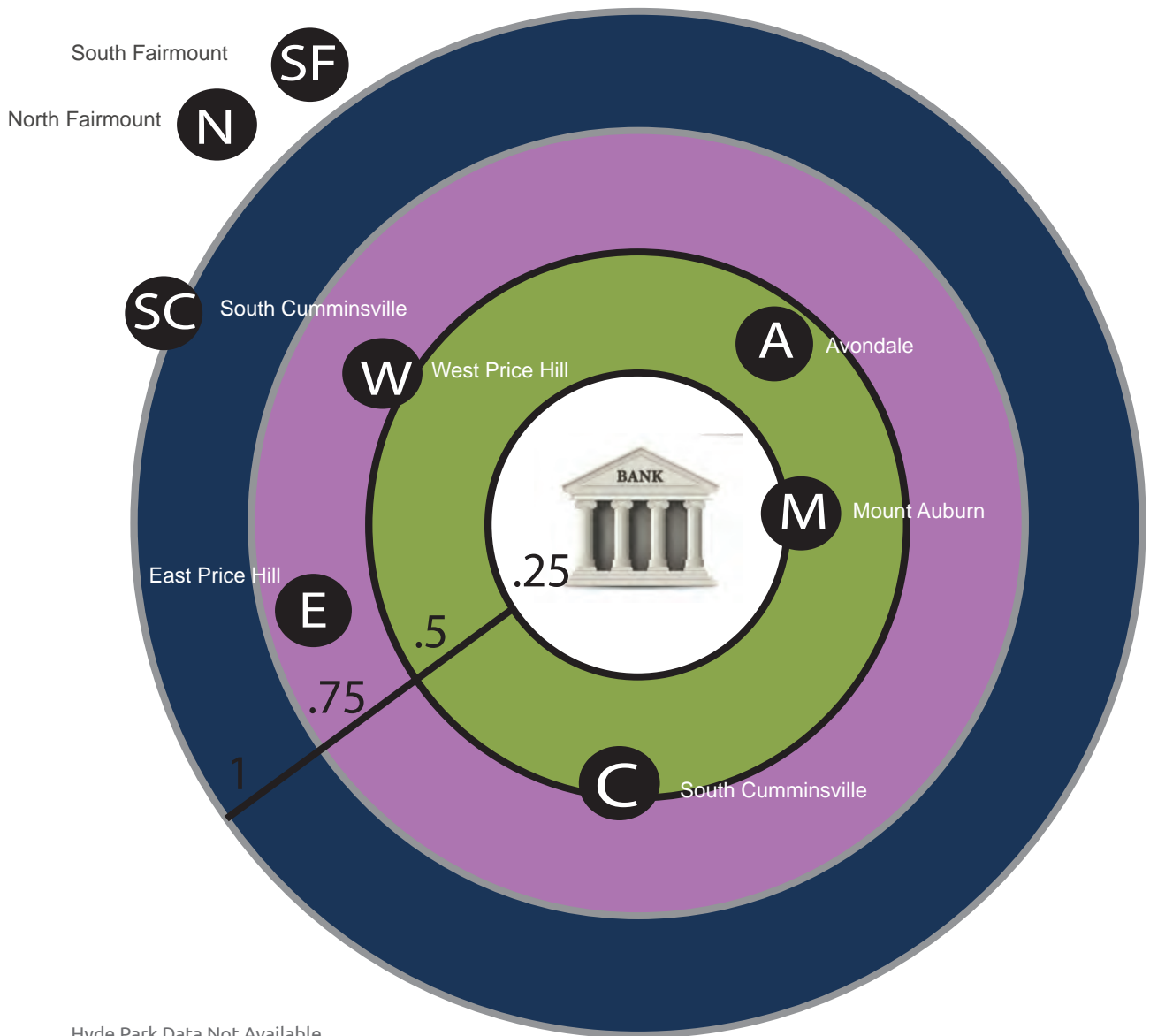
Miles to Traditional Full Service Grocery



# ||| Access: Financial Institutions

Limited access to traditional banking and financial services has long been a barrier to wealth creation in marginalized neighborhoods. This lack of access often translates to higher costs for basic financial transactions. Lack of access to savings and the increased costs related to predatory financial centers, increases the cycle of poverty and diminished quality of life. None of the focus neighborhoods fall within a walkable quarter mile of a traditional financial institution.

Miles to Traditional Financial Institutions



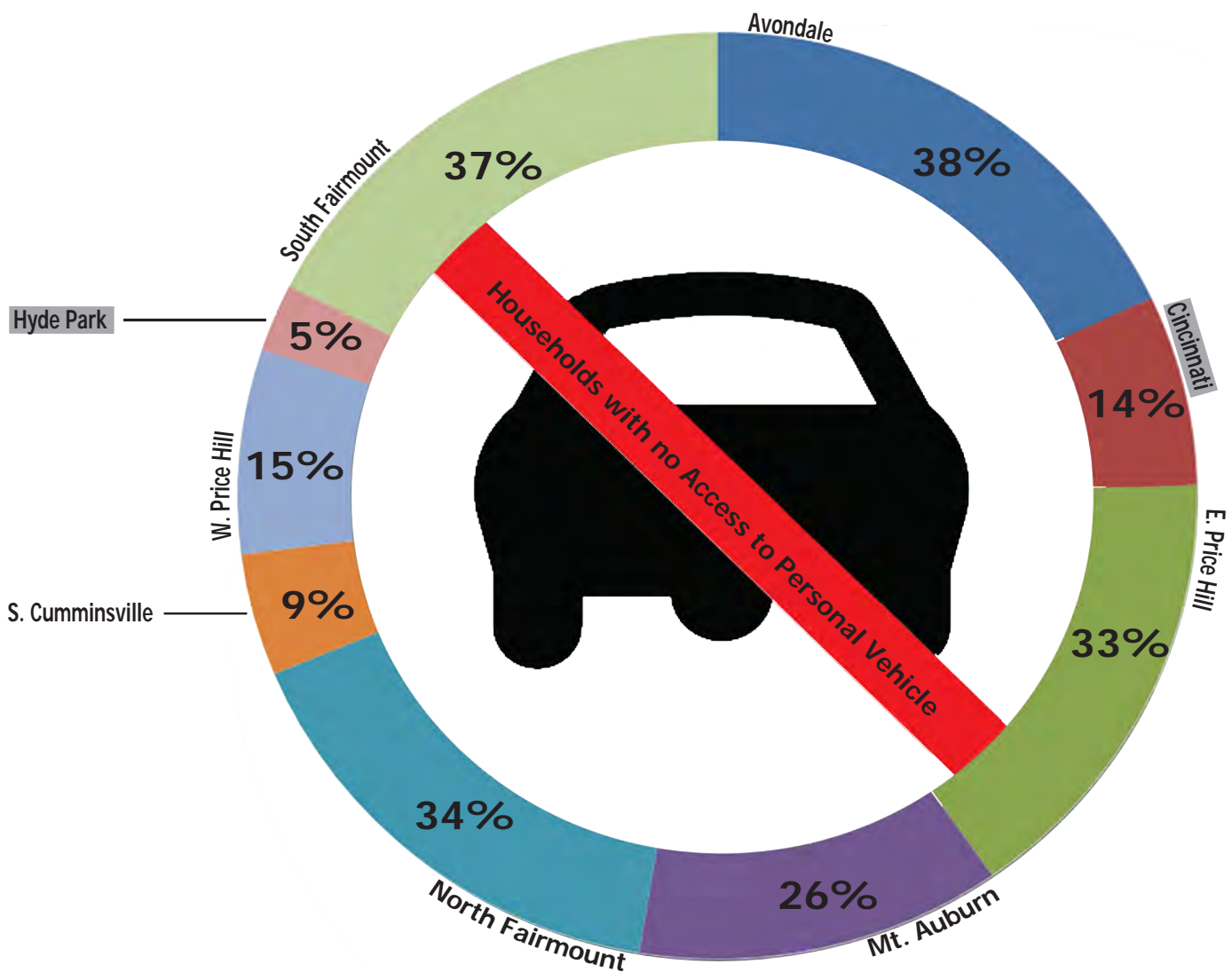
# ||| Access: Personal Vehicle

Lack of access to a personal vehicle can make it much more difficult to accomplish many of life's everyday tasks. Sole dependency on public transportation can limit opportunities for employment and drastically increase the time needed for grocery shopping, banking, and recreation. These quality of life issues can provide some focus for the rehabilitation of vacant lots insofar as they can be used to increase access and mobility for neighborhood residents via biking and walking trails that connect strings of vacancies.

Neighborhoods with more than 30% of households without access to personal vehicle:

Avondale (38%)

South Fairmount (37%)



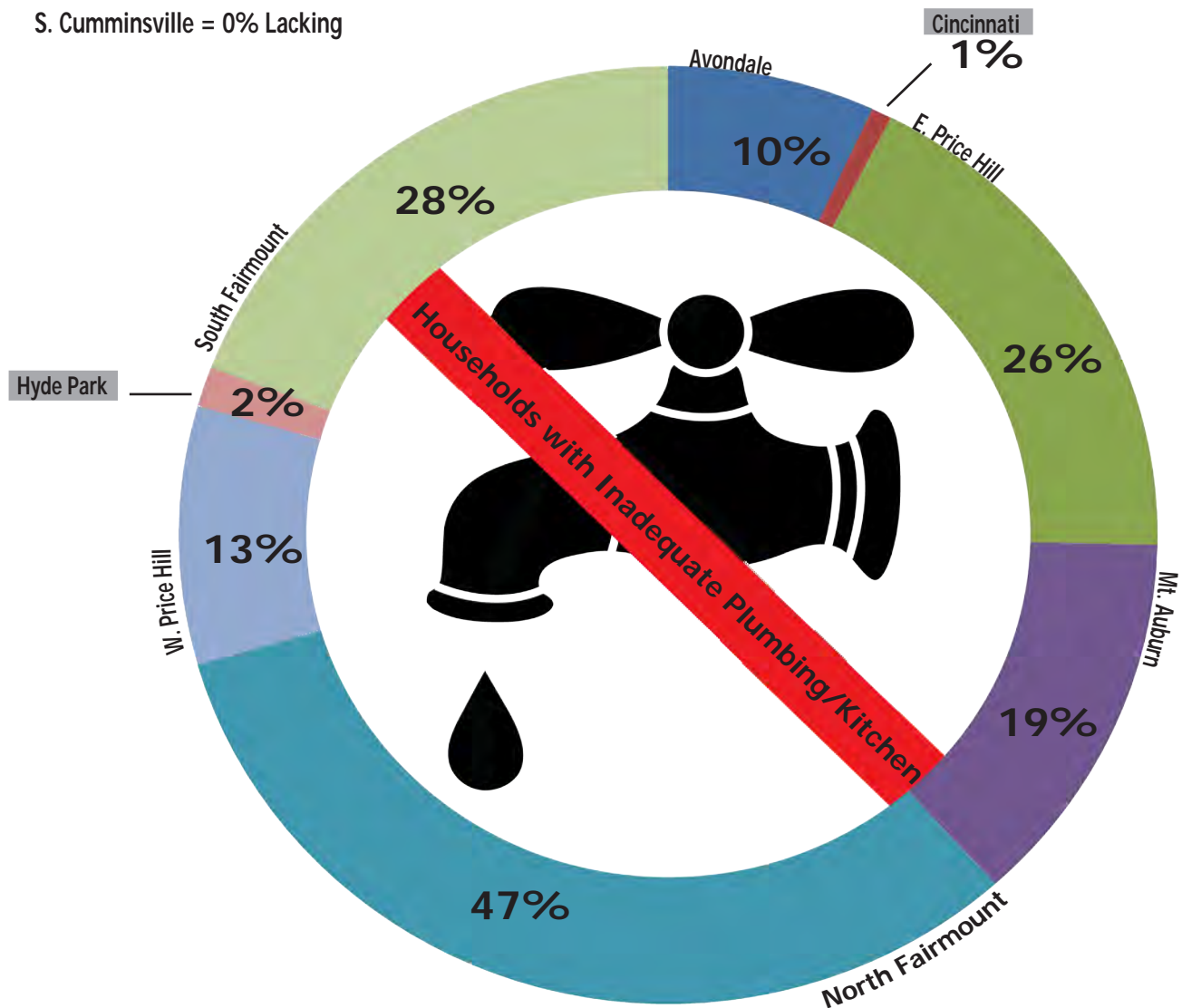
# ||| Access: Adequate Plumbing/Kitchen

Many of the focus study neighborhoods lack adequate indoor plumbing and kitchen services. The lack of adequate kitchen services compounds the issue of access to quality food by decreasing the ability of a family to produce fresh, nutritious home-cooked meals. Inadequate plumbing facilities are defined as lacking either hot or cold piped water, a bath-tub or shower, or a flush toilet. Perhaps vacant lots can provide a neighborhood with the opportunity for communal kitchens and shower facilities in order to help meet some of the basic needs of community members.

Neighborhoods with more than 25% of households lacking adequate Plumbing or Kitchen


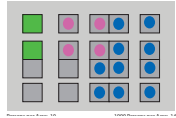
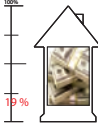


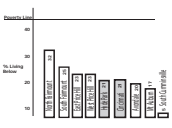
North Fairmount (47%)

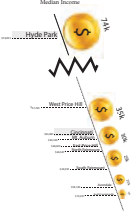
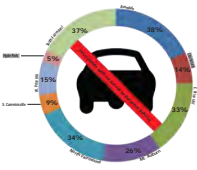
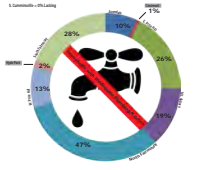
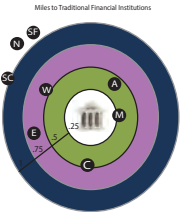
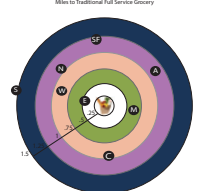


South Fairmount (28%)



# ||| Neighborhood Narratives Matrix

Below is a summary of many of the findings previously discussed. As a comparison, Hyde Park and the City of Cincinnati have been placed at the top of the list.

|                    | <b>% Vacant</b><br> | <b>Density</b><br>Residents/Acre<br> | <b>Affordable Housing</b><br>Percent Spending Over 30% of Income on Housing<br> | <b>% Owner Occupied</b><br> | <b>% Renter Occupied</b><br> | <b>% Below Poverty Line</b><br> |
|--------------------|---|--|---|--|--|---|
| Cincinnati         | 10%   | 6  | 19%   | 39%  | 61%  | 21%   |
| Hyde Park          | 4%  | 8  | 32%   | 53%  | 47%  | 21%   |
| Avondale           | 10%   | 10   | 21%   | 24%  | 76%  | 20%   |
| East Price Hill    | 10%   | 11   | 18%   | 35%  | 65%  | 23%   |
| Mt. Auburn         | 12%   | 10   | 19%   | 33%  | 67%  | 17%   |
| North Fairmount    | 20%   | 5  | 18%   | 50%  | 50%  | 32%   |
| South Cumminsville | 18%   | 3  | 38%   | 54%  | 46%  | 5%  |
| South Fairmount    | 26%   | 3  | 18%   | 21%  | 69%  | 25%   |
| West Price Hill    | 5%  | 9  | 14%   | 52%  | 48%  | 23%   |

| Median Income  | No Car   | Inadequate Plumbing/Kitchen  | Distance to Bank   | Distance to Grocery Store   | % White  | % Black  |
|--|--|--|--|---|--|--|
|  |  |  |  |  |  |  |
| \$33,681   | 14%  | 1%   | .5 miles   | 1.1 miles   | 49%  | 45%  |
| \$74,053   | 5%   | 2%   | NA   | NA  | 91%  | 3%   |
| \$18,120   | 38%  | 10%  | .4 miles   | 1.1 miles   | 7 %  | 89%  |
| \$28,425   | 33%  | 26%  | .6 miles   | .5 miles  | 52%  | 38%  |
| \$30,146   | 26%  | 19%  | .3 miles   | .6 miles  | 30%  | 66%  |
| \$26,547   | 34%  | 47%  | 1.2 miles  | 1.2 miles   | 16%  | 80%  |
| \$15,357   | 9%   | 0%   | 1 mile   | 1.6 miles   | 4%   | 94%  |
| \$24,395   | 37%  | 28%  | .5 miles   | .9 miles  | 37%  | 57%  |
| \$37,720   | 15%  | 13%  | 1.1 miles  | 1.2 miles   | 70%  | 24%  |

# ||| Notable Narratives

## Density and Vacancy

### Highest Vacancy Rate

- South Fairmount (26%)
- North Fairmount (20%)
- South Cumminsville (18%)

### Lowest Vacancy Rate

- Hyde Park (4%)
- West Price Hill (5%)

### Highest Population Density

- East Price Hill (11 per acre)
- Avondale (10 per acre)
- Mt. Auburn (10 per acre)

### Lowest Population Density

- South Fairmount (3 per acre)
- South Cumminsville (3 per acre)

### Greatest Pop. loss, 1990-2010

- North Fairmount (58%)
- Mt. Auburn (34%)

## Renting vs. Owning

### Highest % of Renter Occupied Housing

- Avondale (76%)
- South Fairmount (69%)

### Highest % of Owner Occupied Housing

- South Cumminsville (54%)
- Hyde Park (53%)

## Affordable Housing

### Highest % Spending over 30% on Housing

- South Cumminsville (38%)
- Hyde Park (32%)

### Lowest % Spending less than 30% on Housing

- West Price Hill (14%)
- East Price Hill (18%)
- North Fairmount (18%)
- South Fairmount (18%)

## Poverty, Education, Race

### Highest % w/o High School Diploma

- West Price Hill (32%)
- South Fairmount (31%)

### Highest % Below Poverty Line

- North Fairmount (32%)
- South Fairmount (25%)

### Highest Minority %

- South Cumminsville (96%)
- Avondale (93%)

### Highest % w/ Bachelors +

- Hyde Park (80%)
- Mt. Auburn (34%)

### Lowest Median Income

- South Cumminsville (\$15k)
- Avondale (\$18k)

### Lowest Minority %

- Hyde Park (91%)
- West Price Hill (70%)

## Access

**Neighborhoods within walk-able .25 miles to Traditional Financial Institution**  
None

**Neighborhoods within walk-able .25 miles to Full-service Grocery Store**  
East Price Hill

### More than 25% of Households lacking Adequate Plumbing or Kitchen

- North Fairmount (47%)
- South Fairmount (28%)

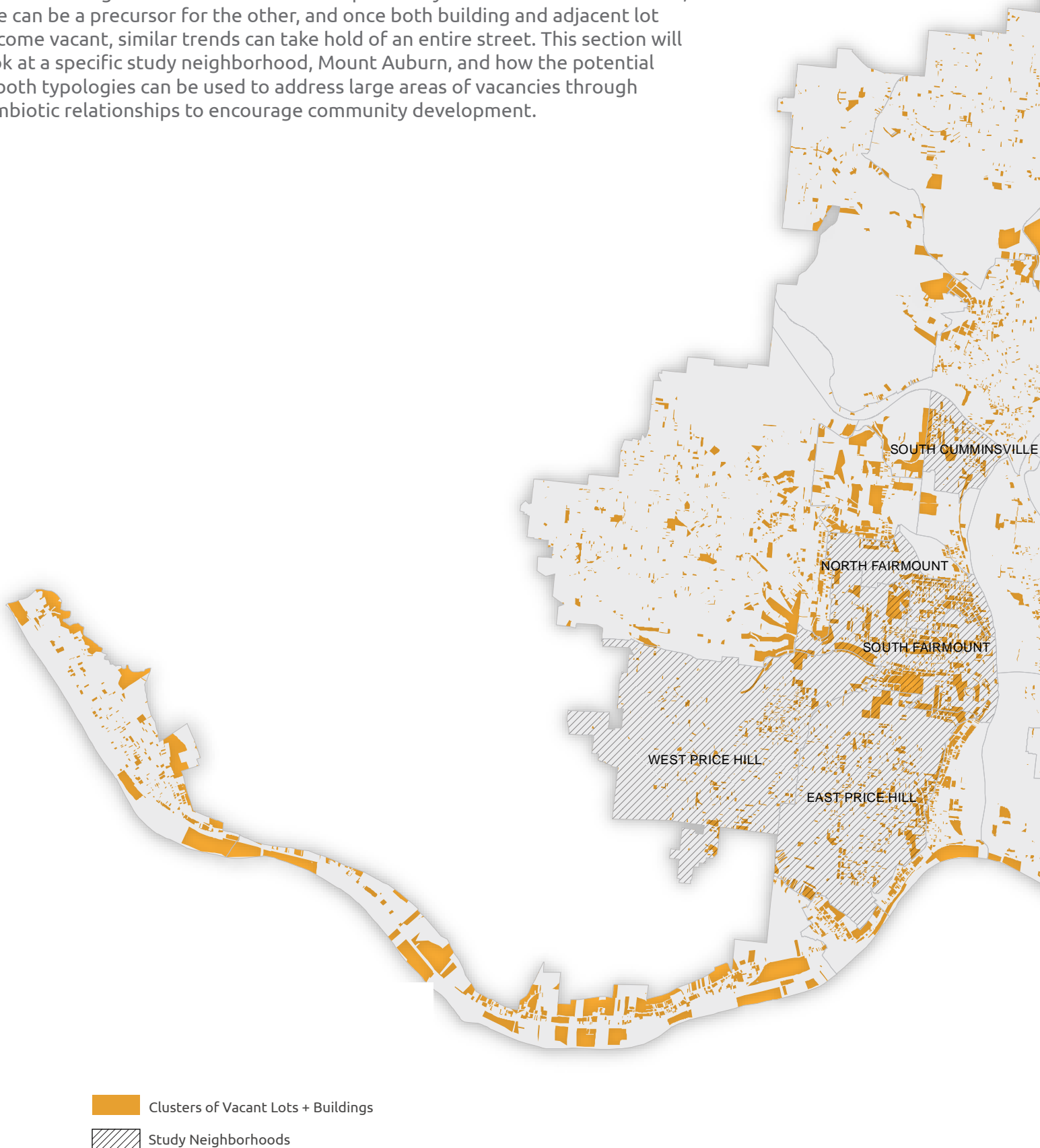
### >30% of Households without Access to Personal Vehicle

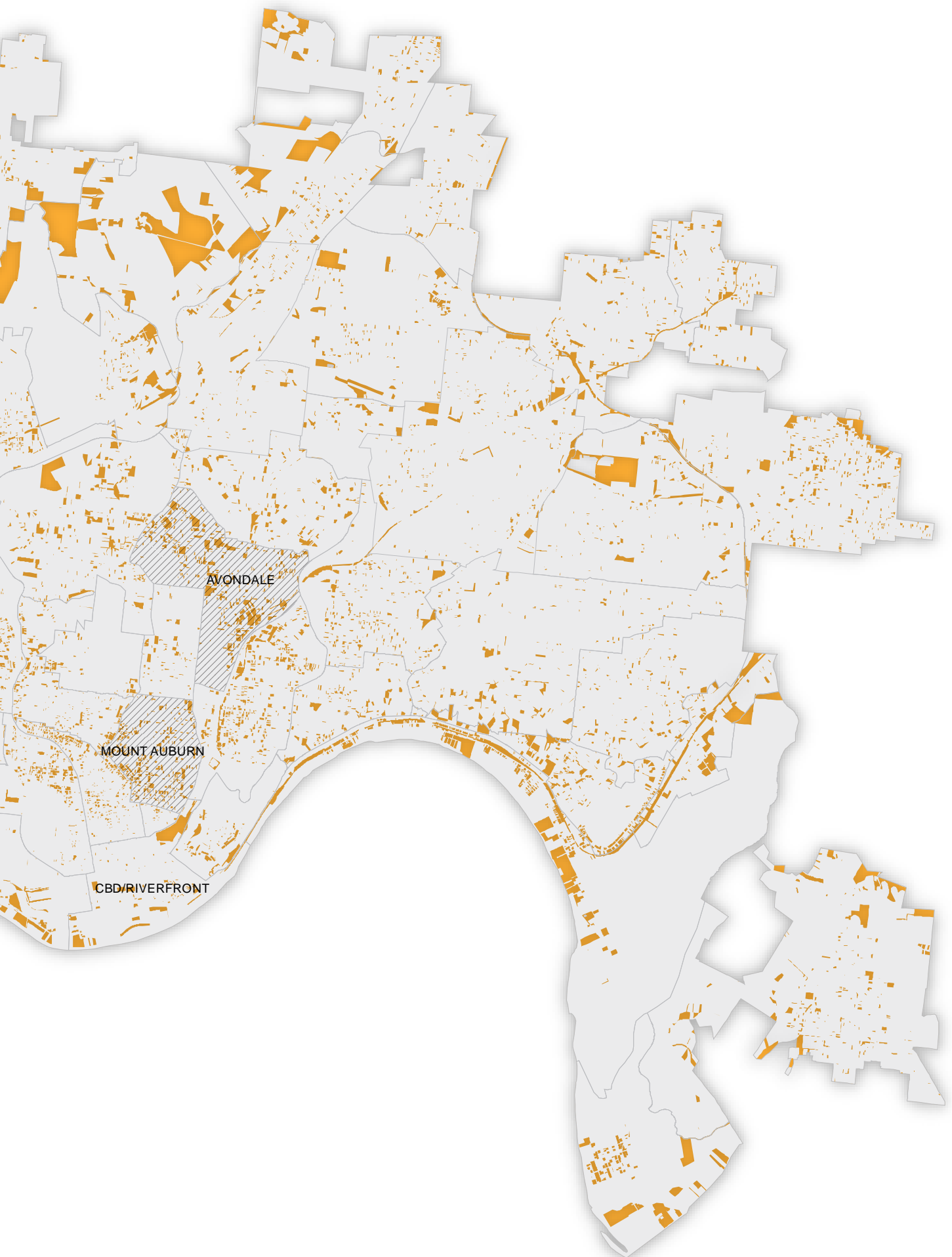
- Avondale (38%)
- South Fairmount (37%)



# |||| Vacant Building + Lot Strategies

Vacant buildings and lots do not exist independently of each other. Often times, one can be a precursor for the other, and once both building and adjacent lot become vacant, similar trends can take hold of an entire street. This section will look at a specific study neighborhood, Mount Auburn, and how the potential in both typologies can be used to address large areas of vacancies through symbiotic relationships to encourage community development.





# Mount Auburn as Case Study

## Property Adjacencies

**GOALS:** ownership transfers + social control

### Adjacency of vacant building to occupied stock

As diagrammed below, when a vacant building is located adjacent (B) or in a cluster of occupied buildings (A), it has greater feasibility and attraction for reuse. Rezoning to uses that will benefit the entire neighborhood could be considered to find new developers. Financial incentives in combination with a marketing campaign for this property could potentially attract unaware future investors. Further study could be done of the one-euro houses marketing campaign to revive the historic center of Sicilian village in Italy for precedents and inspiration.<sup>2</sup>

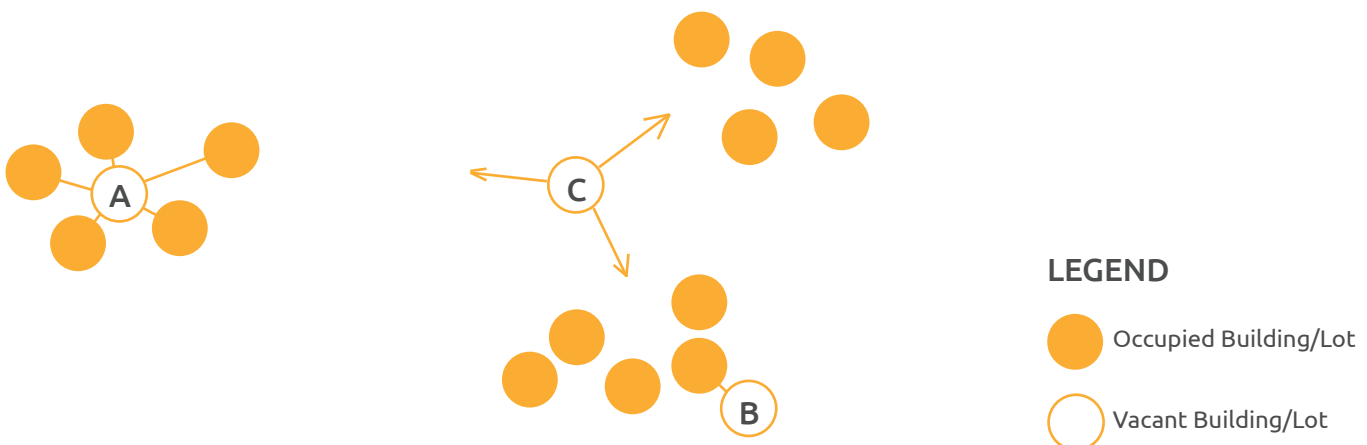
When a vacant building gets further away from occupied building stock (C), the social control of the neighborhood drops and people tend to feel less safe. In these cases (like many sites in Mount Auburn), the city should give even greater incentives and possibly partially invest to attract a larger-scale developer to those neighborhoods.

### Adjacency of vacant lot to vacant building

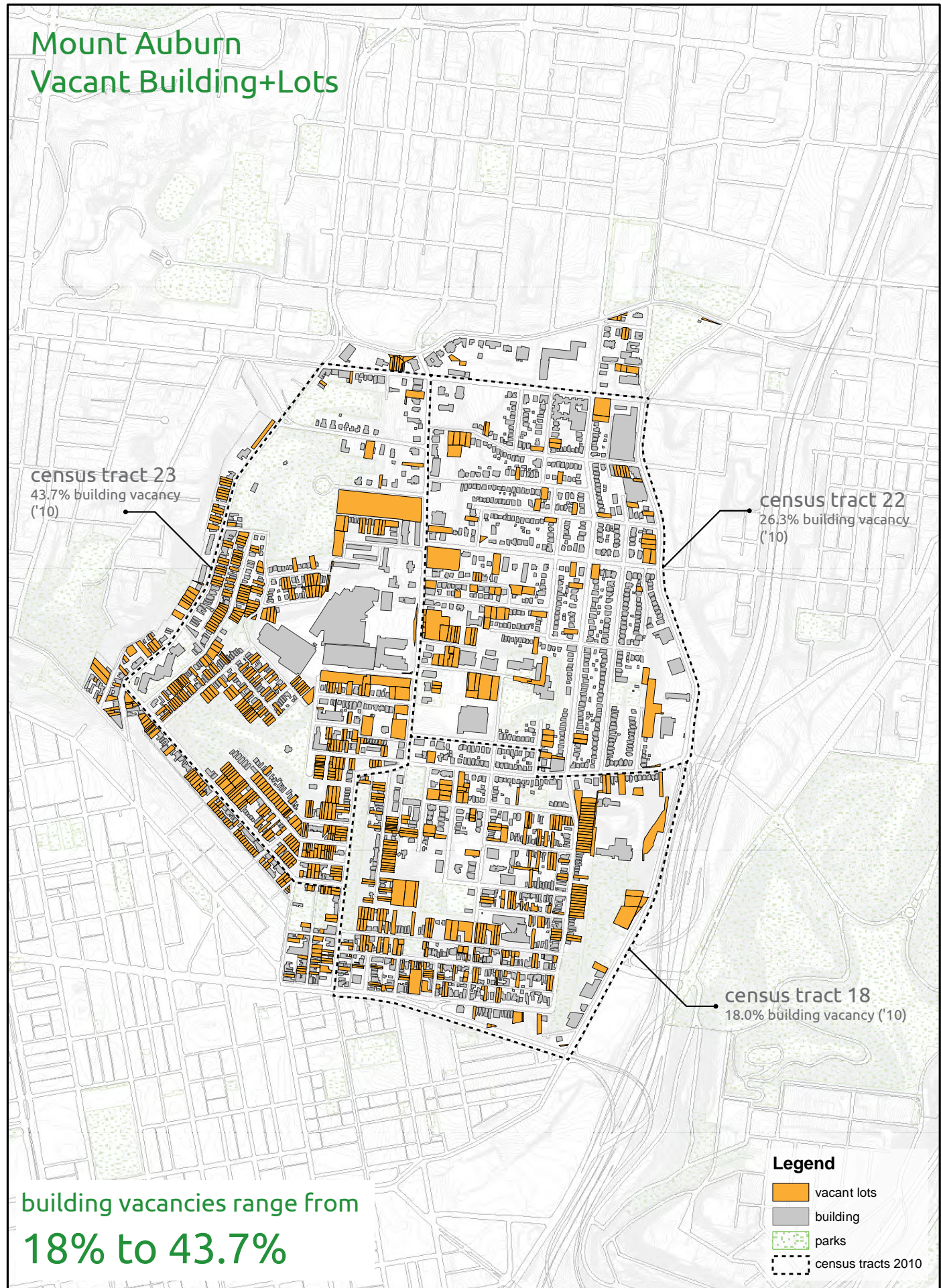
When a vacant lot is located in a cluster of occupied buildings (A), it has greater feasibility and attraction for reuse. Uses should be considered that will benefit the entire community. However, one should consider finding a single owner to take ownership to keep its future maintenance responsibilities from community organizations.

When a vacant lot is located adjacent to a single occupied building (B), it is more attractive to the owner of the adjacent building. The city might consider donating the vacant lot to the adjacent owner, who gets an increased value of his lot, while the city has now changed the owner and will no longer have to maintain this lot. (Calculations could be made to see if it would be beneficial for the city to clean up the site before donating, adding to an attractive city environment.)

When a vacant lot or cluster of lots gets further away from occupied building stock (C), the social control and safety issues come back as previously discussed. Here, the vacant lots could be part of the investment and attraction package to attract a larger-scale developer to this neighborhood.



## Mount Auburn Vacant Building+Lots



# Mount Auburn as Case Study

## Incentives

**GOALS:** encourage investment and redevelopment

Incentives in the form of tax deduction could be considered by the city to attract investors. One example of this is Tax Increment Financing (TIF), which projects future tax gains to subsidize current improvements. This is a smart method, considering that investments in playgrounds and other low-maintenance lots could bring significant rises in real estate prices and, therefore, the city tax income.

## Encouraging Neighborhood Growth

**GOALS:** connecting occupied nodes

Strategies for growth advocate infill wherever possible. Adding to existing groups of properties builds upon existing physical and social infrastructure to promote the vitality of the site and support the function of existing neighborhood assets. This strategy has the potential to stabilize decline and encourage revitalization. Incentives can influence strategic reinvestment for individual and communal benefit.

## Building + Lot: A Symbiotic Relationship

**Example #1** - temporary creative occupancies of vacant buildings with integration of adjacent vacant lots (e.g. temporary artist exhibitions, anti-squatting rental program)

**Example #2** - high profile event space where lot + building vacancy percentage is high (neighbors are nonexistent, so noise issues are not an issue)

In both examples, the relationship between the site and its context is critical in determining short-term and long-term interventions. Below, the matrix proposes site uses for vacant building and lots that are appropriate for the property adjacencies described on page 40 (A,B,C). The "Intensity of Use Matrix" and corresponding site design suggestions (CG, NL, BP, etc.) can be found in greater detail in chapter two on pages 48 and 49.

|                         |        |   |  |   |   |  |   |
|-------------------------|--------|---|--|---|---|--|---|
| Intensity of Use Matrix | Low    | <br>(C)<br>CLEAN AND GREEN | <br>(C)<br>NATURAL LANDSCAPE  | <br>(B)<br>SIDE YARD             | <br>(C)<br>SOIL STABILIZATION | <br>(A)<br>BASIC PARK       | <br>(C)<br>ART LOT           |
|                         | Medium | <br>(C)<br>BIKE PATH       | <br>(C)<br>ART LOT (TERRACED) | <br>(A)<br>STORMWATER MANAGEMENT | <br>(B)<br>GARDEN (TERRACED)  | <br>(A)<br>BIKE SHARE       | <br>(C)<br>WALKING PATH      |
|                         | High   | <br>(A)<br>ATHLETIC COURT  | <br>(A)<br>GEOTHERMAL LOT     | <br>(A)<br>PLAYGROUND            | <br>(A)<br>FOOD HUB           | <br>(A)<br>COMMUNITY GARDEN | <br>(C)<br>PERFORMANCE SPACE |

# City of Cincinnati and Hamilton County

## 2014 Analysis of Impediments to Fair Housing



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

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## **I. Executive Summary**

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

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

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

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

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

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

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

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

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

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

## **II. Introduction and Methodology**

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

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

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

### **History**

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

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

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

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

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

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

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

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

## **Methodology**

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

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

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

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

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

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

### III. Demographic Background and Data

#### POPULATION BY RACE AND ETHNICITY

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

#### Total Population by Jurisdiction

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

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

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

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

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

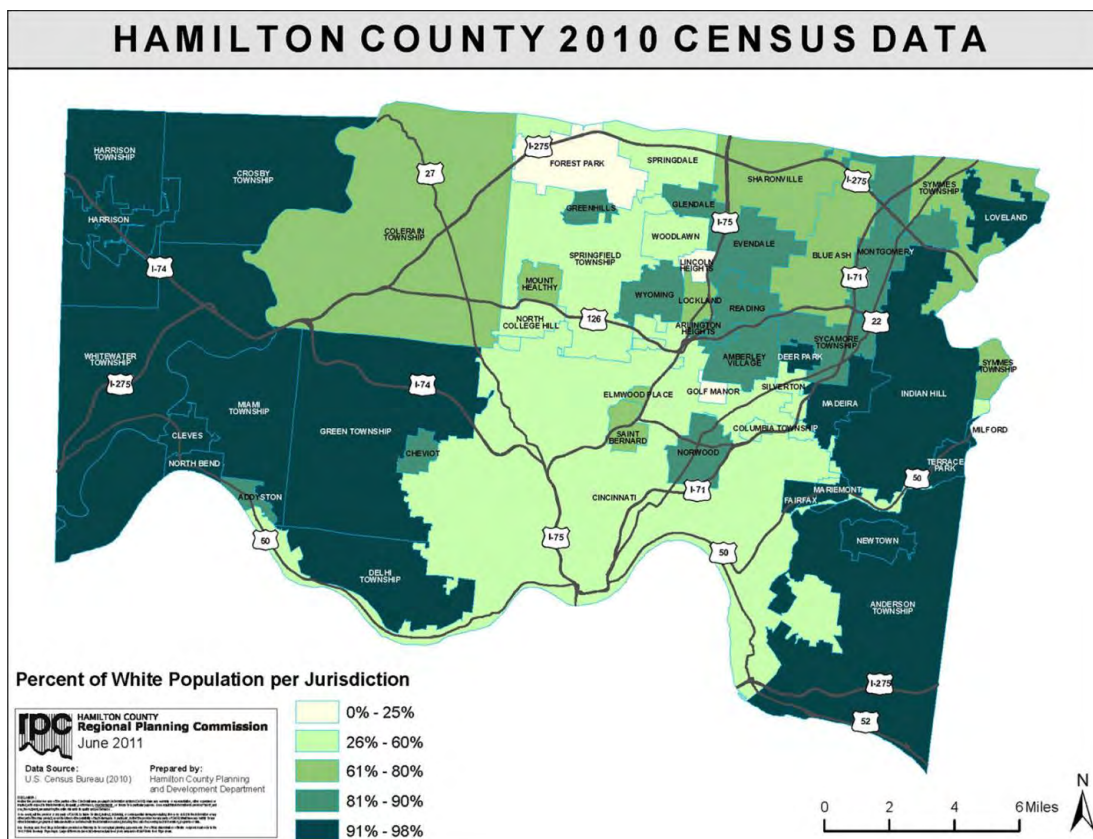
#### Change in Caucasian Population by Jurisdiction

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

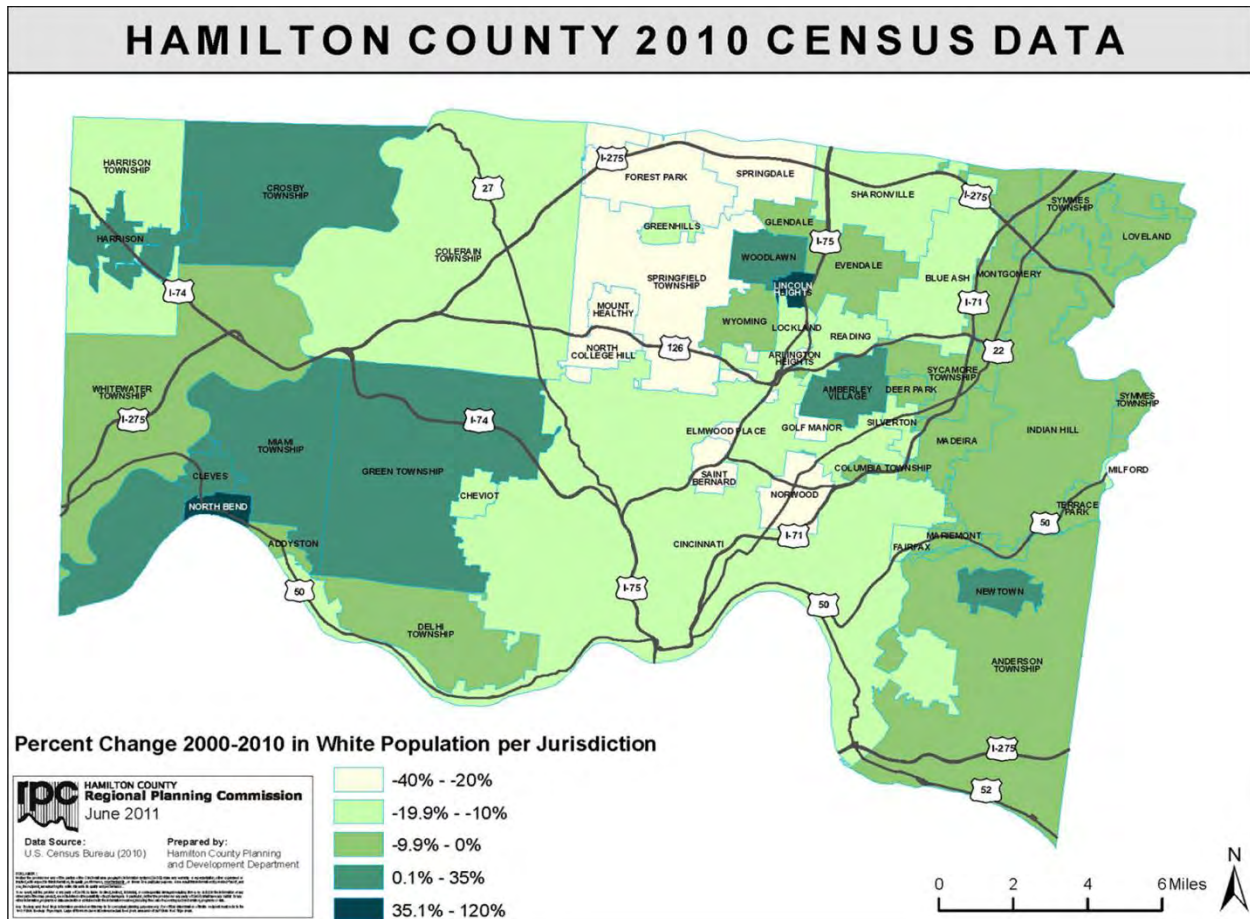
| <b>Jurisdiction</b>     | <b>Total<br/>Population</b> | <b>% Caucasian<br/>2010</b> | <b>Total<br/>Population</b> | <b>% Caucasian<br/>2000</b> | <b>% Change</b> |
|-------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------|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

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

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



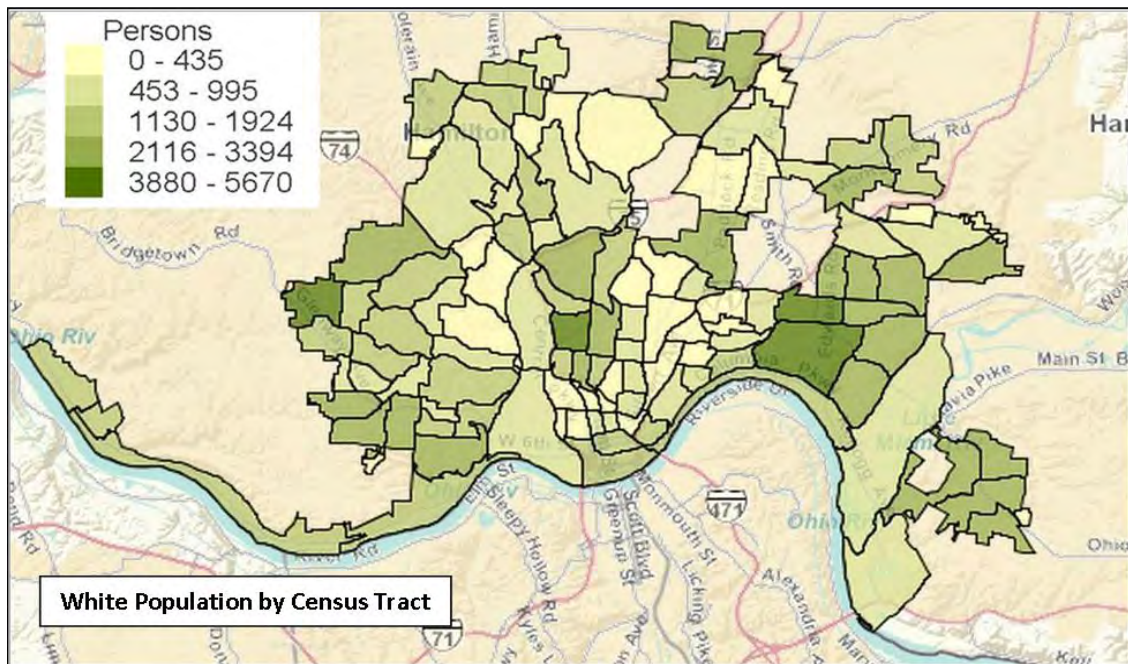
Between 2000 and 2010, 69,494 white residents left the County. The largest departure from any one jurisdiction was seen in Cincinnati with 30,950 white residents leaving the city. The largest gains in white population were in Harrison City and Miami Township, which gained, respectively, 2,270 and 1,542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



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

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

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



*City of Cincinnati, 2010*

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

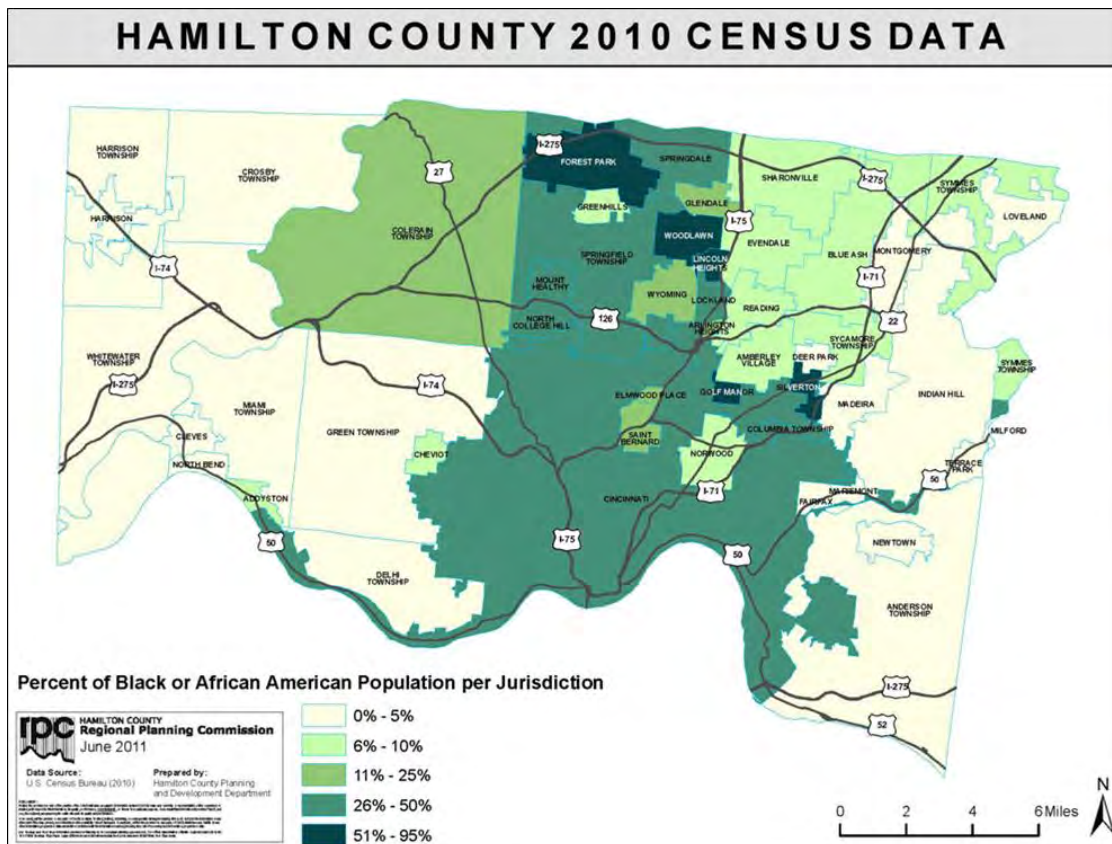
#### Change in Black or African American Population by Jurisdiction

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

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

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

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

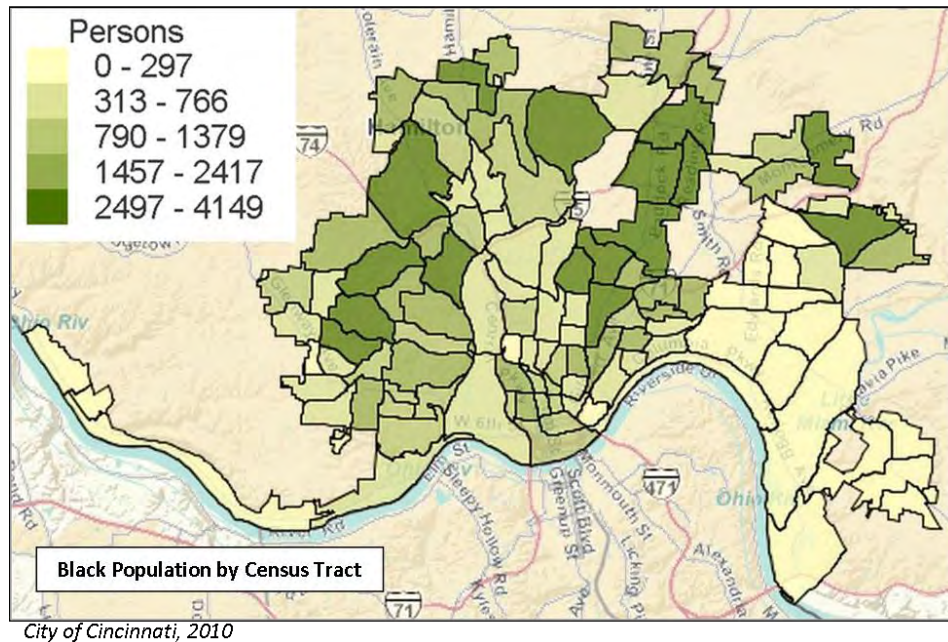


The largest numbers (132,307) of African American residents reside in the City of Cincinnati and represent 45% of the total Cincinnati population. See “Percent Change 2000-2010 of Black or African American per Jurisdiction” shows that Cincinnati lost the highest number of African American residents from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

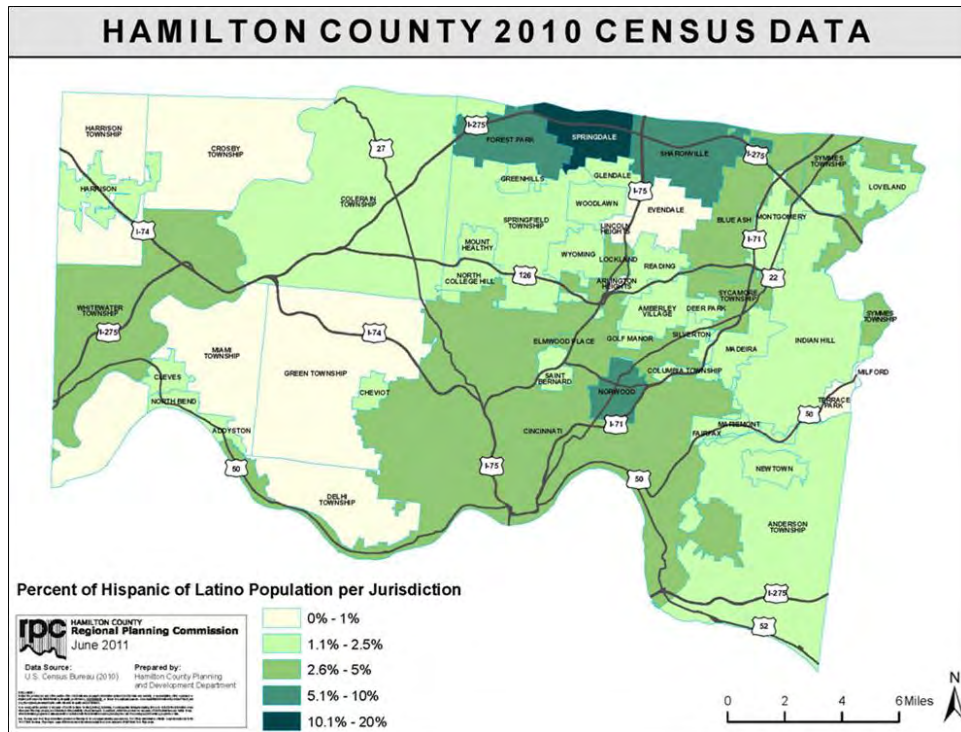
The largest concentration of African American residents is found in Lincoln Heights Village (95.31%) and Golf Manor Village (72.20%). However, the concentrations of African American residents in a particular area are not as high as the concentration of white residents as discussed in the previous section.

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

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



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



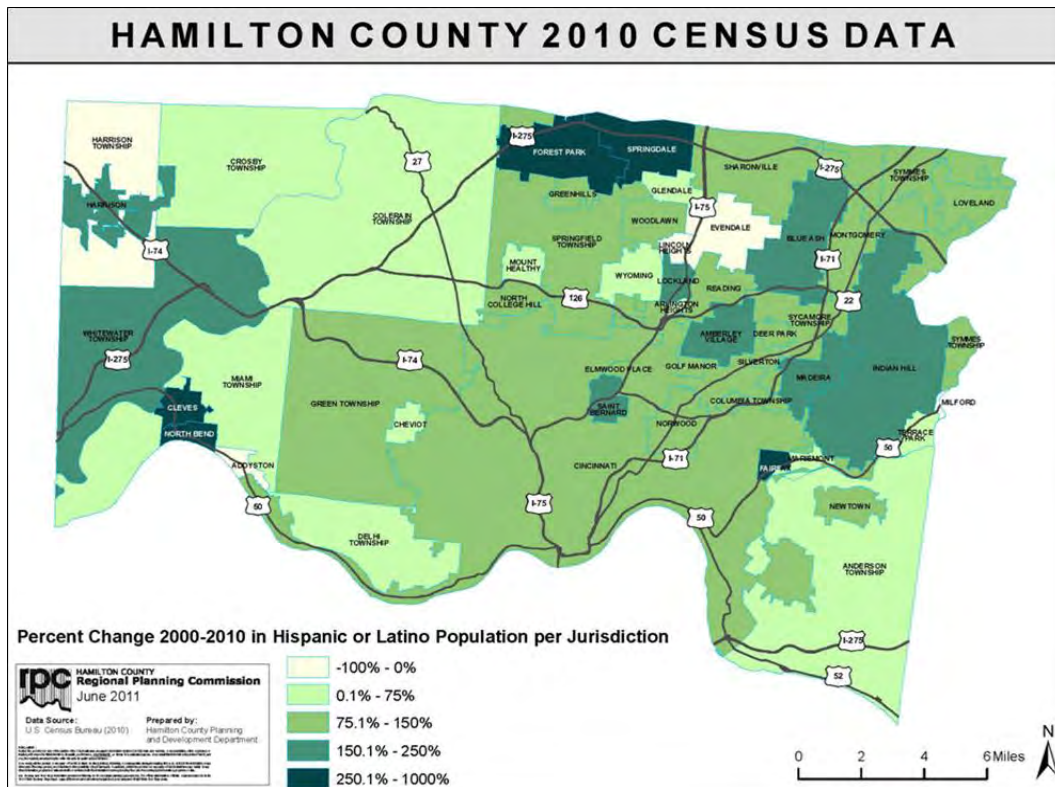
#### Change in Hispanic Population by Jurisdiction

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

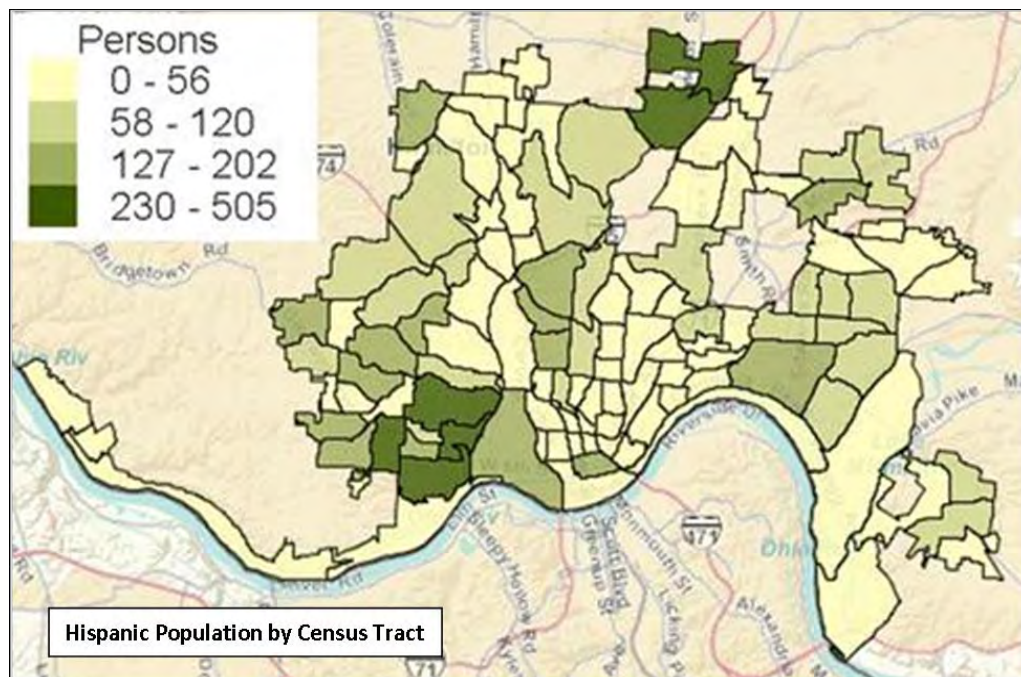
| Jurisdiction            | 2010             |                      | 2000             |                      | 2000-2010 |
|-------------------------|------------------|----------------------|------------------|----------------------|-----------|
|                         | Total Population | % Hispanic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

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

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



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



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

#### **Asian Population in Hamilton County**

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

#### **Change in Asian Population by Jurisdiction**

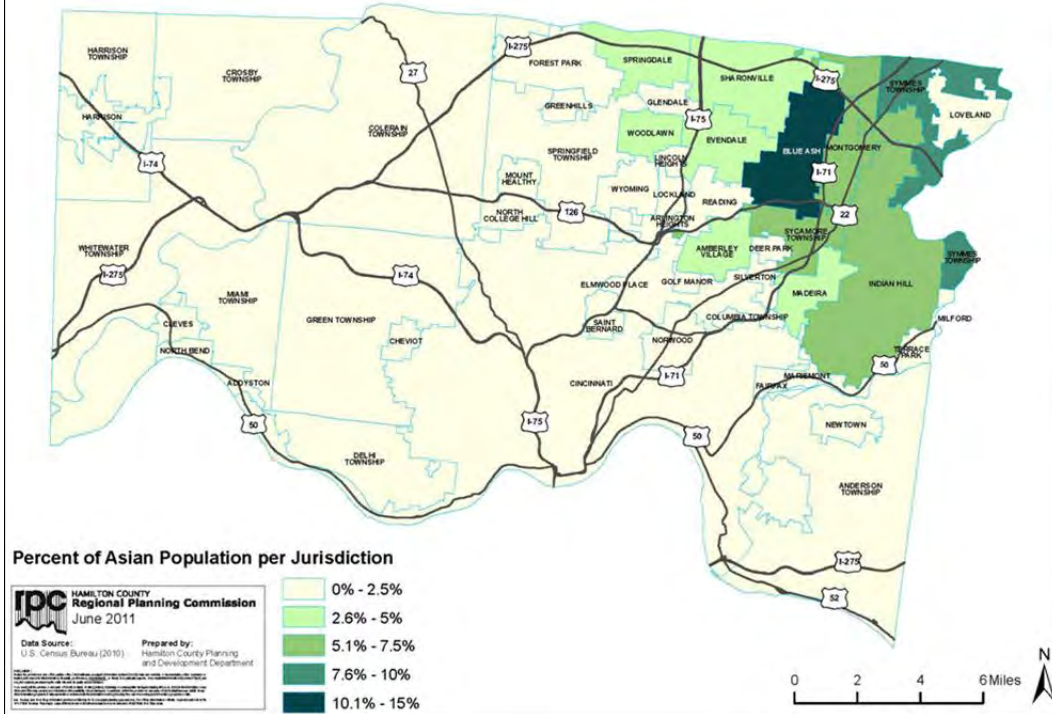
| Jurisdiction              | 2010             |         | 2000             |         | 2000-2010 |
|---------------------------|------------------|---------|------------------|---------|-----------|
|                           | Total Population | % Asian | Total Population | % Asian | % Change  |
|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

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

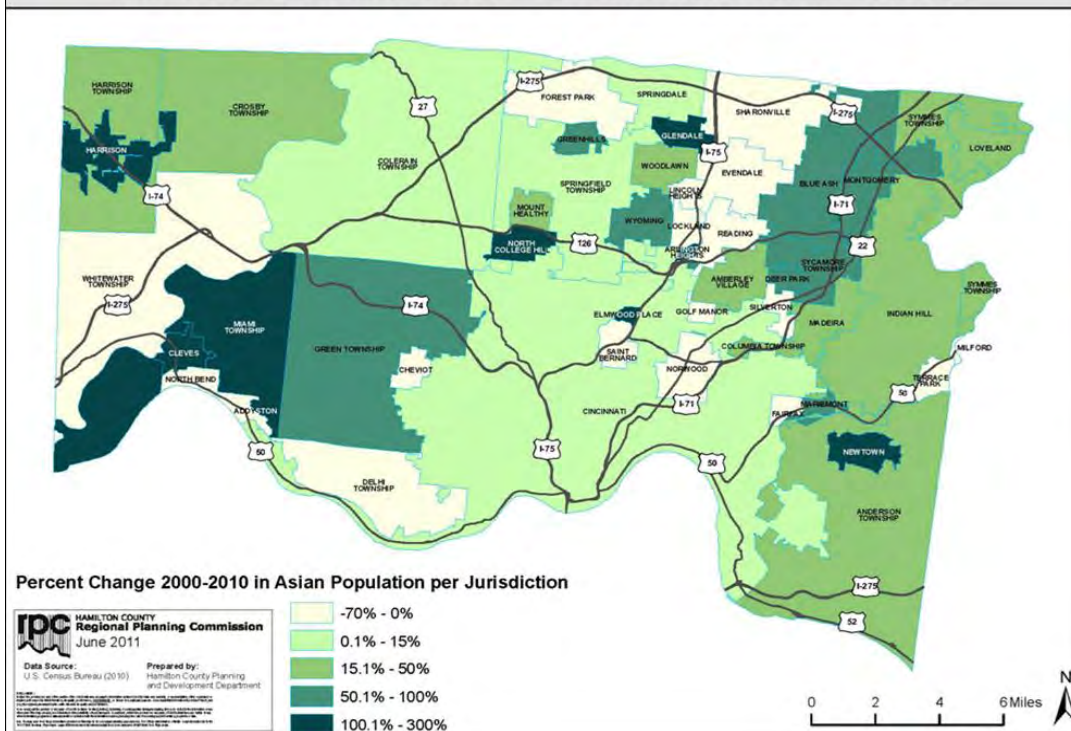
| Jurisdiction                    | 2010             |              | 2000             |              | 2000-2010     |
|---------------------------------|------------------|--------------|------------------|--------------|---------------|
|                                 | Total Population | % Asian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

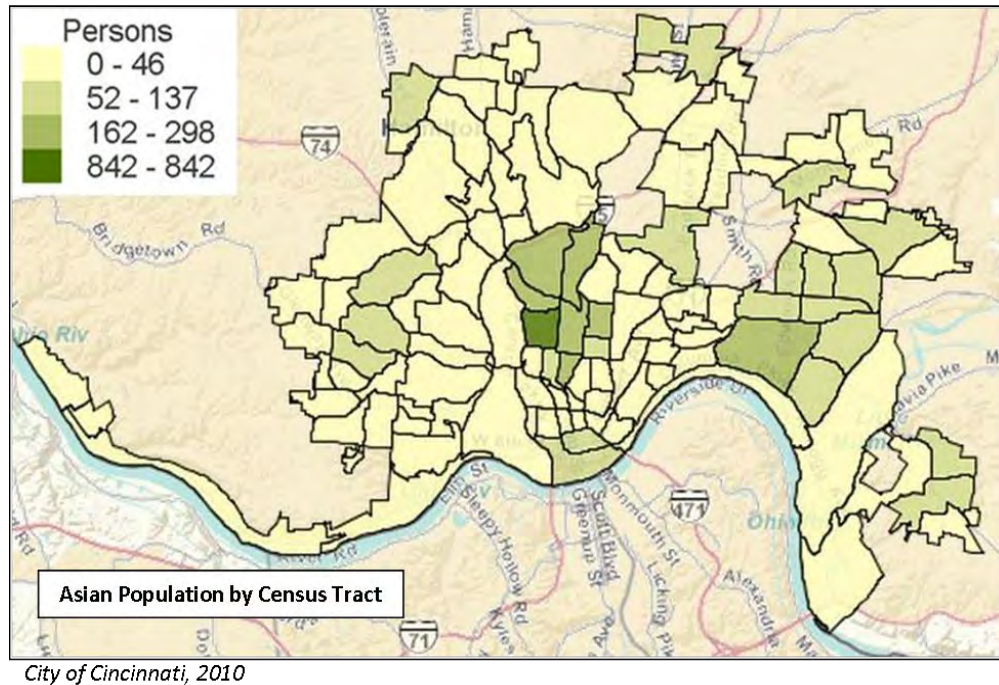
Three maps below show the distribution of the Asian population in Hamilton County. The 2010 Census is outlined in the map “Asian Population by Census Tract.” The average percent of Asian population per tract increased very slightly from 2000.

## HAMILTON COUNTY 2010 CENSUS DATA



## HAMILTON COUNTY 2010 CENSUS DATA



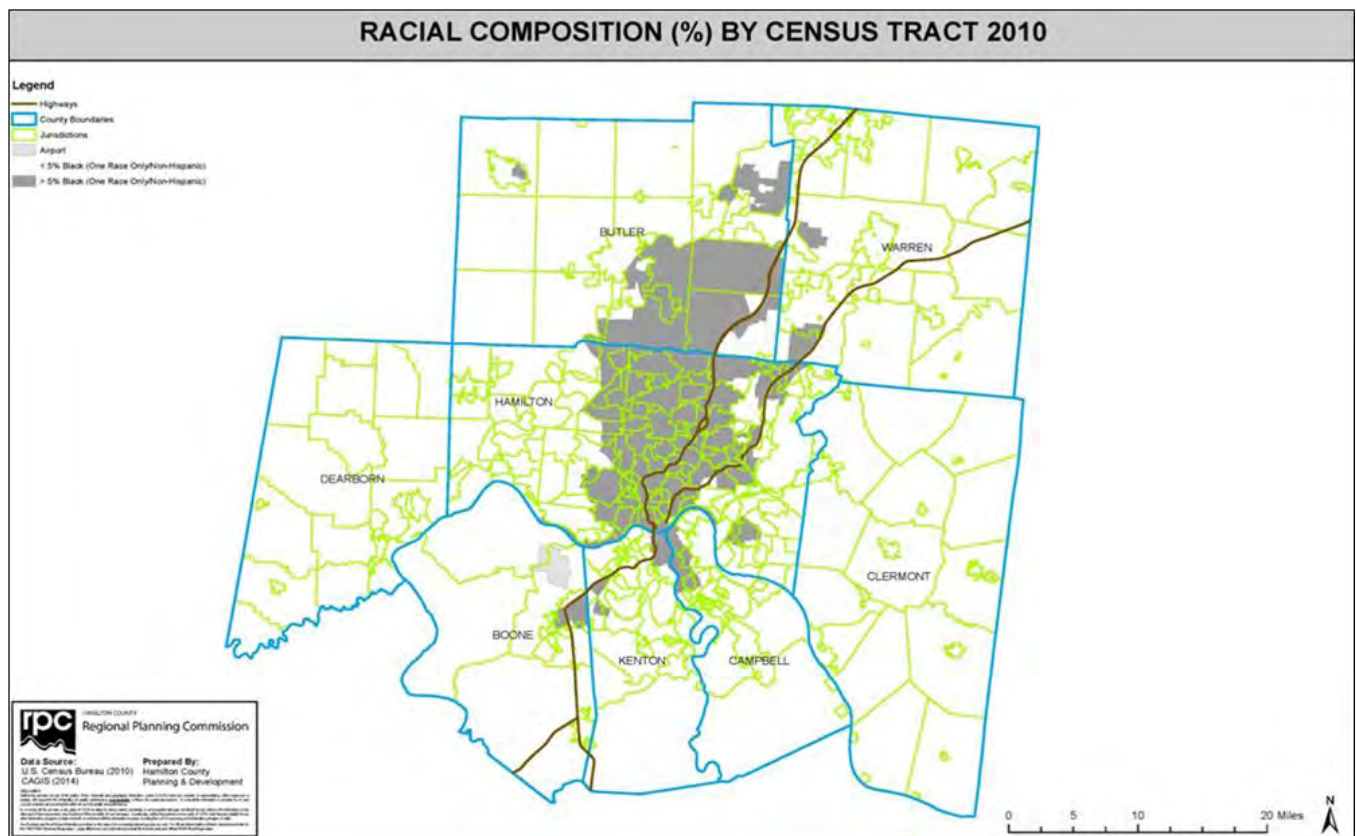


### Asian Population in Cincinnati

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

### RACIAL INTEGRATION

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



## PEOPLE WITH DISABILITIES

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

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

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

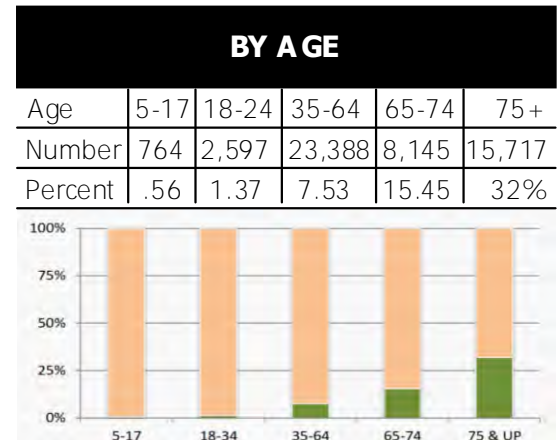
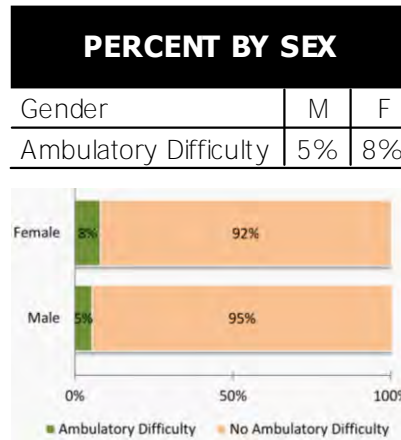
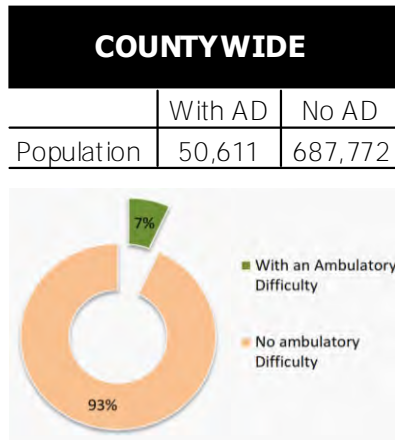
The City of Cincinnati has 36,377 (18 and older) adults and 2,780 children (17 and younger) with one or more disabilities. (Source: U.S. Census Bureau, 2012) According to the 2012 American Community Survey, in Ohio, 31.8% of non-institutionalized persons ages 21 to 64 who have a disability, were living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

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

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

# Hamilton County Population By Ambulatory Difficulty

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



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

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

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

## FAMILIES WITH CHILDREN

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

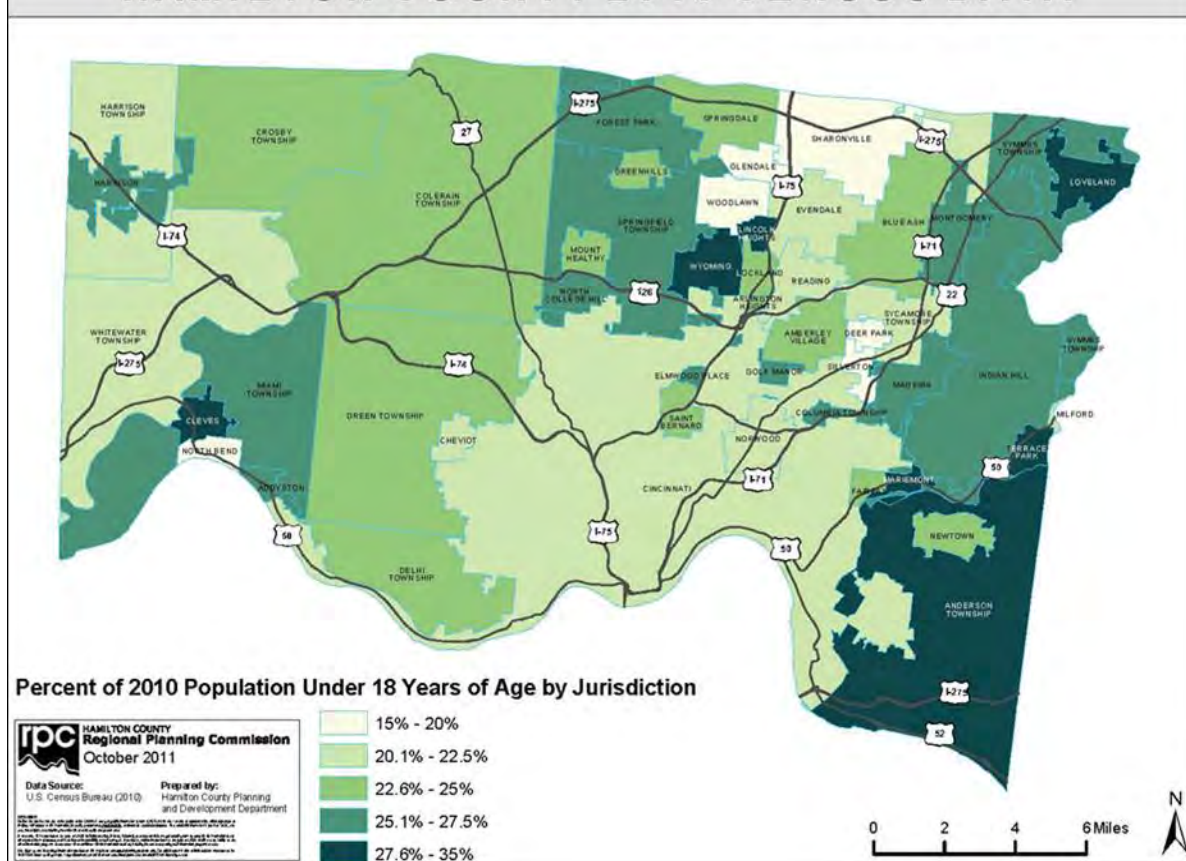
| Jurisdiction              | 2010             |                         | 2000             |                         | 2000-2010 |
|---------------------------|------------------|-------------------------|------------------|-------------------------|-----------|
|                           | Total Population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

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

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

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

# HAMILTON COUNTY 2010 CENSUS DATA



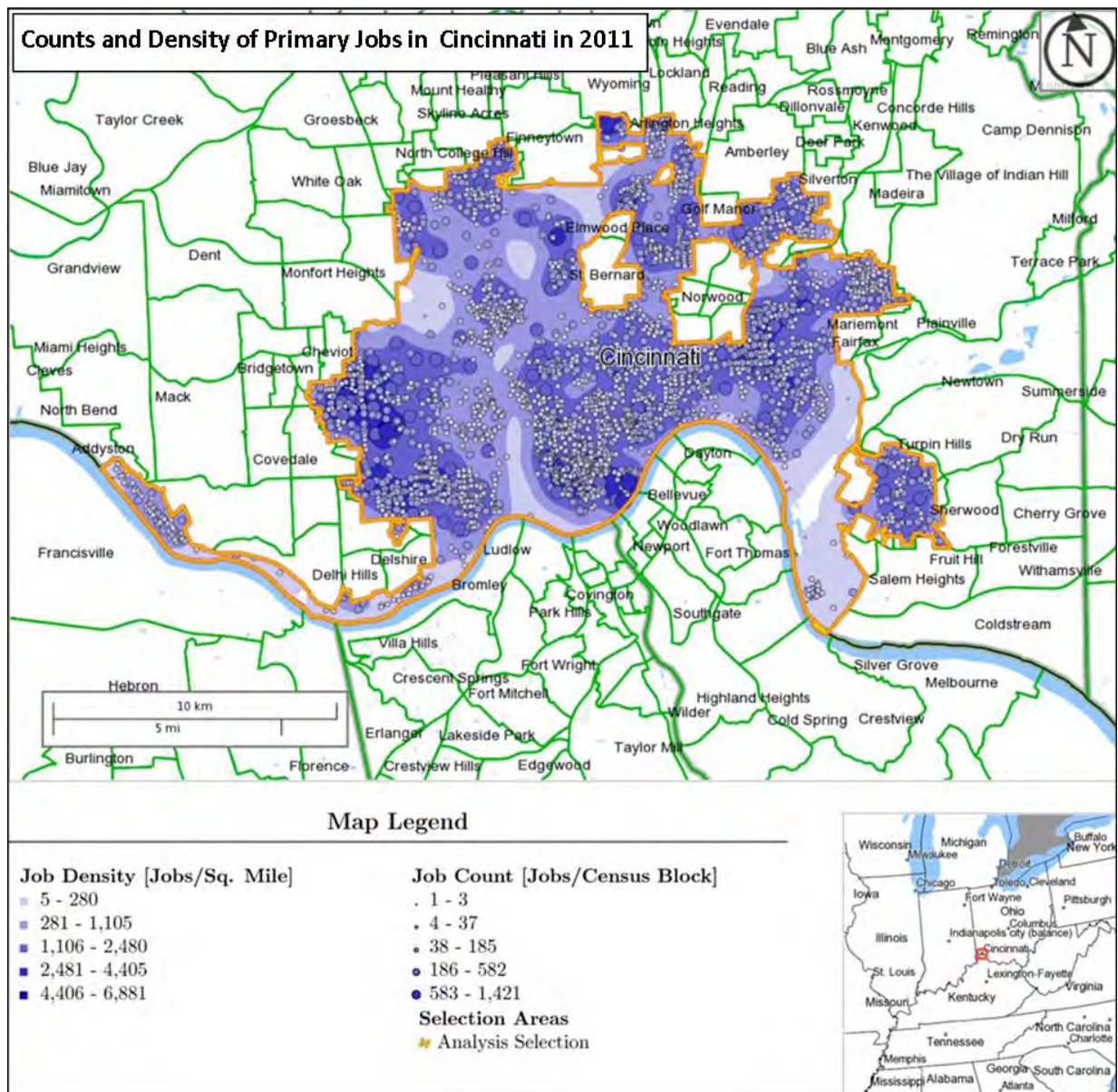
## EMPLOYMENT CENTERS

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

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

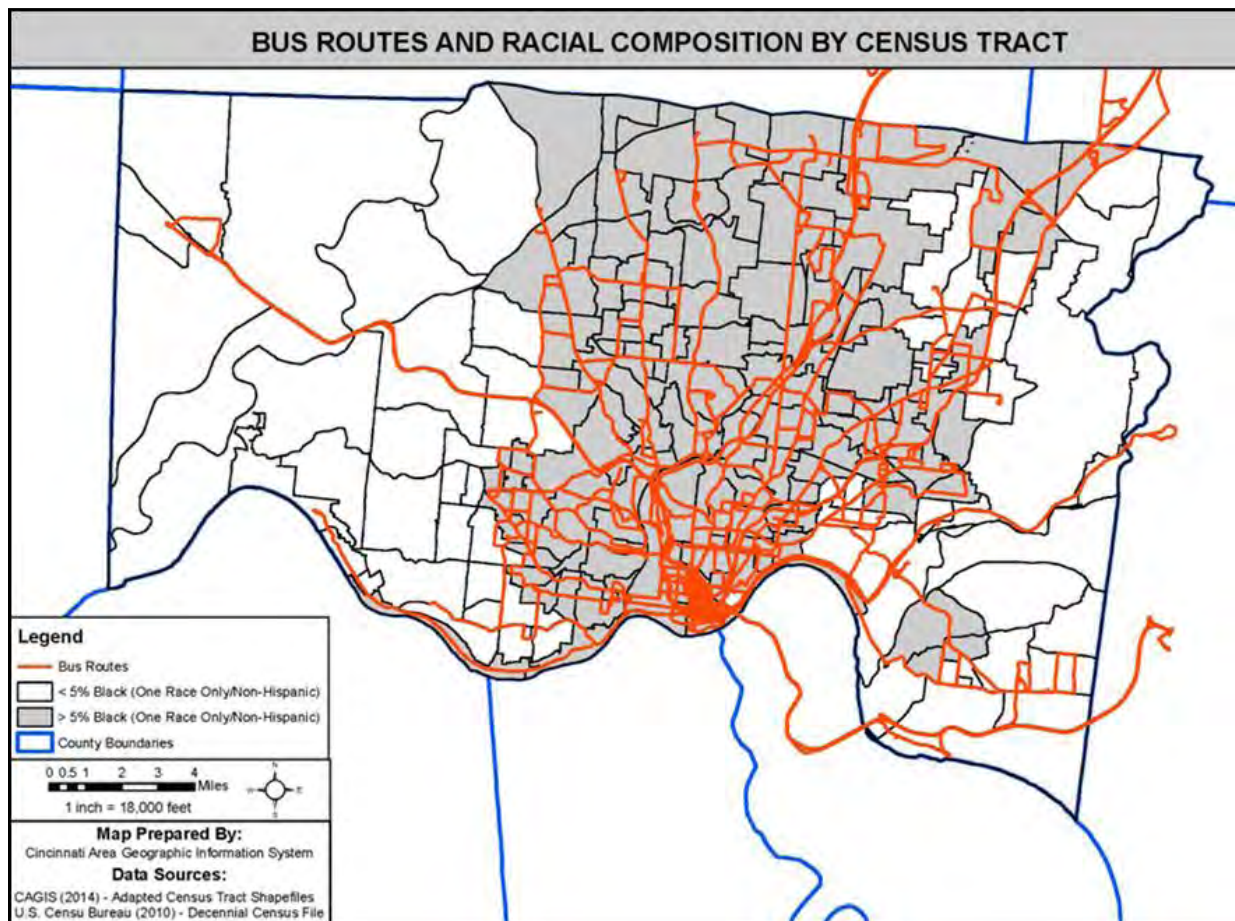
| Major Employers in Hamilton County<br>2010 Business Courier Book of Lists Data |           |
|--|-----------|
| Company  | Employees |
| Kroger Company   | 17,000    |
| University of Cincinnati   | 15,340    |
| Procter & Gamble Co.   | 13,000    |
| Cincinnati Children's Hospital Medical   | 11,385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

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



## BUS ROUTES AND RACIAL COMPOSITION

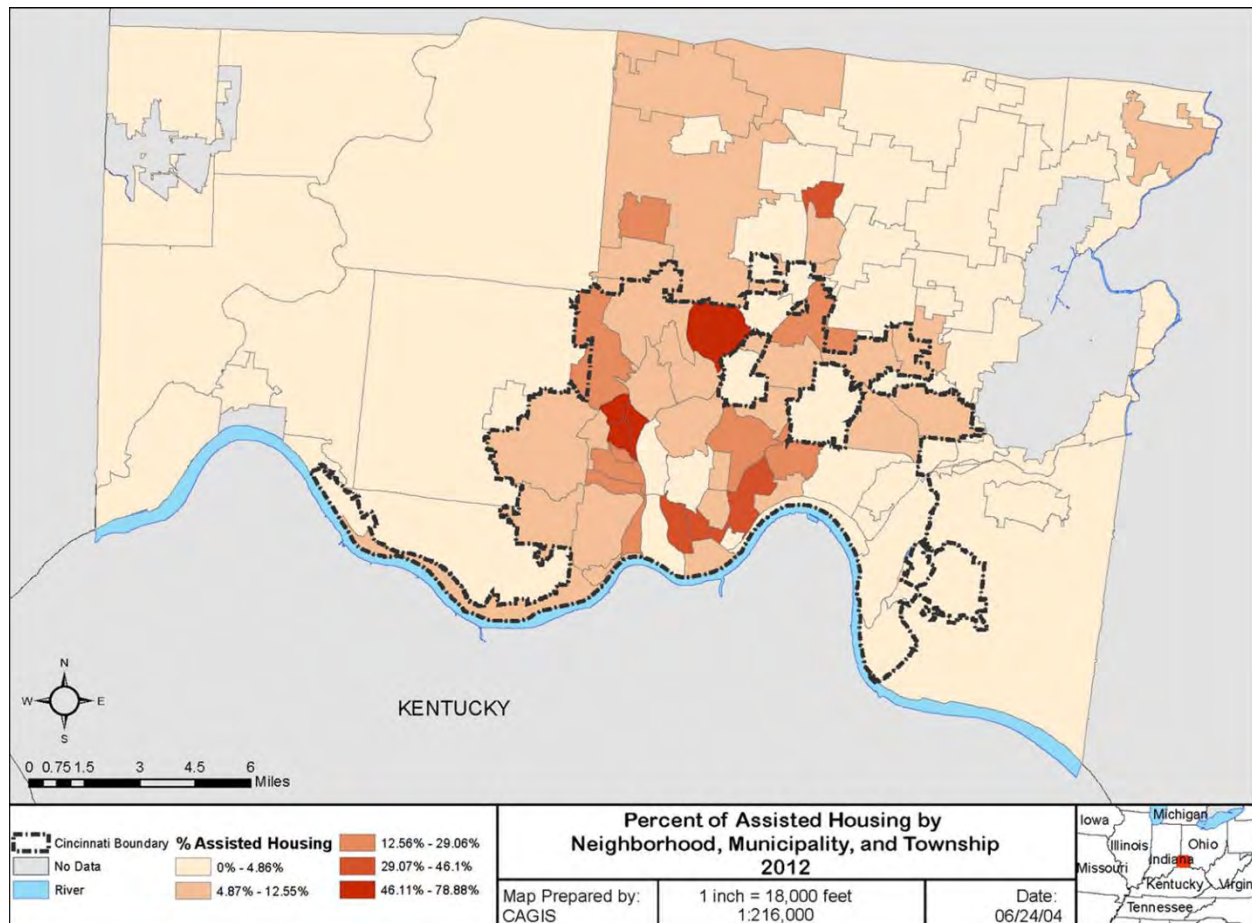
Most of the Metro system bus routes in Hamilton County are concentrated within the City of Cincinnati, and in particular, are assembled in the central portion of the City. The map, “Bus Routes and Racial Composition by Census Tract,” shows that the majority of areas containing a greater than 5% African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



## DISTRIBUTION OF ASSISTED HOUSING

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

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



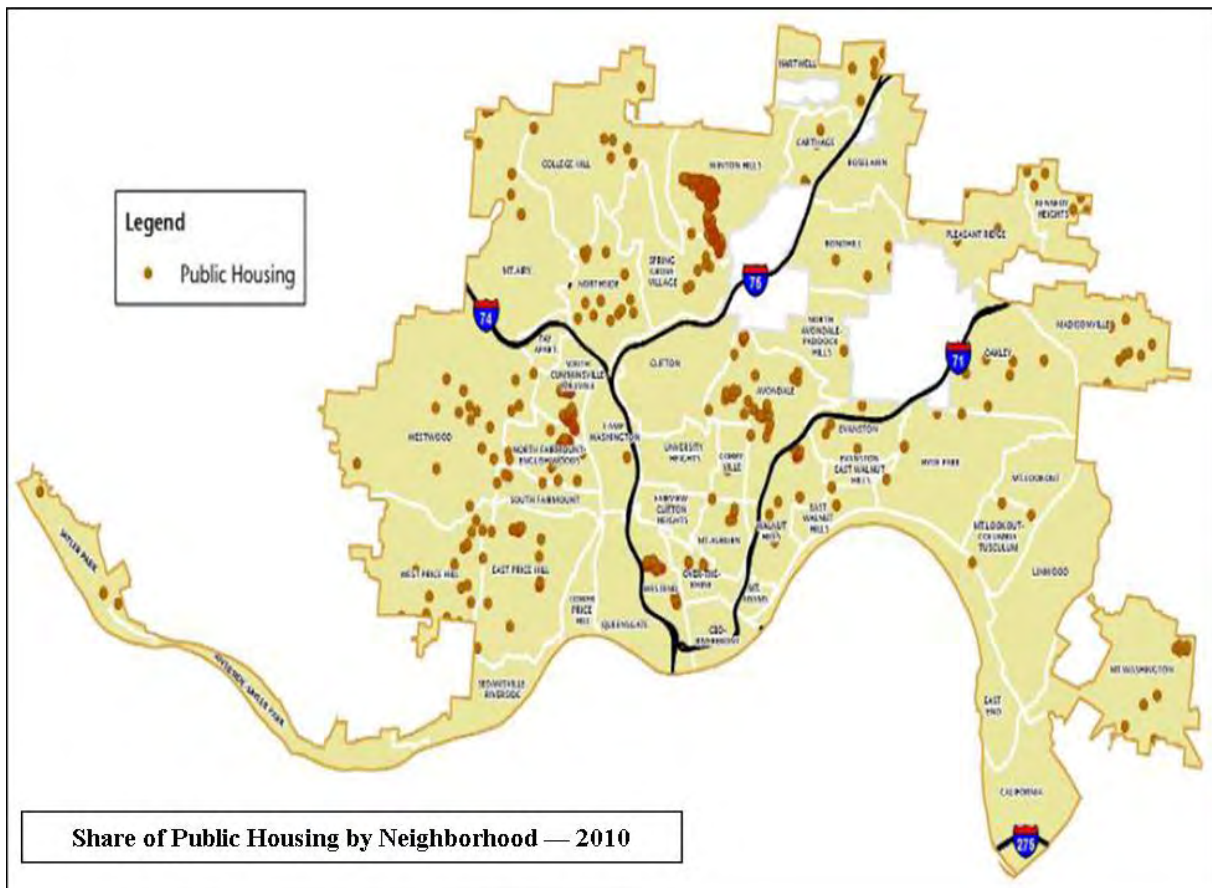
### Assisted Housing Units as Percentage of All Housing By Neighborhood

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

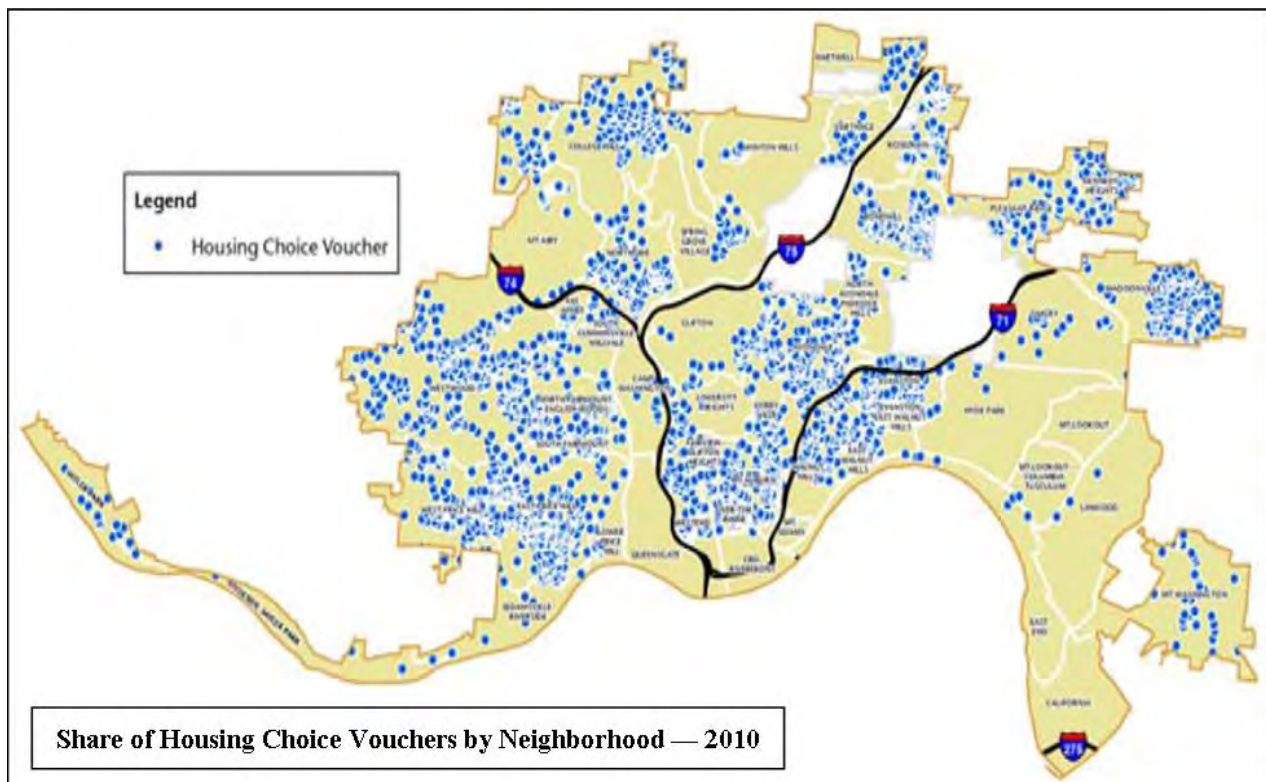
| Neighborhood                 | Assisted Units as % of Housing |
|------------------------------|--------------------------------|
| Evanston                     | 17%                            |
| College Hill                 | 13%                            |
| East Price Hill              | 12%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

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

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



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



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

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

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

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

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

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

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

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

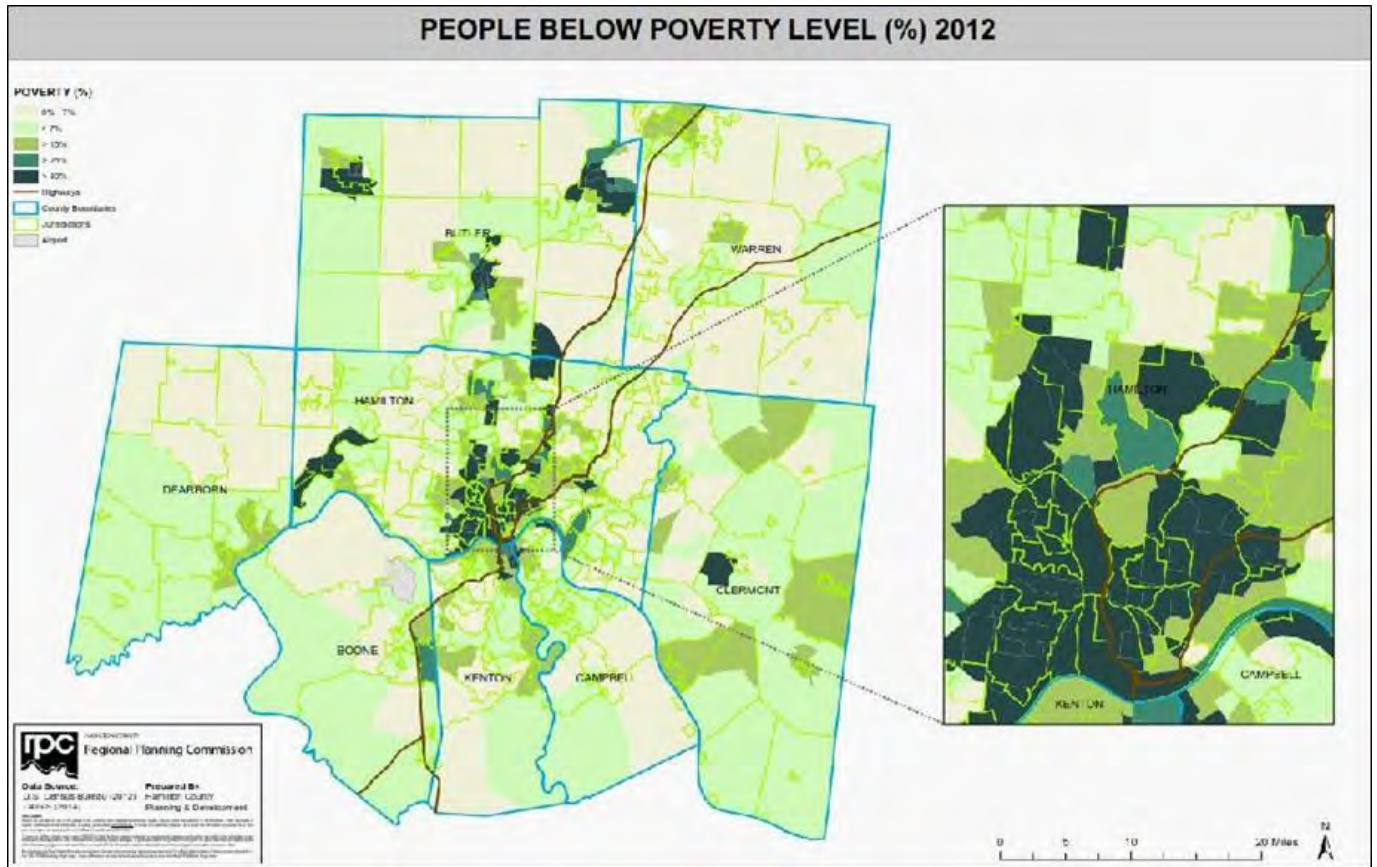
**Assisted Housing Units By Hamilton County Jurisdiction, December 2012**

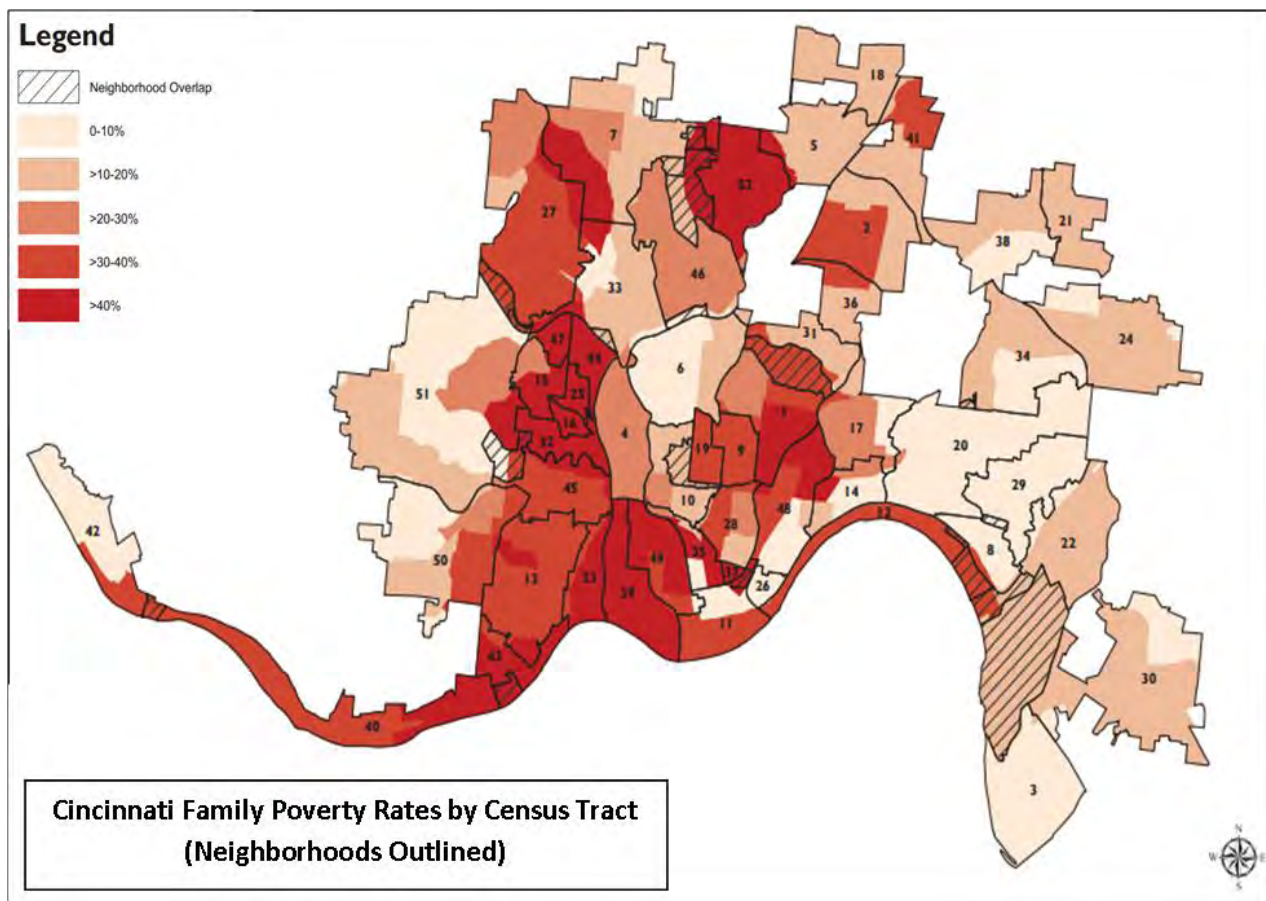
| Neighborhood       | Tenant Vouchers | Project Vouchers | Public Housing | CMHA Aff Housing | Continuum of Care | Total Assisted | Assisted Units as % of Total Housing |
|--------------------|-----------------|------------------|----------------|------------------|-------------------|----------------|--------------------------------------|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

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

## CONCENTRATIONS OF POVERTY

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

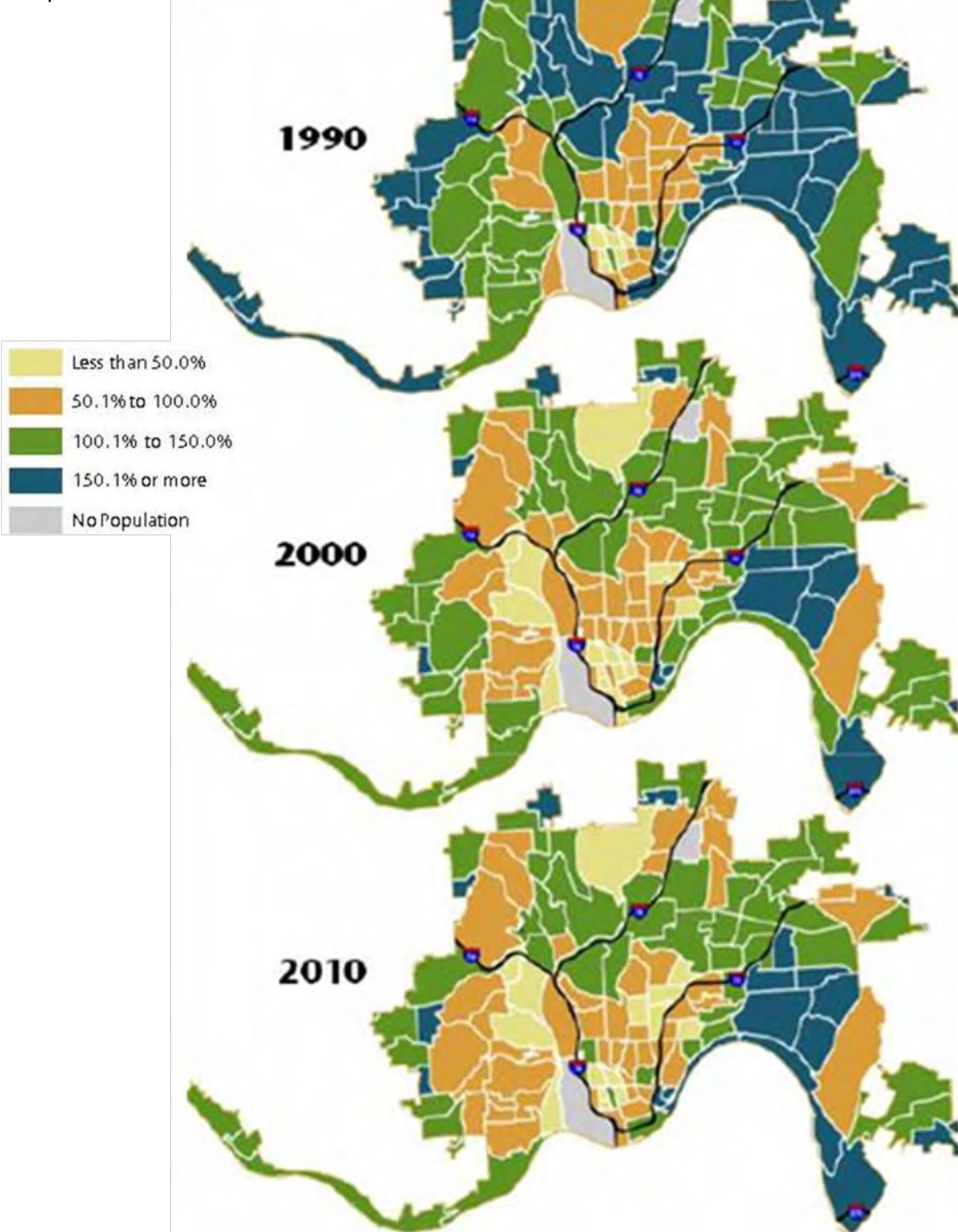




Source: 2006-2010 American Community Survey 5-year estimates. Graphic: PLAN Cincinnati, pg. 36

## Median Household Income

City of Cincinnati



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

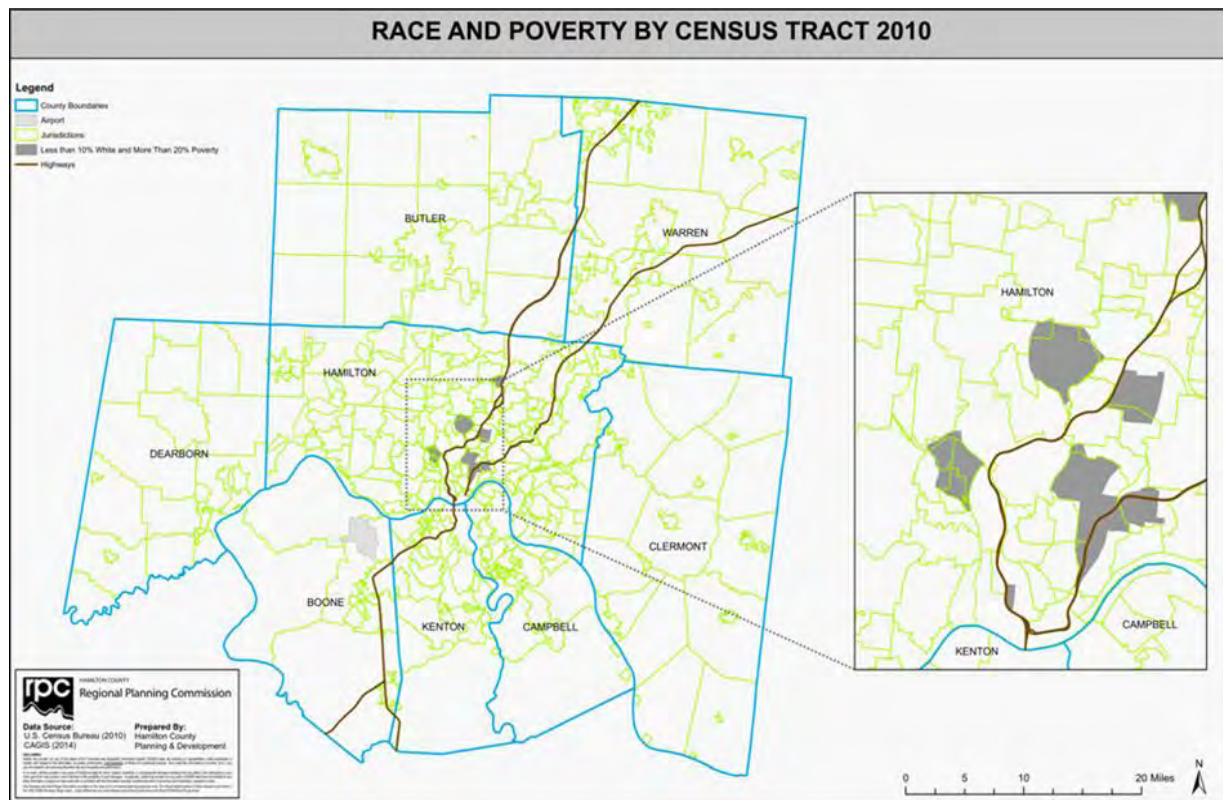
## RACIALLY CONCENTRATED AREAS OF POVERTY

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

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

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

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

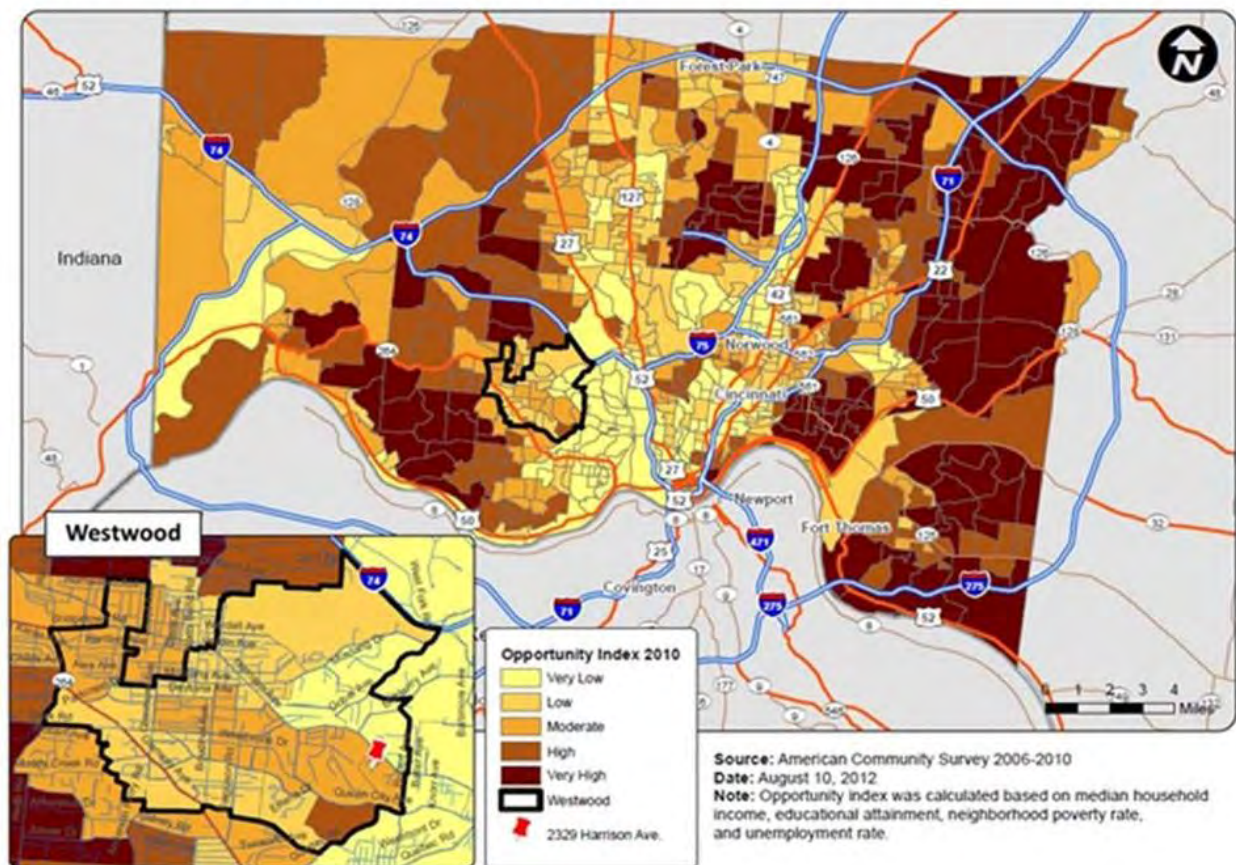


### Powell Opportunity Analysis

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

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

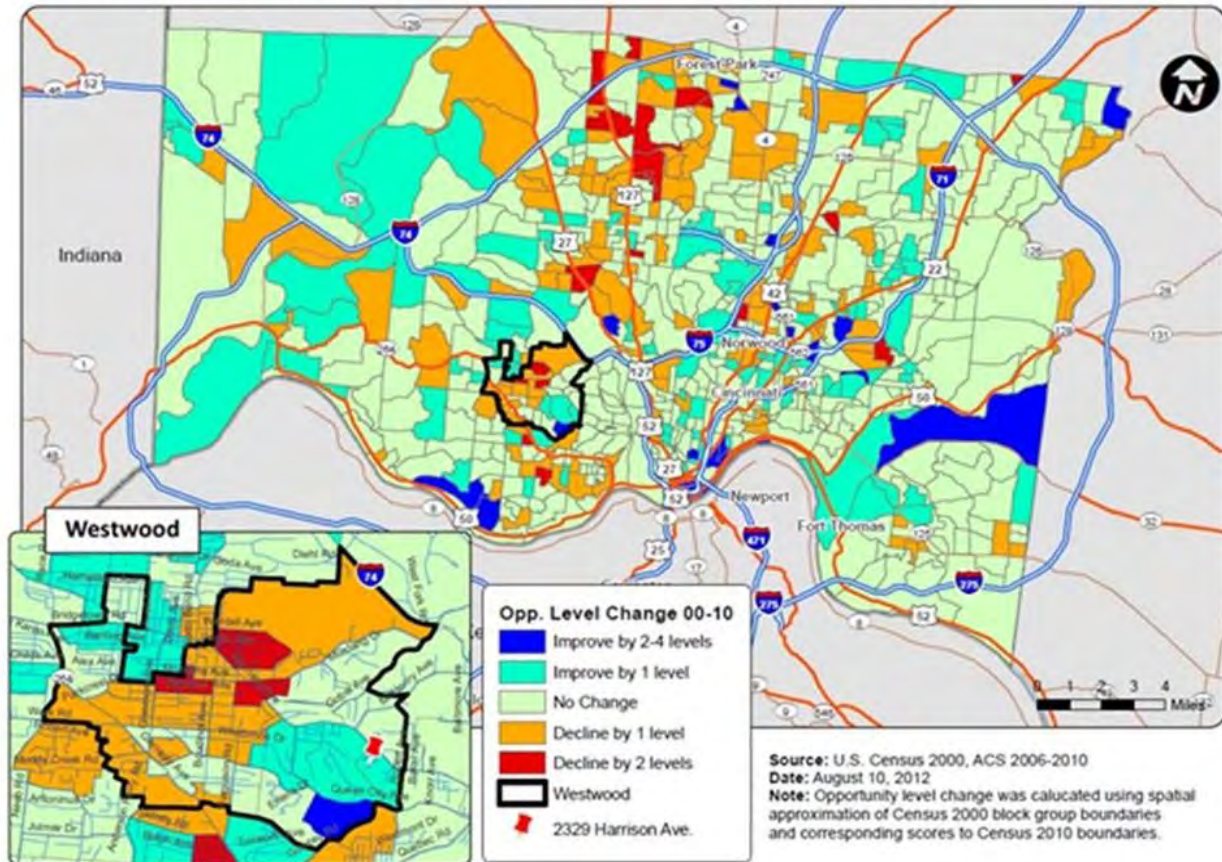
## Hamilton County, Ohio - Opportunity Map 2010



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

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

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



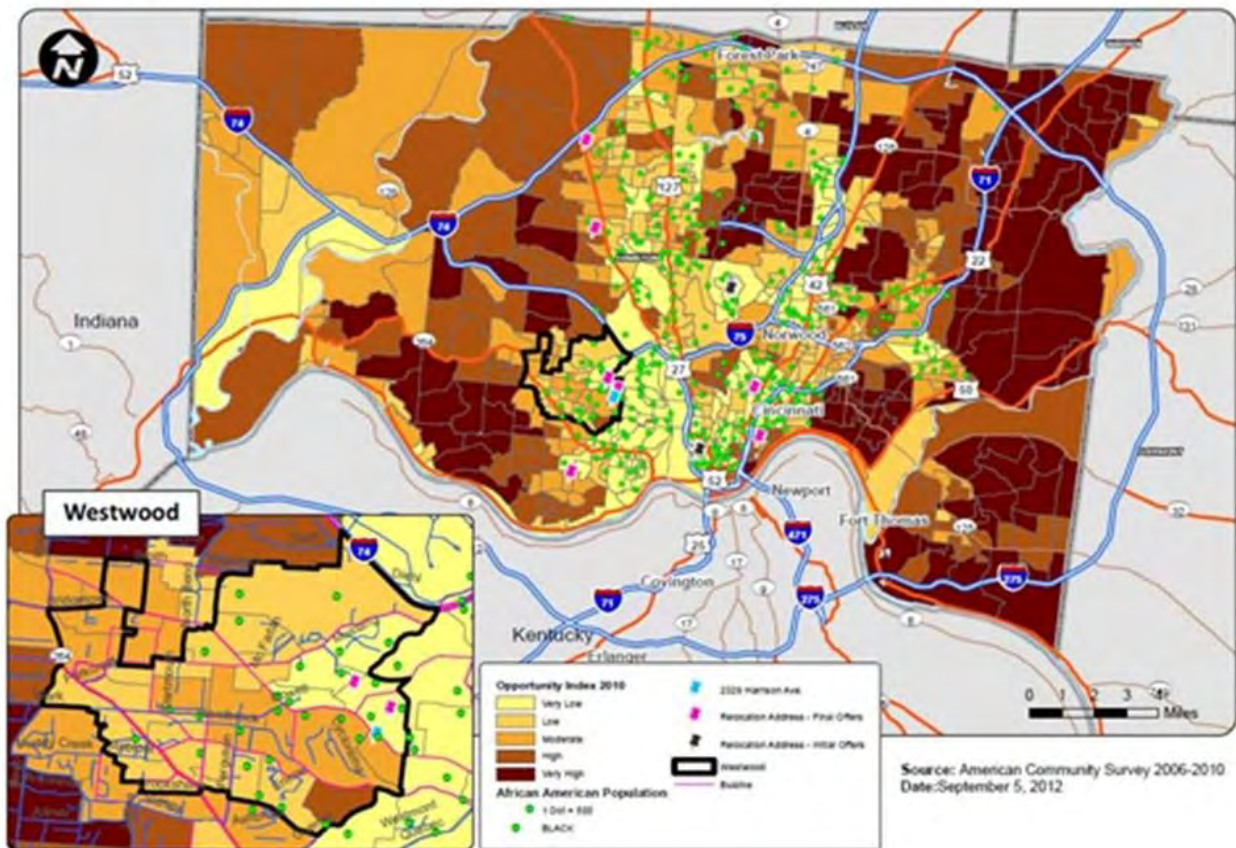
The full report produced by powell may be viewed at <http://www.cincyfairhousing.com/wp-content/uploads/2014/05/Opportunity-Neighborhood-Report-of-john-a.-powell.pdf>.

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

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

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

Opportunity Map 2010 with African American population overlay



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

### Stable integrated communities

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

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

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

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

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

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

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

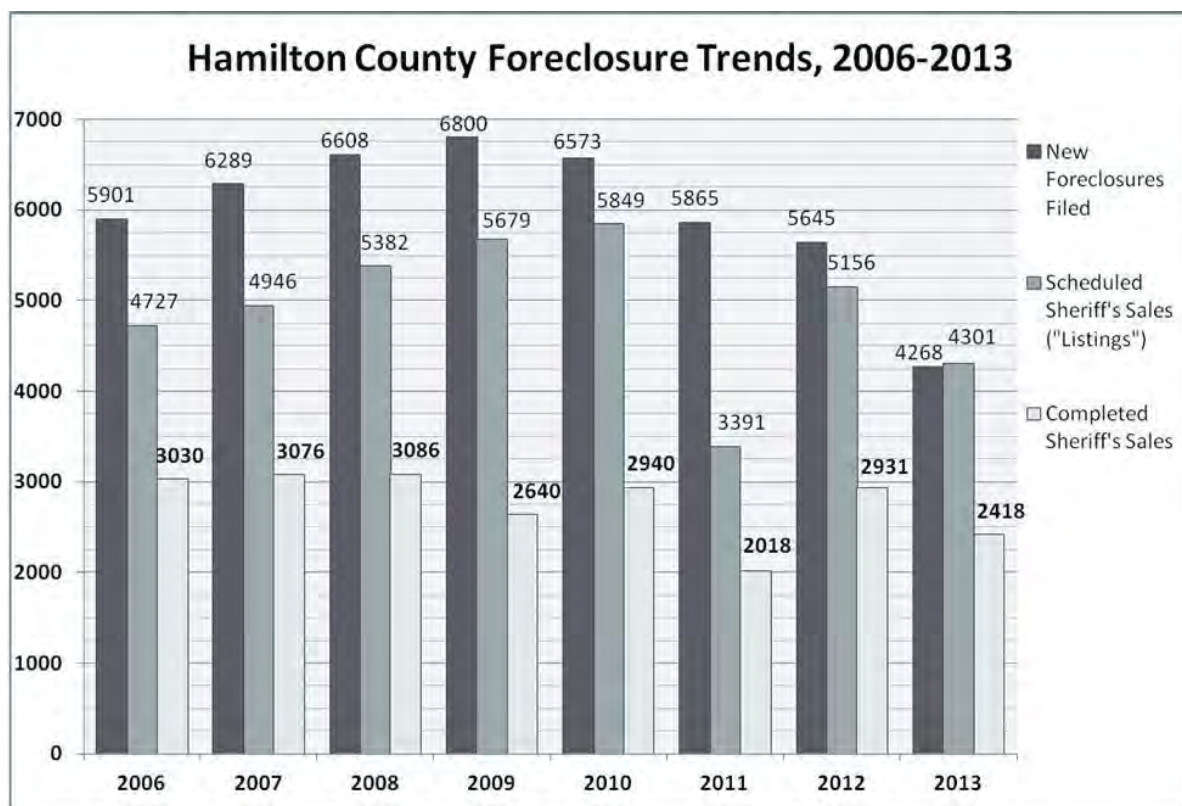
The full research report by Casey-Leininger may be seen at [www.cincyfairhousing.com/wordpress/wp-content/uploads/2011/11/Final-HT-Statistical-Report-from-UC.pdf](http://www.cincyfairhousing.com/wordpress/wp-content/uploads/2011/11/Final-HT-Statistical-Report-from-UC.pdf).

## Foreclosures in Hamilton County

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

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

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



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

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

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

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

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

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

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

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

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

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

## **Lending Disparities**

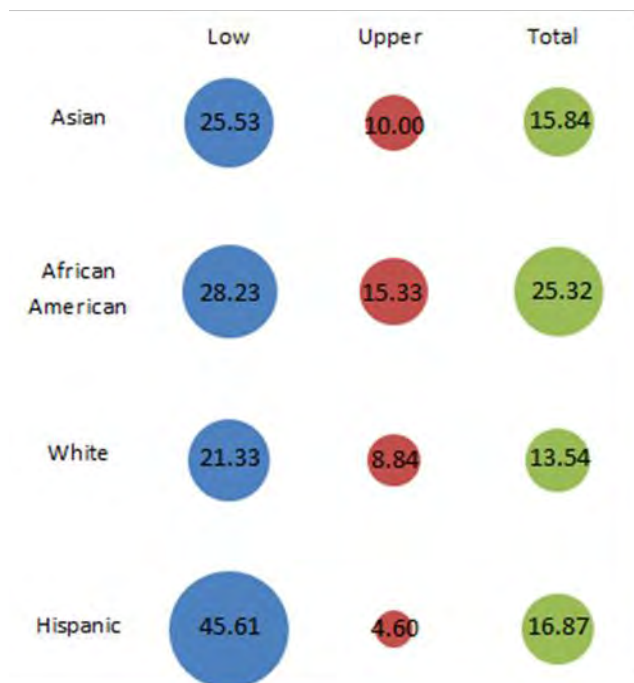
**African American homebuyers face significantly higher mortgage rejection rates than White homebuyers, regardless of income.**

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

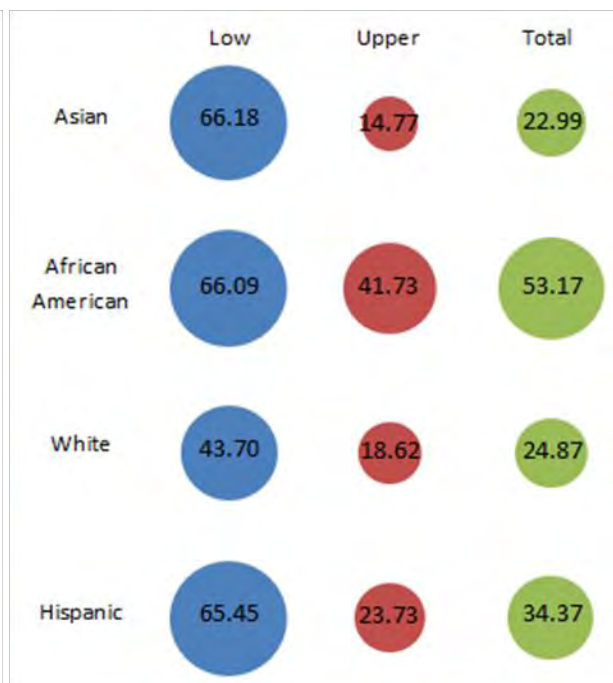
Low-income African Americans are nearly one-and-one-third times more likely to be rejected for an initial new purchase mortgage application than low-income whites, 28.23% to 21.33% respectively. Upper-income African Americans are nearly two times more likely than upper-income whites to be rejected on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

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

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



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



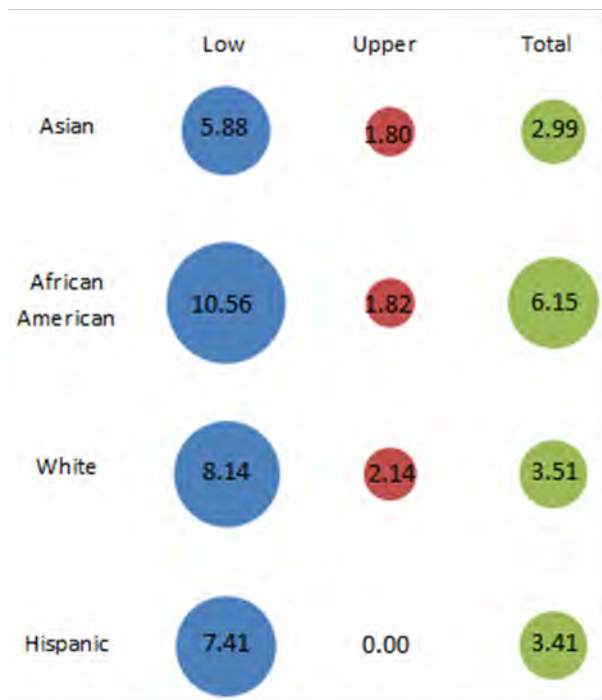
Source: "Racial & Ethnic Disparities in 2011 Ohio Mortgage Lending" by the Housing Research & Advocacy Center, March 2013: <http://www.thehousingcenter.org/wp-content/uploads/2013/03/RED-Report-2013.pdf>

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

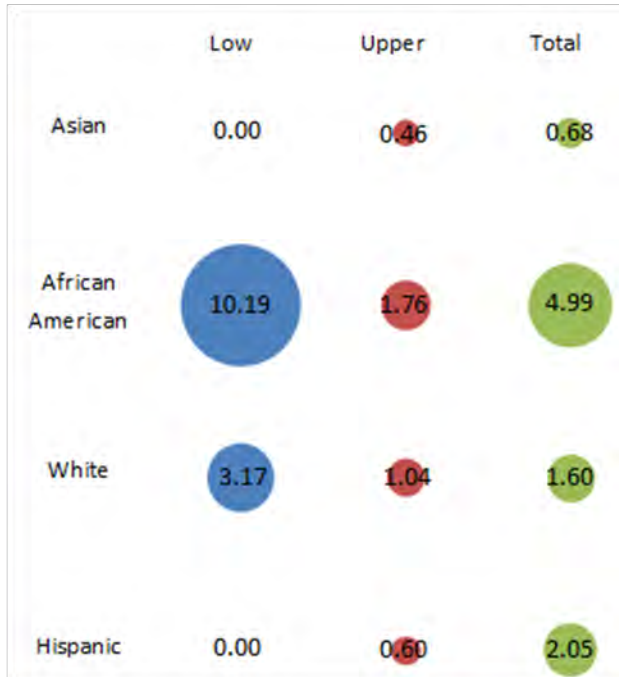
According to the Housing Research & Advocacy Center's report, 6.15% of African Americans (averaged across income levels) who do receive initial purchase mortgages are given high-cost home purchase loans. This compares to an average of 3.41% of Latino borrowers, 3.51% of white borrowers, and 2.99% of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

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

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



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



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

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

## V. Fair Housing Legal Status

### Federal law

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

## **Ohio law**

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

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

## **Local ordinances**

Cincinnati protects several classes from housing discrimination that are not included in federal or state laws. In Cincinnati, it is *also* illegal to discriminate in housing on the basis of marital status, Appalachian regional ancestry, sexual orientation and transgendered status. (Cincinnati Municipal Code, Sec. 914). The ordinance states that a complaint may be filed with the City Manager or a Complaint Office designated by the City Manager. To date no complaints had been filed.

Cincinnati also has an ordinance prohibiting discrimination against tenants who have government housing assistance, such as the Housing Choice Voucher, Cincinnati Municipal Code, Sec. 740-11. To date, no complaints have been filed.

In 2001, the City Council passed an ordinance, commonly referred to as the "Impaction Ordinance," that states, in "impacted areas," the City will "oppose the construction of new publicly-assisted low-income rental units unless the construction reduces the concentration of poverty or are intended for occupancy by the elderly." Under the Impaction Ordinance, rehabilitation of affordable units is still permitted, as long as the percentage of affordable units does not increase from when last occupied.

## **Lawsuits and Complaints**

This Analysis includes significant cases which have been filed since the 2009 Analysis of Impediments was published. One lawsuit was pending at that time, *Robinson v. CMHA*. The Plaintiff, a victim of domestic violence in her public housing unit, alleged the Cincinnati Metropolitan Housing Authority refused to transfer her to other housing. She contended that CMHA's policy and practice violated the Fair Housing Act and equal protection. The Southern District of Ohio denied her request for a transfer because they held she was not denied a dwelling as she still had a home and because the fear of returning to the home was not related to the housing authority. The federal court ruled that CMHA did not violate the 2013 reauthorization of the federal Violence Against Women Act (VAWA). After the case, CMHA made changes to their transfer policy for victims of domestic abuse as required by the VAWA.

In 2009, the United States Department of Housing and Urban Development (HUD) notified CMHA that it was conducting a Title VI investigation of its programs to determine if CMHA was compliant with the nondiscrimination requirement. In early 2011, HUD made several findings of racial discrimination. A

Voluntary Compliance Agreement was entered into in mid-2011. To address the finding that the Board had ordered no public housing to be built in the primarily White community of Green Township, CMHA agreed to purchase or develop 32 units of family public housing in the Township. To address the findings that Housing Choice Voucher-holders were treated differently by CMHA if they moved to certain White neighborhoods, CMHA was required to review and reconsider all Housing Choice Voucher terminations in 2008 to ensure they were consistent with HUD regulations. Other requirements included changes to the complaint intake process, implementation of a mobility process, and regular monitoring throughout the period of the agreement.

In *Davis v. Cincinnati Metropolitan Housing Authority*, three CMHA tenants filed fair housing complaints against the authority. The 2009 case involved tenants moved from their home in the Westwood neighborhood for renovations that were subsequently cancelled with the building left vacant. The case was resolved with the federal court ruling that CMHA violated the Uniform Relocation Act. Changes were made to CMHA's transfer policy in order to comply with URA. A settlement was reached and tenants were allowed to return to the property after it was moderately modernized.

In 2010, Housing Opportunities Made Equal assisted several women in filing discrimination complaints against Henry Bailey, a landlord, based on sexual harassment. The case was turned over to the United States Department of Justice, whose investigators found additional allegations that Bailey subjected tenants and prospective tenants to sexually discriminatory acts, such as unwanted touching and sexual comments, unauthorized entry into apartments, and improper offers to exchange housing benefits for sexual acts. The Department of Justice received a judgment against Bailey, and he was ordered to pay \$800,000 in damages and \$55,000 in civil penalties.

In 2011, Michael Gunn filed a fair housing complaint against his Westwood landlord. With the assistance of HOME, Gunn, who is white, stated his landlord placed a "Public Swimming Pool – Whites Only" sign on the pool gate after his bi-racial daughter swam in the pool while visiting him. The Ohio Civil Rights Commission found probable cause of racial discrimination and the Ohio Attorney General tried the case before an Administrative Law Judge. Damages of \$55,000 were awarded to Mr. Gunn and his family. The case and a picture of the sign were reported widely in the national press.

In 2011, Denise Colbert requested a parking space at the condominium she was renting in Cincinnati as a reasonable accommodation. After her request was denied, she filed a fair housing complaint against the condo association and the property managers. The association argued that Ohio law prevented providing an assigned parking space in the common area parking lot. After probable cause was found by the Ohio Civil Rights Commission, Colbert filed a case in federal court. A resolution was reached between the association and Colbert, which included a monetary settlement and a change in the procedure for handling reasonable accommodation/ modification requests in the future.

In 2011, female residents of the Anna Louise Inn filed a fair housing complaint in Federal court against Western & Southern Financial Group, Inc. The Anna Louise Inn is located in an historic building in downtown Cincinnati that offers dormitory style rooms for women. The corporation wanted to buy the Inn and filed numerous lawsuits to halt its renovation, issuing statements with highly negative

descriptions of the residents. The residents won a favorable decision denying the corporation's motion to dismiss their fair housing case and allowing the case to go forward. However, the nonprofit operating the Inn could not withstand the high cost of litigation against the corporation and the residents agreed to drop their case as part of a settlement reached between Western & Southern and the Anna Louise Inn. The corporation bought the property and agreed to allow the residents to remain until a new Inn could be built in a low-income, primarily African American neighborhood outside of downtown.

In 2013, the City of Montgomery in suburban Hamilton County filed in Federal Court requesting a declaratory judgment allowing them to prevent a group home for five adults with dementia from locating in the city. The group home provider filed a counterclaim under the Fair Housing Act alleging discrimination against people with disabilities. The case was settled with the City permitting the group home, agreeing to revise its zoning code in accordance with fair housing, and to pay \$25,000. *City of Montgomery, Ohio, v. Our Family Home, Inc.*

Currently there are three significant pending cases:

In 2010, an African American couple filed a fair housing complaint with the United States Department of Housing and Urban Development for discrimination on the basis of race in the lease of a home by a licensed real estate agent. The Ohio Civil Rights Commission found probable cause of racial discrimination and the couple filed a complaint in Federal Court. The case, *Jones v. McGrath*, is pending.

In 2011, HOME filed a fair housing complaint against CMHA for its preference policy in distribution of Housing Choice Vouchers. The complaint was filed with HUD and alleged the preference given to seniors on the CMHA voucher waiting list had a disparate impact on families with children. The HUD regional office gave an initial no probable cause ruling; however, HOME appealed the decision to the Washington, D.C., office. The appeal is pending.

In 2013, the City of Blue Ash gave Ingrid Anderson a citation for a miniature horse she kept as an assistance animal for her severely disabled daughter. The city claimed the animal was "livestock" and could not be kept in the city limits. After her request for a reasonable accommodation was denied, Anderson, working with HOME, filed a complaint with HUD and a complaint in Federal Court for a violation of the Fair Housing Act. The case is now pending with the Federal Court and the complaint is being investigated by the Ohio Civil Rights Commission.

### **Complaints Received by HOME**

Housing Opportunities Made Equal (HOME) is the private fair housing agency in the Cincinnati metropolitan area that counsels people who believe they have experienced illegal housing discrimination and helps them gather evidence and take enforcement action. Numbers and types of fair housing complaints received by HOME in the five years since the last Analysis of Impediments are listed in the charts "Complaints by Class – 2009-2013" and "Complaints by Category – 2009-2013." These charts include only those calls in which issues of possible illegal housing discrimination were raised. HOME receives many more calls from people with landlord-tenant problems or lending situations that they believe are "unfair," but which do not involve potential housing discrimination.

| <b>Complaints by Class – 2009-2013</b> |             |             |             |             |             |
|--|-------------|-------------|-------------|-------------|-------------|
|  | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> |
| Race/Color                             | 122         | 118         | 125         | 102         | 107         |
| Disability                             | 201         | 274         | 285         | 268         | 247         |
| Sex (Gender)                           | 23          | 37          | 33          | 33          | 35          |
| National Origin                        | 19          | 14          | 30          | 16          | 18          |
| Religion                               | 2           | 2           | 1           | 0           | 5           |
| Family Status                          | 59          | 67          | 60          | 80          | 87          |
| Other                                  | 28          | 17          | 19          | 36          | 12          |
| <b>TOTAL</b>                           | <b>454</b>  | <b>529</b>  | <b>553</b>  | <b>535</b>  | <b>511</b>  |

| <b>Complaints by Category – 2009-2013</b> |             |             |             |             |             |
|---|-------------|-------------|-------------|-------------|-------------|
|   | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> |
| Rental                                    | 370         | 419         | 463         | 456         | 424         |
| Sales                                     | 9           | 9           | 2           | 10          | 6           |
| Lending                                   | 1           | 3           | 5           | 3           | 0           |
| Insurance                                 | 0           | 0           | 0           | 0           | 1           |
| Harassment                                | 58          | 83          | 66          | 56          | 67          |
| Other                                     | 16          | 15          | 17          | 10          | 13          |
| <b>TOTAL</b>                              | <b>454</b>  | <b>529</b>  | <b>553</b>  | <b>535</b>  | <b>511</b>  |

National studies show that only a few of the people who believe they have experienced illegal discrimination ever report it or file a complaint. Therefore, an increase in complaints does not necessarily mean there is an increase in discrimination. It is more likely a reflection of the effectiveness of HOME's outreach, education and advertising. One notable trend is the growth in the number of complaints based on family status. HOME attributes this change to its efforts to promote awareness of fair housing rights for families. It has been illegal to discriminate against families with children for more than 20 years, but it is apparent that many people renting single houses or a couple of rental units do not know the law. In addition to increased outreach, HOME focused some of its radio advertising on educating the public that housing discrimination against families with children is illegal. It also created an online video spotlighting such discrimination.

The increase in the complaints of discrimination based on disability noted in the 2009 Analysis has remained steady. The Fair Housing Act not only prohibits denial of housing because of a physical or mental disability, but also requires housing providers to grant requests for reasonable accommodations and modifications needed to allow someone with a disability an equal opportunity to use and enjoy the home. Also, the number of national origin complaints has remained stable since the 2009 Analysis.

In addition to complaints brought to HOME from 2009 through 2013, Legal Aid attorneys represented tenants in approximately 60 cases involving claims of Fair Housing Act or Section 504 violations. Mostly these were eviction cases where the fair housing issue was a defense and/or a counterclaim; some were conditions cases where the client had a disability and they had requested a reasonable accommodation

### **Complaints Received by Ohio Civil Rights Commission**

The Ohio Civil Rights Commission received 201 complaints of housing discrimination in Hamilton County from 2009 to 2013, as shown in the table "Complaints to OCRC – 2009-2013." The OCRC complaints include both complaints received directly from people who thought they were treated unfairly and from those filed by people who first called HOME. HOME is able to gather evidence to support a suspicion of

discrimination and discuss alternatives, such as mediation. Like the complaints received by HOME, more complaints were filed with the OCRC based on disability than for any other protected class.

| Complaints to OCRC – 2009-2013 |           |           |           |           |           |
|--------------------------------|-----------|-----------|-----------|-----------|-----------|
|                                | 2009      | 2010      | 2011      | 2012      | 2013      |
| Race/Color                     | 16        | 13        | 5         | 8         | 7         |
| Disability                     | 16        | 21        | 7         | 13        | 5         |
| Sex (Gender)                   | 1         | 6         | 4         | 7         | 2         |
| National Origin                | 1         | 1         | 0         | 1         | 0         |
| Religion                       | 0         | 0         | 0         | 1         | 1         |
| Family Status                  | 11        | 14        | 9         | 8         | 10        |
| Other                          | 1         | 2         | 1         | 4         | 5         |
| <b>TOTAL</b>                   | <b>46</b> | <b>57</b> | <b>26</b> | <b>42</b> | <b>30</b> |

## V. Fair Housing Activities

The purpose of this chapter is to review the major fair housing activities in Cincinnati and Hamilton County. It includes the activities of Housing Opportunities Made Equal (HOME), the private fair housing agency serving the region, as well as the City and County's implementation of the recommendations of the 2009 Analysis of Impediments and Fair Housing Action Plan.

Both Cincinnati and Hamilton County contract with HOME to provide fair housing services. HOME has been providing services in the Greater Cincinnati area since 1968 when the Federal Fair Housing Act was passed. HOME also currently has a 3-year fair housing enforcement grant from HUD.

- Client Services:** People who feel they have experienced illegal discrimination work with staff who counsel them, help gather evidence, and advise them of their enforcement options. Options include: having HOME staff intervene, which often is effective if the client still wants the housing; participating in private mediation; filing an administrative complaint with HUD or the Ohio Civil Rights Commission; or working with a cooperating attorney to file a lawsuit in court. Section IV discussed the number and types of complaints received by HOME.
- Systemic Testing and Audits:** In addition to gathering evidence based on individual complaints, HOME proactively tests the housing market in the greater Cincinnati area to uncover discrimination that may not be apparent to people seeking housing. It sends testers in pairs to see whether home-seekers are treated differently based on race or children. While most of the tests showed no discrimination, the knowledge that HOME is constantly testing the market is a strong deterrent to illegal discrimination. HOME also audits multifamily construction to ensure it meets the Fair Housing Act's minimal accessibility requirements and monitors advertising.

- **Education and Training:** HOME provides training for housing providers including Realtors and landlords and also for housing consumers. Classes are offered through Boards of Realtors, the Apartment Association, the Real Estate Investors Association, and special classes for landlords in the Housing Choice Voucher program. In addition, HOME provides in-house classes for private real estate companies and property management firms. Consumer presentations on fair housing rights are made at human services staff meetings, church groups, community councils, and university classrooms. In 2013, HOME's fair housing training reached 2,393 people through 64 classes for Realtors and property managers, 48 outreach presentations for consumers, and fair housing training for local governments. HOME also launched a new three-hour class, eligible for continuing education units, for Realtors, which focused on Implicit Bias. HOME also trained all CMHA property managers on reasonable accommodations.
- **Mobility:** HOME provides a small Mobility program with City and County CDBG funding. The purpose of the program is to help families with Housing Choice Vouchers find housing outside areas with poverty rates. The program was larger in previous years and currently involves two part-time staff members who recruit landlords, screen tenants before referring them to landlords, and act as ombudsmen in resolving issues with the Housing Choice Voucher program. Because voucher-holders are more than 90% African American in Hamilton County and the low-poverty communities are predominantly White, the program also furthers racial integration.
- **Housing Mediation Service:** HOME sponsors a Housing Mediation Service jointly with the Greater Cincinnati/Northern Kentucky Apartment Association and the Real Estate Investors Association of Greater Cincinnati. The services of professional mediators are available free to tenants and landlords to resolve fair housing issues or other housing disputes. The Mediation Service is particularly valuable in resolving disputes between tenants with disabilities and landlords concerning requests for reasonable accommodations under the Fair Housing Act.

## 2009 Analysis of Impediments Recommendations

In 2009 Cincinnati and Hamilton County conducted a joint Analysis of Impediments to Fair Housing Choice that identified 18 recommendations. This section will summarize actions taken since 2009.

1. *The City and the County need to work with CMHA to provide accurate information about the Housing Choice Voucher program, including how the program works, the percentage of elderly and disabled people on the program, and the percentage employed. The communities also need accurate information on comparative rates of assisted housing concentration.*
  - CMHA hired a new Chief Executive Officer in 2013 who has had more than 100 Community Outreach meetings throughout the County. In these meetings, he provides information about public housing and the Housing Choice Voucher programs and listens to community concerns.

- Affordable Housing Advocates, a coalition group, produced and launched a video called “Who Needs Affordable Housing in Greater Cincinnati” during 2012. The video and discussion guide have been presented at churches, in classrooms, and before civic groups.
  - CMHA has hired two Community Liaisons to work directly with local communities to quickly address concerns.
2. *The City and County should support, encourage, and participate with neighborhood groups who value inclusion and welcome new neighbors.*
- In 2011 the City and County participated with HOME in celebrating the stable integrated communities in Hamilton County. Awards were given to 28 communities at a forum that included a panel of neighborhood representatives discussing best practices in being inclusive. Awards were presented by a representative of the City and a County Commissioner.
  - In 2013 the City and County participated with HOME in hosting a forum called, “When Your Neighbor is Different from You, What Happens Next?” The discussion on building inclusive communities was attended by 60 people most of whom were active with their community councils.
  - The Inclusive Communities forum was repeated in 2014. The discussion focused on neighborhoods facing gentrification and how to ensure they stabilize as integrate mixed-income communities and not displace all the former residents. That forum drew 39 people from 21 different communities in the region.
3. *The Cincinnati Planning Department and Hamilton County Regional Planning Commission could take the lead in creating a positive image of diverse, mixed-income communities.*
- The City developed a new comprehensive plan approved in 2012. Plan Cincinnati was developed with extensive public input, and six Working Groups were formed to implement the goals.
  - The Plan commits Cincinnati to being an inclusive, welcoming city: “We will welcome and support all ethnicities, races, religions, and sexual orientations. We will create a Cincinnati that is connected, welcoming, and attractive to all people.”
  - It commits Cincinnati to creating mixed-income communities: “Distribute income-restricted housing equitably throughout the region.” “Create a stock of housing in each neighborhood that is affordable at all income levels.” “Incorporate inclusionary zoning policies into the new Land Development Code.” “Consider providing public funding only for projects that include units for a mix of incomes.”

- It recognizes the need for additional housing to meet the needs of residents with disabilities: “Cincinnati will increase accessible and visitable housing opportunities, especially along transit corridors and surrounding our centers of activity.”
  - It explicitly states the City’s commitment to fair housing: “Existing fair housing laws have been in effect for quite some time now. We need to strictly adhere to these laws and support them in order to prevent and stop all housing discrimination practices that are out there.”
  - Hamilton County Commissioner Todd Portune was elected chair of the OKI Regional Council of Governments during 2013. OKI is the metropolitan area planning organization. During 2013 and 2014, it worked on a Strategic Regional Policy Plan that incorporates a vision of diverse, mixed-income communities. It includes the objective: “Local governments (working with homebuilders, state agencies, and housing authorities where they exist) should encourage a range of housing choices in terms of price, size, type and location dispersed throughout the region.” One of the Policies to implement this objective is: “Local governments should continue to work with the community, developers, public housing authorities, nonprofit housing entities and private landlords to address the need for decentralized quality subsidized housing.”
4. *Elected officials and candidates should be asked to sign a pledge to refrain from inflaming racism and prejudice and to show respect for all citizens and their neighborhoods in campaign advertising and rhetoric. Such a pledge was developed and used by the Affordable Housing Advocates group after the negative campaigning in Hamilton County in 2006.*
- After 2009 the pledge was not pursued by Affordable Housing Advocates because of the proliferation of candidate pledges for various purposes. The negative campaigning has not been a significant problem since 2006. The one exception was in 2012 when a candidate for state representative mailed campaign literature that called people receiving Housing Choice Vouchers “a cancer that destroys our neighborhoods.” In response, HOME, Bridges for a Just Community, and the Cincinnati Human Relations Commission issued a public statement on Civility in Political Discourse.
5. *CMHA, the City, and the County should collaborate on an active program to recruit landlords in low-poverty areas and provide information and support to families with Section 8 vouchers interested in making integrative moves. A robust Mobility Program will ensure that families with vouchers have full housing choice.*
- At the time of the 2009 Analysis of Impediments only the City supported HOME’s Mobility program with CDBG funding. Since then, the County provided annual funding in 2010. CMHA funded the program for one year. The program could be much stronger with more funding.

6. *The City and County should ask CMHA to refrain from actions that limit housing choice such as using tenant-based vouchers to create project-based units or seeking ways to restrict access to certain neighborhoods.*
  - Since this impediment was identified early in 2009, HUD conducted a fair housing compliance monitoring of CMHA and made findings of racial discrimination for limiting access to certain neighborhoods. CMHA entered into and has implemented a Voluntary Compliance Agreement (VCA) that addresses issues related to this impediment.
7. *The City and County should involve Section 8 tenants in community meetings, including upcoming meetings to develop a Cincinnati Comprehensive Plan and community meetings to discuss community development funding.*
  - The City reached out to public housing residents and Housing Choice Voucher residents with the email announcing the online survey for citizen input. We sent emails to CMHA staff and board members, public housing resident boards and the all community councils. Five representatives from the Jurisdiction-wide Resident Advisory Board (J-RAB) attended one of the stakeholder meetings.
8. *The City and County should work with CMHA to establish a Community Advisory Committee that includes Section 8 tenants and advocates, landlords, and representatives of communities concerned about the impact of families with vouchers moving to their neighborhoods.*
  - The new Chief Executive Officer of CMHA decided that rather than setting up a Community Advisory Committee, CMHA would implement “Good Neighbor Agreements” with voucher residents and community groups. The CEO and top management staff met with representatives of the County Fair Housing Advisory Committee and meet regularly with Affordable Housing Advocates, landlords and community groups.
9. *Assertive law enforcement action is needed on fraudulent foreclosure prevention scams, the next generation of predatory lending that is targeting minority communities.*
  - The Hamilton County Clerk of Courts sends information to homeowners when foreclosure actions are filed warning of scams and referring them to approved, nonprofit foreclosure prevention services.
  - In 2012 HOME was awarded a FHIP Lending Education grant by HUD. HOME did outreach in Hamilton County warning of mortgage rescue scams and directing homeowners to legitimate nonprofit housing counselors. Through that program, 320 people attended outreach events and 1,326 educational materials were distributed. In addition to consumer outreach, HOME provided individual counseling to 189 homeowners at risk of foreclosure, 57% of whom were African American. In some cases the homeowners already had fallen prey to scammers and were referred to law enforcement agencies.

- Since 2009 the City has allocated CDBG for an Emergency Mortgage Assistance fund administered by Legal Aid. The County uses CDBG funds to support HUD-approved housing counseling agencies providing foreclosure prevention assistance and helping homeowners avoid scams.
10. *The City and County should ask the banks in Hamilton County to review their HMDA data and, where racial disparities exist, conduct self-testing and establish Mortgage Review Committees to ensure that loan originators and underwriters are not letting stereotypes and prejudice affect their decisions.*
- As part of its HUD Education grants, HOME organized Fair Lending Forums in 2012, 2013 and 2014 to reach lenders. The City and County participated in planning committees to organize the events along with representatives of several large local banks and the Federal Reserve branch. The events were held at the Federal Reserve Bank and successfully reached a large number of lenders. The lenders discussed why racial disparities in mortgage approvals exist and barriers to African American homeownership in the current lending environment. Best practices on increasing African American homeownership were shared.
11. *The City and County should work with major lenders to place more branches in minority and low- and moderate-income neighborhoods.*
- Other than discussion at the Fair Lending Forums described above, there was no action on this recommendation.
  - In 2013 and 2014, the City partnered with Smart Money Community Services/Lifespan to provide financial counseling to low- and moderate-income households. The contract was funded with CDBG dollars.
12. *Training needs to be provided to government officials and local zoning boards in Hamilton County on the Fair Housing Act rights of people with disabilities and the liability of jurisdictions who violate the law.*
- HOME provided fair housing training for City and County staff in 2011, 2013 and 2014.
  - In September 2012, the Hamilton County Regional Planning Commission sponsored a half-day forum on Accessibility and Visitability attended by representatives of 18 county jurisdictions. Forum speakers emphasized the need for housing that allows people with disabilities to be integrated into all communities.
  - The Hamilton County Regional Planning Commission conducts a Certified Planning Commissioners' Program with five-training sessions. The training covers liability of jurisdictions under the Fair Housing Act.

13. *The City Planning Department and Hamilton County Regional Planning Commission should provide siting assistance programs that enable the siting of special needs housing by providing community education, dispute resolution services, and tools such as Good Neighbor Agreements.*
- The Cincinnati Metropolitan Housing Authority is negotiating Good Neighbor Agreements with local jurisdictions and community councils to reduce misunderstanding and tension around its properties and with the Housing Choice Voucher program. So far, four Agreements have been signed and others are pending.
  - The City has experienced problems trying to identify and receive approval for homeless shelters and permanent supportive housing projects. However, in recent years, four shelters and/or permanent supportive housing projects are in process or have been completed. These include the new Sheakley Lighthouse Youth Shelter, relocation of the City Gospel Mission, construction of a new Drop Inn Women's Shelter, and construction of a new Anna Louise Inn. The relocation of the Drop Inn Men's Shelter will begin soon. Proposed construction of new permanent supportive housing by National Church Residences has been stalled. Locations in Avondale were met with some community backlash. The Avondale Community Council and area religious leaders supported the project; but the residents closest to the original location organized opposition to the site. They also opposed any other location in Avondale. The Ohio Housing Finance Agency is willing to transfer the tax credits to another site, but a new site has not yet been identified.
14. *When the City and County issue occupancy certificates for new multifamily buildings, the inspectors should ensure that the minimal accessibility requirements of the Fair Housing Act are met.*
- Since 2009, both Cincinnati and Hamilton County have provided accessibility training for their building inspectors.
  - HOME Design and Construction audits have not found any significant violations of multifamily design and construction requirements in the last five years.
  - In 2011, Cincinnati City Council appointed a Visitability Task Force to increase and promote visitable and accessible construction in the City of Cincinnati. In 2014, the City added additional incentives to its Residential Tax Abatement ordinance for properties that meet "Visitability" standards.
15. *The City and the County should expand their programs providing accessibility modifications for existing housing to serve renters as well as homeowners.*
- In response to this recommendation, Hamilton County developed a program to help fund accessibility modifications for low-income renters jointly with the Center for Independent

Living Options and People Working Cooperatively. The program was funded by CDBG at \$100,000 in 2010 and 2011. From 2012 to 2014 it has received \$25,000 annual funding. The program does not serve tenants in Cincinnati, and the City has not implemented a similar program to date.

16. *Information on accessible rental units needs to be made more readily available.*

- The City and County both provide tenant-based rental assistance for people with disabilities using HOME Investment Partnership Program funds. People receiving the vouchers who need accessible units are directed to the Center for Independent Living Options, which serves as a clearing house for information about accessible units. The State of Ohio maintains a statewide Housing Locator that provides some information on accessibility. Comments from advocates and landlords during recent focus groups suggest that neither of these sources meet the need for current information regarding accessible vacancies. While people with disabilities find it hard to find accessible units, landlords are renting accessible units to people who do not need the features when no one with a need applies.
- In 2011 began providing HOME funding to continue a contract to Hamilton County Community Development to operate and provide Tenant Based Rental Assistance (TBRA) to eligible households within the City of Cincinnati. The TBRA covers a portion of the household rent payment for client households. The program is marketed to persons with disabilities.

17. *A significant marketing campaign could open the housing market to families by raising public awareness that housing discrimination against families with children is illegal.*

- In 2012 HOME obtained a competitive HUD fair housing education grant to conduct a media campaign to raise awareness about familial status discrimination. A short video was written, produced, and placed on YouTube. So far it has had more than 1,200 individual viewers. To promote the video, 16 articles were published in local community newspapers and six billboards were displayed throughout the greater Cincinnati area. In addition, 268 radio ads were played in Spanish and English on six different local radio stations. In 2013, HOME saw a 36% increase in familial status complaints.
- The County staff administering Tenant Based Rental Assistance added discrimination awareness training to people receiving TBRA. The City and County directed the Strategies to End Homelessness, formerly Cincinnati Continuum of Care, to add this training to their programs assisting individuals and families transitioning from shelters to rental housing.

18. *Educate female tenants that sexual harassment by landlords is illegal and should be reported to HOME.*

- Since 2009 HOME has aired approximately 120 radio ads each year encouraging women to report sexual harassment by landlords. Sexual harassment was a major topic at consumer

education presentations during the year. In 2012, a sexual harassment case involving multiple victims that HOME had referred to the U.S. Department of Justice was settled for \$855,000. Press coverage of the settlement also served to educate the public that sexual harassment by landlords is illegal.

- The City and the County provide CDBG funding to carry out fair housing activities contractually with HOME.
- The City provides CDBG funding to Legal Aid Society for the Tenant Representation Project which provides legal representation for low-and moderate-income tenants in the City of Cincinnati.

## **2014 Impediments to Fair Housing Choice**

This section lists impediments to fair housing choice in Cincinnati and Hamilton County and makes recommendations on steps that can be taken to address the impediments. The conclusions in this section are based on data and information from previous sections and on the focus groups and interviews described in the Methodology section.

### **1. Lack of public transportation in opportunity areas**

Every focus group said that the major impediment to housing choice was lack of public transportation in opportunity areas. As one participant said, “It really comes down to transportation and affordable housing.”

The bus system is operated by the Southwest Ohio Regional Transit Authority. SORTA, an independent political subdivision of the State of Ohio, operates Metro fixed-route bus service and Access paratransit service for people with disabilities. SORTA is governed by a 13-member board of trustees, 7 appointed by the City of Cincinnati and 6 appointed by Hamilton County. Hamilton County appoints 3 of its own trustees plus 1 each representing Butler, Clermont and Warren counties. Public funding for the system comes primarily from an earnings tax paid by those who live or work in the City. In conversation about the Analysis of Impediments, SORTA management said they would like to expand the system. They have developed a Go Forward Plan with extensive community input that shows where they would expand when funding is available. These plans would expand service into areas where housing choice is currently limited because of lack of public transportation.

***Recommendation 1.0:*** Support implementation of the SORTA Go Forward Plan. Encourage county jurisdictions to work with SORTA on increasing public transportation service in their communities.

**2015 Action Plan:** City and County staff will meet with SORTA to learn more about the Go Forward Plan. They also will review and analyze the plan to determine what actions could be taken to increase public transportation service in additional communities.

### **2. Zoning and building code barriers**

Zoning codes are an impediment to housing choice when they make it difficult to locate group homes or affordable housing. Some jurisdictions in the County limit multi-family housing and have minimum square footage requirements for single-family homes. Others have not been updated since the 1960s, and according to the County Planning Director, could be in violation of the fair housing laws. Many of the communities are financially strapped and currently experience little development, so the communities don’t see the need for planning/zoning updates.

#### **2.1 Zoning codes restrict the siting of group homes.**

In the last several years there have been several controversies about the siting of group homes. As part of the settlement of a 2013 fair housing case in Federal Court brought by the owner of a group home for

adults with dementia, the City of Montgomery agreed to review and rewrite its zoning code in accordance with fair housing law.

Most recently Cincinnati opposed sober living houses in the Price Hill neighborhood. While in that case there were issues of whether the homes were overcrowded and unsafe, the community and political outcry against the homes spoke of not wanting “those people” in the neighborhood. People with former addictions are considered people with disabilities and are protected from discrimination under the Fair Housing Act. The perspective of the focus group on people with disabilities was that “there is a huge need for these facilities, and the City makes them difficult.”

The Cincinnati zoning code defines a “family” as not more than four people unrelated by blood, marriage or adoption, and limits where group homes of more than four residents can locate. It makes distinctions among different types of group homes (e.g. assisted living, developmental disability dwelling, fraternity/sorority, patient family home, shared housing for the elderly, homeless shelter, and transitional housing). The neighborhoods and blocks where the homes are permitted depend on how it is classified. These restrictions can be impediments to fair housing choice.

The City is currently rewriting its zoning code. It received a Sustainable Communities Challenge Grant from HUD to help support the development of a new Land Development Code. Advocates have recommended that in rewriting the code, the City remove all zoning classifications that are based on who will be living in residential housing. It would continue to have an occupancy standard based on square footage to prevent overcrowding, but it would apply equally regardless of whether the residents have disabilities or how they are related.

***Recommendation 2.1:*** In adopting Cincinnati’s new Land Development Code, consider removing all zoning classifications based on who lives in residential property.

**2015 Action Plan:** The City is reviewing suggestions made for the new Land Development Code, including this suggestion. City staff will work with the FHAC to address this issue.

## **2.2 Within the county jurisdictions, zoning limits the possibilities for affordable housing.**

Focus group participants noted that some of the mostly-white communities have zoning that designates only single-family housing and especially large-lot, single-family housing, often with minimum house sizes. Participants felt these zoning restrictions reflected community attitudes of not wanting affordable housing. One developer reported that a jurisdiction insisted on a high percentage of one-bedroom units as a condition to granting permits because they do not want children. He said, “We know the market, and this is not what people want today.” It is beyond the scope of this Analysis to review the zoning in each of the 49 jurisdictions in Hamilton County. Such a review would be the starting point in addressing this impediment.

**Recommendation 2.2:** Review zoning codes in Hamilton County and make recommendations to the jurisdictions on changes needed to comply with the Fair Housing Act and to affirmatively further fair housing. Include a review of the jurisdictions' reasonable accommodation procedures.

**2015 Action Plan:** The County plans to offer a seminar for local communities on fair housing requirements as related to zoning codes. County staff also will offer to review local communities' zoning codes for compliance with fair housing laws.

### **2.3 Zoning and building codes can make accessibility modifications expensive and burdensome.**

Focus group participants said that the City requires people making reasonable accommodations requests to go through a zoning variance process that requires a \$300 fee, public notice and a public hearing. This is particularly burdensome when a person needs the modification, such as a ramp, to be able to leave the hospital or rehab center and return to their home. An accommodation may be needed if the ramp would violate zoning setback or side yard rules. As part of the rewrite of the City's zoning code, advocates have recommended that the City establish an administrative reasonable accommodation procedure that is separate from the formal zoning variance process to expedite reasonable accommodation requests and make them less burdensome.

**Recommendation 2.3:** Cincinnati establishes an administrative reasonable accommodation procedure that is separate from the formal zoning variance process to expedite reasonable accommodation requests and make them less burdensome.

**2015 Action Plan:** The City will implement administrative changes to lessen this burden.

### **2.4 Local government staff members appear to lack understanding of fair housing laws.**

Based on comments from focus group participants, those who enforce zoning and building requirements seem unaware of laws regarding reasonable accommodations and modifications for people with disabilities and discrimination against families with children. While some fair housing training for local government employees has been offered, it would be useful to provide training targeted specifically at zoning and building enforcement staff.

**Recommendation 2.4:** Provide fair housing training for local zoning and building staff.

**2015 Action Plan:** We will schedule training for city and county staff who enforce zoning and building modifications.

## **3. Affordable housing is concentrated in racially segregated areas.**

There is a lack of support for new affordable housing because of NIMBY ("not in my backyard") attitudes in many communities. Developers in the focus group talked about the difficulty of developing affordable housing when facing community opposition and the tendency to avoid the problem by building market

rate housing. They noted that even high-end multi-family developments can face opposition in some Hamilton County jurisdictions.

The Low Income Housing Tax Credits awarded by the state tend to be concentrated in racially segregated areas. The tax credits are used primarily to support the rehabilitation and preservation of current affordable housing, rather than building new housing. The local inventory of HUD-assisted multi-family housing is large and many properties are old and in need of expensive rehabilitation to continue to be viable.

The Cincinnati Metropolitan Housing Authority currently is reviewing its asset management inventory and is considering the sale of some of the scattered site housing it bought in the last 25 years. These units were acquired to give public housing residents the opportunity to live outside of the large public housing projects in racially identifiable areas of concentrated poverty. The assisted housing map and table in Section 3 of this report show the extent to which CMHA has been successful in offering choices to low-income, primarily African American, residents in most jurisdictions in the County. The disposition of all or part of this inventory without replacement housing in the same communities would be a step backwards in ensuring fair housing choice.

**Recommendation 3.0:** Encourage CMHA to maintain its scattered site inventory and assist it in obtaining funding to maintain and expand scattered site public and affordable housing.

**Recommendation 3.0.1:** Require all City-funded residential development to follow inclusionary housing policies as required by law as recommended in **Plan Cincinnati**.

**Recommendation 3.1.2:** Advocate fair housing standards throughout the region as recommended in **Plan Cincinnati**.

**2015 Action Plan:** The City will consider a policy that prioritizes mixed-income (and mixed use) housing development in applications for funding.

County will advocate for affordable housing to be developed throughout the entire region, as opposed to a few select areas.

#### **4. Barriers to mobility of families with vouchers**

The Housing Choice Voucher program or “Section 8” is designed to give families who need rental assistance more choices in where they live. Currently about 10,000 households have Housing Choice Vouchers in Hamilton County, and 88% of them are African American. With the tenant-based voucher, they find housing on the private rental market and use the assistance to pay rent wherever they choose to live. The foreclosure crisis has opened up more single-family homes throughout the county for rental, which could be an opportunity for more families with vouchers to move to opportunity areas. Several barriers were identified for families to fully exercise this choice.

**4.1 Many in the focus groups talked about people not wanting to move to certain communities because they have a reputation as being unwelcoming or even dangerous for African Americans.**

Memories are long, and parents pass down warnings about white neighborhoods their children should avoid because, when they were young, it was dangerous for a African American youth to be seen there. Today the warnings often involve stories of police in certain communities stopping any African American driving through. It doesn't help when community leaders are quoted in the media insulting people with housing assistance as occurred in the last couple of years when the housing authority signed an agreement to place 32 units of public housing in a primarily white township and when a candidate for state representative called Section 8 a "cancer" on the community. Whether or not these perceptions and reputations reflect today's reality, they are the basis of a family deciding where to live.

**Recommendation 4.1:** Work with Cincinnati Community Councils and County jurisdictions to encourage welcoming initiatives and become more inclusive in leadership development and civic activities.

**Recommendation 4.1.2:** Ask City Community Councils to annually report the composition of their Boards compared to their community.

**Recommendation 4.1.3:** Fund and support fair housing testing and enforcement activities to mitigate discrimination in housing (**Plan Cincinnati** recommendation).

**2015 Action Plan:** The City will begin to draft an inclusion policy to be adopted by Community Councils. The inclusion policy may include reference to inclusion of persons of all races, ethnicities and income levels, and renter as well as homeowner households.

The City will continue to provide funding for Fair Housing activities including testing and enforcement activities.

The City and County will work collaboratively to host community forums in neighborhoods to foster exchange and open dialogue among residents.

County will increase funding to HCV (Housing Choice Voucher) Mobility Program, facilitated by HOME (Housing Opportunities Made Equal).

**4.2 Landlords can decide not to accept Section 8, so it is a major barrier to choice if too few participate in the program.**

Rental property owners in the focus group reported that accepting vouchers in Hamilton County is a "tremendous hassle." They referred generally to the "bureaucracy" and specifically to the time to get approvals. "I need to turn properties fast and lose money when it takes them weeks to inspect the property and do the paperwork." The rents that CMHA will pay are seen as lower than what owners can get as market rent. CMHA's policy allows 80% of market rent in some cases. There is frustration over units that fail inspections over small items even after an owner has invested in expensive rehab of the

unit and the tenant loves it. Landlords also report frustration with turnover of CMHA staff. “I never know who to talk to.”

For years the rental market in Hamilton County was relatively soft, so rental property owners were willing to accept Housing Choice Voucher tenants rather than take a loss on a unit sitting vacant for a number of months. In the last couple of years demand has increased in the rental market with fewer vacancies and increasing rents. Developers are announcing plans to build new apartment complexes to meet the demand and landlords are now showing apartments to groups of applicants on the same day and selecting the one with the highest income and best credit. In such a market, landlords who once rented to families with vouchers are pulling out of the program because it is not worth the effort when they have market rate applicants. This significantly restricts choice for the families with vouchers in the more desirable neighborhoods.

**Recommendation 4.2:** Encourage CMHA to review the Housing Choice Voucher program to make the program more acceptable to rental property owners. Work with CMHA to track families with vouchers who live in low-poverty communities in Hamilton County.

County will encourage landlords currently participating in the County’s TBA/TBRA Programs to research and become involved with CMHA’s HCV program. Since the regulations are very similar to the County’s program, transitioning to HCV would be simple.

#### **4.3 Families with vouchers are not knowledgeable about opportunity communities.**

In Hamilton County families with vouchers are pretty much on their own in finding suitable housing from a landlord who accepts the voucher. CMHA refers families to a national website, [www.gosection8.com](http://www.gosection8.com), and asks landlords to post vacancies on that website. It also periodically hosts a Super Saturday event at their offices where landlords with vacancies and families looking for housing can connect. HOME operates a small Mobility program, funded with City and County CDBG funding, that recruits landlords in low-poverty areas and refers tenants with vouchers. The program places about 60 families a year with current funding. With two part-time employees, it is not able to serve all the families looking for help in finding housing.

In interviews for the Analysis of Impediments, families with vouchers reported that their primary concern in looking for housing was the safety and security of their children. They say it is discouraging when so many landlords refuse to take the voucher and they have time constraints in finding a new place. It is hard to look at different places in unfamiliar neighborhoods when they have an hourly job, children, and no car. They often accept units that are not desirable and end up moving again at the end of the lease.

Methods other regions have used to remove barriers to the housing choice of families with vouchers include passing “source of income” protection making it illegal discrimination to refuse to rent to a family who otherwise qualifies because part of the rent payment is coming from a government program. Some areas provide a robust Mobility program to counsel families and familiarize them with low-poverty

neighborhoods. Notable examples are Baltimore and the Chicago area Mobility demonstration project that is a joint effort of eight housing authorities in that metropolitan area.

**Recommendation 4.3.0:** Support adding source of income protection to Ohio’s fair housing law.

**Recommendation 4.3.1:** Continue City and County support for the Mobility program to help more families find rental opportunities in the neighborhoods of their choice.

County will increase funding to HCV Mobility Program, facilitated by HOME.

## **5. Barriers for immigrant populations**

Although the area’s Hispanic population is only a little over 3%, the maps in Section 3 show that most Hispanic families live in just a few County jurisdictions and City neighborhoods. Focus group participants stated that many of the Hispanic families live in deplorable conditions in housing not of their choice. The barriers noted were:

### **5.1 There is a lack of Spanish-speaking staff for public services and among landlords.**

Hispanic immigrants reported moving to apartment complexes even though the conditions are poor because a property manager speaks Spanish. When HOME’s tenant advocate encourages tenants to report serious conditions problems to local government inspectors, a common response is, “I can’t; no one there speaks Spanish.” When tenants agree to let HOME make the complaints on their behalf, the HOME staff person must go onsite with the Health or Building inspector to interpret.

The City Health and Building departments do not have a Spanish-speaking employee who conducts inspections although they can “borrow” an employee from other duties when necessary. The situation in the County is more complex because many small jurisdictions have their own building inspectors. The County Health Department has one Spanish-speaking staff person.

**Recommendation 5.1:** Explore options to increase staff capacity to work with Spanish-speaking residents in departments that take complaints and enforce laws related to housing conditions. Provide language training for current employees. Work with existing nonprofit organizations such as Su Casa and Santa Maria Services who provide services to these residents.

**2015 Action Plan:** Add Spanish language options to City’s main customer service line.

City and County will explore online and software to translate documents, etc.

Include human resources preference for bilingual skills for key customer service positions.

County will research the possibility of adding Spanish language options to the current phone service.

## **5.2 Immigrants feel unwelcome in some communities and tend to avoid these areas.**

Participants in the focus groups told of how responsive and surprised immigrants were when a community or agency made an effort to make them feel welcome by having material in their language, a liaison, or just acknowledging them and inviting them to community meetings. Participants in the Spanish-speaking focus group said the segregation patterns shown in the maps were not the result so much of people wanting to live together, but lack of information about other areas and fear of not being welcome.

**Recommendation 5.2:** Encourage and support community events that engage immigrant families as neighbors, potential business customers, and parents.

**2015 Action Plan:** Research the option to restart the Urban Homesteading Program including a focus to work with immigrant families.

County will encourage participating community to provide various pertinent government documents in languages targeted toward their respective immigrant populations.

## **6. Barriers to African American Homeownership**

The foreclosure crisis increased opportunities to buy outside of traditional African American neighborhoods because the properties have become more affordable. However, at the same time, credit standards have tightened making it more difficult to obtain a mortgage loan to purchase a home. HMDA data reported by lenders and reported in Section 3 shows African American homebuyers in Hamilton County face significantly higher mortgage rejection rates than whites, regardless of their incomes, and when they do get a mortgage, it is more likely to be a high-cost loan. While not denying that some individual discrimination may exist, lenders say the difference is primarily because African Americans have lower credit scores and less savings or family help available for a down payment.

Focus groups identified as barriers the lack of understanding of the lending process, fear of predatory lending, and a general distrust of banks. One focus group member said because the African American community was targeted for predatory loans, “the fear of predatory lending is still strong and very alive.” It was felt that traditional housing counseling services reach only the most motivated who feel they are ready to buy a home. Participants suggested that more general financial education was needed starting at the school level. At a Fair Lending Forum in Cincinnati this year, there was a recommendation that rather than providing in-depth housing counseling, there was a need for “expert help,” someone knowledgeable who was available to answer questions and explain the mortgage process. That person would be objective without a financial interest in the transaction and could reassure the borrower about what was normal and flag predatory terms.

Another barrier identified at the Fair Lending Forum was the current housing market conditions in traditional minority communities. Affordable single-family homes that are attractive to community members ready to move up to homeownership often do not meet lender inspection standards or, if they

have been rehabbed by nonprofit community development corporation, do not appraise at a sales level that covers the rehab costs. The number of foreclosed properties in poor shape for sale in the neighborhoods depresses house values to the point where the cost of rehab cannot be recovered.

**Recommendation 6.0:** Support more financial education, analyze existing services provided by local nonprofits in this area to answer questions, explain the mortgage process and conduct outreach on homeownership/lending.

**2015 Action Plan:** City and County will conduct an analysis of homebuyer education services provided by local nonprofits to determine whether these services should be enhanced or adapted to better meet the needs of potential homeowners.

Research options to implement a “promotoras” strategy in which community liaisons would be trained to provide information and advocacy to their neighbors.

## **7. Barriers to housing choice for people with disabilities**

Lack of accessible housing and difficulty locating what exists are the primary barriers to housing choice for people with disabilities. Focus groups talked about the lack of accessible housing from their different perspectives. Disability group members said there is little accessible housing, and it is difficult find what is out there. Rental property owners said accessible housing is easy to rent because of the demand. Realtors noted that there is little on their Multiple Listing Service, and accessibility is not searchable on MLS. Some noted that it is very difficult for someone with a voucher to find an accessible unit. In subsidized housing, it is particularly difficult for families to find accessible housing. What little is available is mostly one-bedroom or in senior developments.

### **7.1 People don’t have resources to make modifications.**

The region has an old housing stock and people with disabilities often don’t have the resources to make modifications in the older buildings. The City and County support a non-profit agency to provide accessibility modifications for low- and moderate-income homeowners. Based on the 2009 Analysis of Impediments recommendations, the County began a program to help fund modifications for low- and moderate-income tenants. Funding for this program was reduced to \$25,000 each year for the 2012-14 program years and it is not available to tenants who live within the City of Cincinnati.

Modifying old buildings can be very expensive. More accessible housing would be created naturally if more new affordable housing was being built in the region. New multifamily housing must meet the Fair Housing Act’s basic accessibility requirements and would meet the needs of many of the area’s residents with disabilities. However, very little new affordable housing is being constructed. Low Income Housing Tax Credits and available government grants go primarily to rehab and preserve current affordable housing developments.

**Recommendation 7.1:** Provide funding assistance for low- and moderate-income renters to make accessibility modifications in Cincinnati and the balance of Hamilton County.

**2015 Annual Action Plan:** Implement the Modifications for Mobility program with Housing Repair Services to provide City rental residents with options to make their homes accessible.

County will increase funding for its Modifications for Mobility Program from \$25,000 to \$50,000 annually.

County will provide \$90,000 to the Housing Network of Hamilton County to acquire and rehabilitate a multi-family structure for use by low-income disabled persons.

## **7.2      Housing for people with mental disabilities is often opposed by the neighbors because of fear of the residents.**

Recent examples cited by focus group participants were the community opposition to the sober living group homes in Price Hill and to a proposed permanent supportive housing project in Avondale. In both cases, neighbors expressed fear for their children because of the mental disabilities of the residents of the housing. City elected officials have sympathized with the fears of the neighbors to the extent that one City Council member has publically stated that people have a right to decide who will move into their neighborhood.

***Recommendation 7.2:*** Provide support and assistance in working with the neighborhoods to groups providing housing for people with mental disabilities. Train elected officials in the City and County on fair housing, particularly the rights of people with disabilities.

**2015 Annual Action Plan:** Plan training for elected officials. Include elected officials in the City as well as all County jurisdictions.

County will increase funding for its Excel Development Tenant Based Rental Assistance Program which provides rental subsidies to persons with mental disabilities. Funding will be increased from \$127,500 to \$140,000.

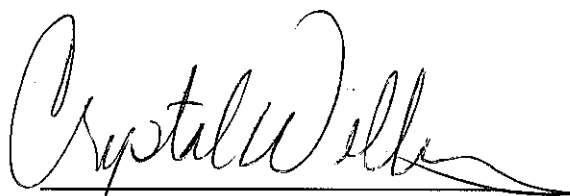
# Affidavit of Publication

**Ad Cost \$ 373.44**

**State of Ohio** }  
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**Hamilton County** }

Personally appeared: Crystal Williams, of the Enquirer, a newspaper printed in Cincinnati, Ohio, and published in Cincinnati in said County and State, and as to the Kentucky Enquirer published in Ft. Mitchell, Kenton County, Kentucky, who being duly sworn despoth and saith that the advertisement of which the annexed is a true copy, has been published in the newspaper one time in each issue as follows: September 29, 2014

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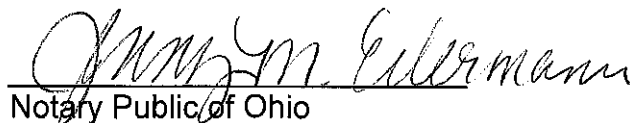
Sworn to before me this the  
21st day of October, 2014

Public Hearing Notice  
City of Cincinnati  
2015-2019 Consolidated Plan/2015  
Annual Action Plan  
Monday, October 13, 2014 1:00 PM  
City Hall, City Council Chambers  
801 Plum Street, Room 300  
A public hearing will be held on the  
City's proposed 2015-2019 Consolidated  
Plan/2015 Annual Action Plan.  
Both documents detail the City's plan  
for the use of the following US Department  
of Housing and Urban Development (HUD) grants: Community  
Development Block Grant (CDBG), HOME Investment Partnerships Program,  
Emergency Solutions Grant (ESG), and Housing Opportunities for  
Persons with AIDS (HOPWA). The Consolidated Plan/Action Plan can be  
viewed on the City's Web site at the following URL: <http://www.cincinnati-oh.gov/community-development/references/resources/consolidated-plan/>. The Consolidated Plan/Action Plan can also be viewed by contacting  
Joy Plerson, Interim Community Development Administrator, by phone 513-352-6122, e-mail: [Joy.Plerson@cincinnati-oh.gov](mailto:Joy.Plerson@cincinnati-oh.gov), or in person at the Department of Trade and Development, 805 Central Avenue, Suite 700, Cincinnati, OH 45202, between 8:00 AM and 5:00 PM. Written comments should be emailed or submitted to the address above no later than October 24, 2014, to be included along with City responses in documents submitted to HUD. Oral comments may also be made at the public hearing.  
1823341

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OCT 23 2014

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Notary Public of Ohio



Jenny M. Eilermann  
Notary Public, State of Ohio  
My Commission Expires 05-16-2017

## **Attachment G – Citizen Survey and Stakeholder Meetings**

### **PR- 15 Citizen Participation**

Every effort was made to involve Cincinnati residents and other community stakeholders in the development of the Consolidated Plan. As the **Stakeholder Engagement Schedule** below shows, input was collected in four phases in order to engage targeted stakeholder groups. The input mechanism for each phase was tailored to the targeted stakeholders' experiences and expertise. Moreover, each phase built on the feedback gathered in the prior phase(s), such that stakeholder participation activities provided cumulative input and feedback. That is, in Phase II, community leaders provided input with residents' Phase I input in mind, and in Phase III, City government and the Community Development Action Board provided their input with both residents' and community stakeholders' thoughts in mind. In Phase IV, all of these groups were able to review the results of their initial participation and provide final feedback on whether the resulting Consolidated Plan incorporated their concerns. As a result of this citizen participation plan, we achieved broad participation and gathered valuable insights that were integrated into this Consolidated Plan.

#### **Stakeholder Engagement Schedule**

|                  |  |
|------------------|--|
| <b>Phase I</b>   | <b>Broad Community Input and Data Analysis</b>                                     |
|                  | Conduct community needs survey   |
| <b>Phase II</b>  | <b>Strategic Partner Input</b>   |
|                  | Conduct stakeholder meetings   |
| <b>Phase III</b> | <b>Input from City Departments and Community Development Advisory Board (CDAB)</b> |
|                  | Review current programs and rank programs and priorities                           |
| <b>Phase IV</b>  | <b>Final Input</b>   |
|                  | Prepare draft Con Plan and request publish for comments                            |
|                  | Receive public hearing input   |

#### **Community Conversation Sponsored by LISC and US Bank**

There was a meeting on March 13, 2013 sponsored by LISC and US Bank that brought together leaders and lenders in the community to better understand the needs of the local community. Feedback was used to help develop the Community Needs sections of the Consolidated Plan. Notes from that meeting follow.

**Attendees:**

1. Alicia Townsend, U.S. Bank
2. Michael Prescott, U.S. Bank
3. Kathy Schwab, Local Initiatives Support Corporation (LISC)
4. Bill Fischer, City of Cincinnati
5. Laura Hartung, Cincinnati Works
6. Clare Healy, City of Cincinnati
7. H.A. Musser, Santa Maria Community Services
8. Jenell Hubbard, Cincinnati Development Fund
9. Kristen Baker, LISC
10. Patricia Garry, CDC Association of Greater Cincinnati
11. Cheryl Wilson, U.S. Bank
12. Chellie McClellan, Santa Maria Community Services
13. Kiya Patrick, City of Cincinnati
14. John Fickle, U.S. Bank
15. Steve Mullin, U.S. Bank
16. Sophia Cunningham, Over-the-Rhine Community Housing (OTRCH)
17. Amy Silver, OTRCH
18. Joseph Jepson, U.S. Bank
19. Kevin Finn, Strategies to End Homelessness
20. Marissa Abernathy, CityLink Center
21. Dani Watkins, CityLink Center
22. Patricia Bready, Greater Cincinnati Urban League
23. Gary Kohls, U.S. Bank home mortgage
24. Crystal German, Cincinnati USA Regional Chamber
25. Kevin Wright, Walnut Hills Redevelopment Foundation (WHRF)
26. Deatra Greene, WHRF
27. Alex Peppers, City of Cincinnati
28. Patrick Duhaney, LISC
29. Willie Hill, Greater Cincinnati Microenterprise Initiative (GCMI)
30. Lisa O'Brien, U.S. Bank
31. Kate McInerney, LISC
32. Ken Smith, Price Hill Will
33. Barb Bruser, Santa Maria Community Services
34. Wonda Winkler, Brighton Center
35. Jennifer Rawers, Catalytic Development Fund of Northern Kentucky (CDFNKY)
36. Brandon Sehlhorst, CDFNKY
37. Tom DiBello, Center for Great Neighborhoods of Covington (CGN)
38. Dan Groneck, U.S. Bank
39. Russ Hairston, City of Cincinnati
40. Maria Collins, Avondale Comprehensive Development Corporation (ACDC)

**Introductions**

Alicia Townsend started the meeting by stating that the purpose is to better understand the needs of the local community, and introduced Michael Prescott. Prescott said U.S. Bank is the one financial institution that did not lose its empathy before and during the financial crisis. He quoted a favorite

proverb, saying, “It’s better to be interested than interesting. Today we’re interested.” Everyone present introduced themselves, the agency they represent, and shared one significant piece of information about their organization that they would want others to know. Kiya Patrick distributed a packet of data and maps pulled from Plan Cincinnati, the Social Areas of Cincinnati study, and other sources. She walked the group through the data and noted areas of disproportionate need.

### **Small group discussion**

Each table discussed what they thought was the greatest issue brought up today. Greatest issue identification:

- Job creation at a living wage
- Capacity-building for CDCs
- Neighborhood revitalization and cultural sensitivity (e.g. new versus existing homeowners)
- Small business opportunities
- Public-private partnerships
- Financial institutions’ support for all these issues
- Financial institutions to focus on small business loans and small individual loans to replace payday lenders

### **Large group discussion**

Townsend noted five areas of discussion: Affordable Housing, Small Business, Job Creation and Training, Neighborhood Revitalization, and Financial Services and Products. Townsend asked for needs, barriers, and opportunities from the group for each.

#### **Affordable Housing**

Needs:

- More housing units
- More subsidy (only 1 in 5 people who qualify for housing subsidy receives it)
- Quality units
- Transitional housing for youth
  - Particularly high-quality youth homes with good influence
- Better safety around existing developments
- Accessible, “visitable” housing
- Specialized housing
  - Scholar House
  - Housing for veterans
  - Housing for artists
- Transit-oriented developments (TOD) where tenants will not require a car
  - Should be built near employment centers and transit opportunities
- Senior housing in every neighborhood to allow people to age in place, instead of moving away from their familiar environment
- Align resources to the population
- Landlord accountability
- Give residents a voice

Barriers:

- Decreasing federal funding; lack of state tax credits

- CMHA cutting housing units
- Credit scores provide barrier to homeownership
- Community pushback on new affordable housing developments (NIMBYism)
- Lack of bilingual people to assist renters and homeowners
- Scattered site affordable housing has no economies of scale
  - Need critical mass
- Preference system for vouchers

Opportunities:

- Make it easier to borrow for home rehab projects
- Educate community about mixed-income housing
- Mixed-income housing stabilizes neighborhoods
- Align subsidies

**Small Business (New and Existing)**

Needs:

- Access to capital
  - For new businesses
  - Capital of less than \$50,000
- Technical assistance with business plan and operations
- Capacity-building to enable businesses to compete
  - For Latino population
  - For home daycare providers with new licensing requirements
- Financial education to close the knowledge gap
- Businesses to partner and come together
- Professional services to small business (e.g. legal)
- Family childcare providers need to be licensed
- Marketing assistance to small businesses
- Public transportation
- Education for growing businesses (e.g. HR issues)

Barriers:

- Cash-only retail shops lose business
- Certification process is tedious
- Low access to capacity-building resources
- SBA doesn't help start-ups
- Public perception that small or minority-owned businesses are not competitive

Opportunities:

- Low-cost adoption of technology
- Help employees become owners
- "Buy local" initiatives city-wide
- Rehab business space in the city
- Public transportation

## **Job Creation & Training**

### **Needs:**

- More entrepreneurial training built into career pathway
- Real estate for small businesses in the city
- Struggle/ spend too many resources to find employees
- Public transportation for employees
- Training to address the skills gap
- Paid subsidy for training
- Childcare vouchers for employees
- More training in-house at corporations
- Fitting the right program with the client
- Investment of public money
- Assistance with re-entry to the workforce
- Employers to take the risk of hiring hard-to-hire people

### **Barriers:**

- Limited funding for training
- Cultural barriers to employment
- Student loan debt
- Disconnect between traditional education and employable skills

### **Opportunities:**

- Opportunities to work with employers
- Community college curriculum
  - Identify businesses and design classwork around their needs
- Public-private partnerships
- Education and re-education
- Work with youth to train for future jobs
- Invest public dollars strategically
- Employees don't need a bachelor's or a Masters to get a good career
- Adjust employers' recruiting policies regarding required degrees

## **Neighborhood Revitalization (Community Planning)**

### **Needs:**

- Build capacity and funding stream for CDCs and lead agencies
- Jobs within neighborhood
- Comprehensive multi-layered strategies and planning
- Jobs connected to neighborhood revitalization strategy
- Convenient public transportation
- Access to healthy foods; food choice options
- Neighborhood planning process
- Community engagement
- Community vision with strategies
- Appropriate zoning to ensure character and the built form
- Policies to support existing homeowners

- Improve the K-12 school system

Barriers:

- Low-quality K-12 school system
- Disproportionate influence by a few individuals in a neighborhood
- Inappropriate zoning
- Drug and violence problems in some neighborhoods

Opportunities:

- New businesses to hire neighborhood residents
- Help educate the planning process
- Support CDCs with funding
- Preschool Promise

### **Financial Services & Products**

Needs:

- Credit-building financial products
- Education and asset-building tools
- Banks to displace payday lenders, check-cashing businesses
- Financial coaching to help residents manage resources, cash flow
- Resources for anyone with low financial education, not just low-income people

Barriers:

- Too many payday lenders preying on low-income people
- Lack of public funding, match for IDAs
- Cliff effect—services are cut off after reaching a certain asset or income level
- Student loan debt

Opportunities:

- Advocate to change state policies regarding payday lenders
- Banks incentivize employees' prioritization of client goals
- Banks to work with schools to educate students about credit and debt

### **Meeting with Hamilton County Board of Developmental Disabilities**

On March 31, 2014, the Services Board of Hamilton County collaborated to outline the housing needs supported for City of Cincinnati Consolidated Plan. The following notes outline the discussion:

- The HCBDD serves citizens with disabilities who are protected by the Americans with Disabilities Act (ADA), the Fair Housing Act of 1973 and Section 504 of the Rehabilitation Act.
- 95% to 98% of all adults supported by the HCBDD have income levels at or below 30% of the area medium income level, most at or below 15% AMI
- The HCBDD provides support to the following:
  - 3,179 (47%) children ages of birth to 21

- 3,206 people between 22-59 years of age
- 397 people over 60 years of age
- 37% of those served have either mobility and/or sensory impairments
- The total number of individuals who actually receive a Section 8 HOME Choice Voucher or a Project Based Rental Assistance Voucher equals 170. This includes persons using Tenant Based Assistance Certificates as well as Tenant Based Rental Assistance subsidies.
- The total number of individuals who were actually listed on the Cincinnati Metro Housing Authority Wait List as of Feb. 2014 was 9190 individuals. Only 80 individuals, less than 1%, served by HCDDS are part of the wait list.
- The total number of individuals who are income eligible to receive a CMHA Housing Choice Voucher but are not on the waiting list is 2,839.
- HUD asks PHA's to develop a revisable, five year plan to address the fair housing needs of all people and provide an analysis of impediments that prevent or interfere with meeting their needs. That document is to be incorporated into the area's Consolidated Plan, as a way of illustrating both addressed needs as well as "unmet needs".
- HUD's recent statement on the role of housing in accomplishing the goals of Olmstead affirms their pledge of offering "individuals with disabilities meaningful choice in housing and the delivery of long-term health care and support services". Furthermore, they encourage "PHA's and other housing partners to ... provide additional community-based, integrated housing opportunities for individuals with disabilities".
- The taxpayers of Hamilton County continue to share an undue burden of inadequately and partially subsidizing the housing needs of its citizens with disabilities due to the lack of availability of housing subsidies through HUD's resources.

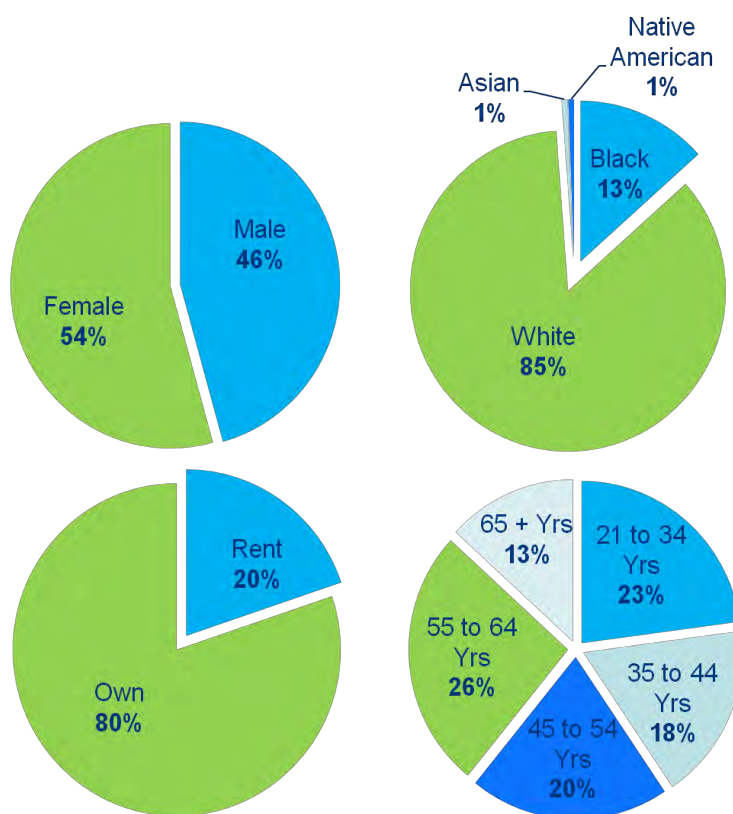
### **Community Needs Survey**

The first phase of citizen participation for the Consolidated Plan was the broadest of all phases. The 32-question survey asked citizens to score various housing, economic development, community development, and other needs on a five-point scale based on how important each need was to them (1 being the very low importance, and 5 being very high importance). Additionally, there was a space for write-in comments for each of these four broad need categories. Each survey also concluded with a few basic demographic questions. Most participants took the survey online via Survey Monkey, although we did distribute and collect hard copies of the survey at the annual Cincinnati Neighborhoods Summit in February 2014 as well. The Survey Monkey version was available during the month of March. The link to the survey was widely shared on Facebook and Twitter through several City of Cincinnati-operated accounts (for example, @CityofCincinnati, @ChooseCincy, and @CincyPlanning), as well as the accounts of other local community organizations who re-shared our link.

### **Citizen Survey Response**

The City was pleased with the number of responses received to the Citizen Survey. Excluding write-in questions, there was an average of 1,563 responses to each question. As the charts below show (see *Demographics of Survey Respondents*), there was also good representation among all age group categories. That said, however, the chart also indicates that African Americans and renters were significantly underrepresented in the survey data. By comparison, African Americans account for 45.8% of Cincinnati's population overall, and renters comprise 59.5% of Cincinnati's occupied housing units (2012 American Community Survey 5-year estimates). Every effort was made to increase the representation of renters and African Americans throughout the survey period. The survey was the first portion of our citizen participation and engagement outreach.

### Demographics of Survey Respondents



### Survey Respondents Zip Codes

Among respondents who reported their zip code, representation was highest among those living or working in downtown Cincinnati or two of its bordering neighborhoods, Over-the-Rhine and Mount Auburn. Nonetheless, as shown below about half of Cincinnati's 52 neighborhoods are potentially represented in the top ten zip codes reported. NOTE: We did not restrict the survey to residents of Cincinnati. Respondents in 45202 – Downtown/OTR are likely people who live **or work** in the area.

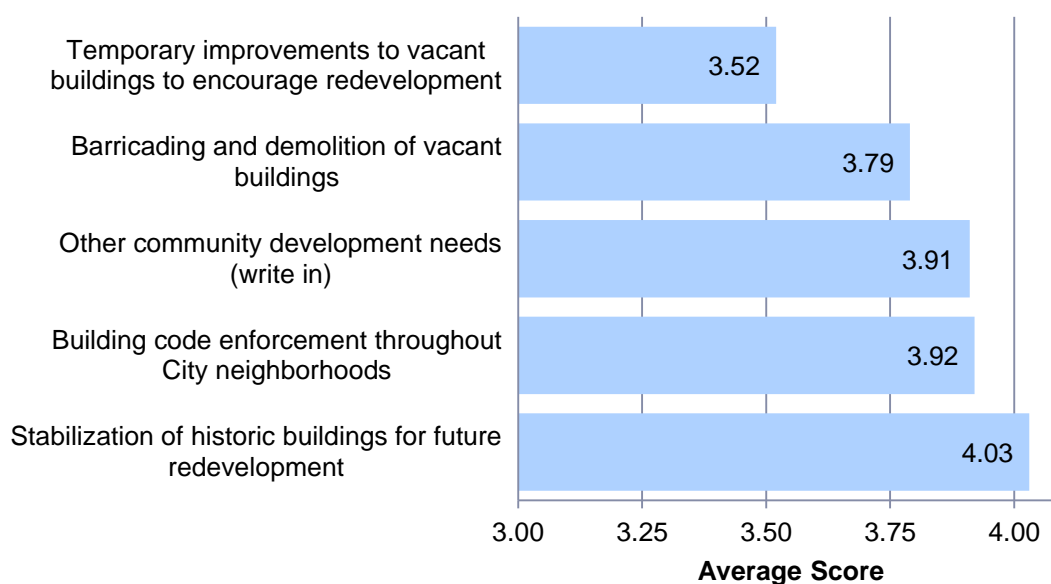
### Top Zip Codes of Survey Respondents

| Rank | Responses | Zip Code | Corresponding Neighborhood(s)                    |
|------|-----------|----------|--|
| 1    | 190       | 45202    | Downtown, OTR, Mt Adams                          |
| 2    | 91        | 45224    | College Hill, Winton Hills, Spring Grove Village |
| 3    | 86        | 45211    | Westwood   |
| 4    | 78        | 45208    | Hyde Park, Mt Lookout                            |
| 5    | 75        | 45223    | Northside, South Cumminsville, Mt Airy           |
| 6    | 75        | 45206    | Walnut Hills, East Walnut Hills                  |
| 7    | 74        | 45237    | Bond Hill, Roselawn                              |
| 8    | 74        | 45220    | Clifton, CUF, Corryville                         |
| 9    | 72        | 45229    | Avondale, North Avondale, Paddock Hills          |
| 10   | 55        | 45238    | Westwood, West Price Hill                        |

## Results

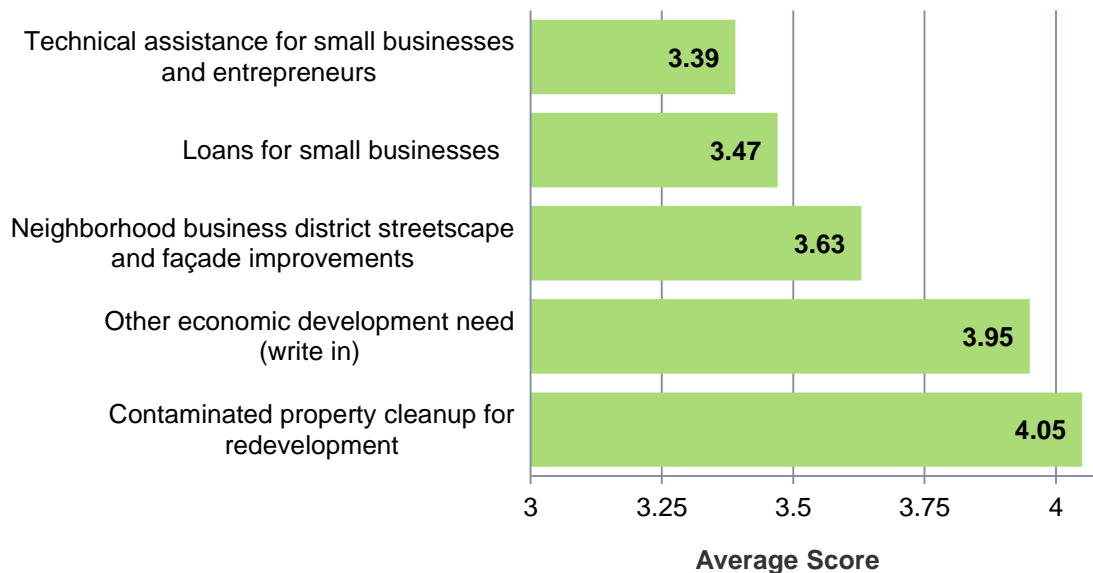
**Community Development Needs.** The diagram below (see *Survey Results for Community Development Needs*) shows the average scores for the four community development needs specified in the survey. Participants could also score their write-in need, which is included in the diagram as well.

### Survey Results for Community Development Needs



**Economic Development Needs.** The *Survey Results for Economic Development Needs* diagram (see below) reveals the average scores for the four economic development needs specified in the survey, as well as the average score for economic development-related write-in needs.

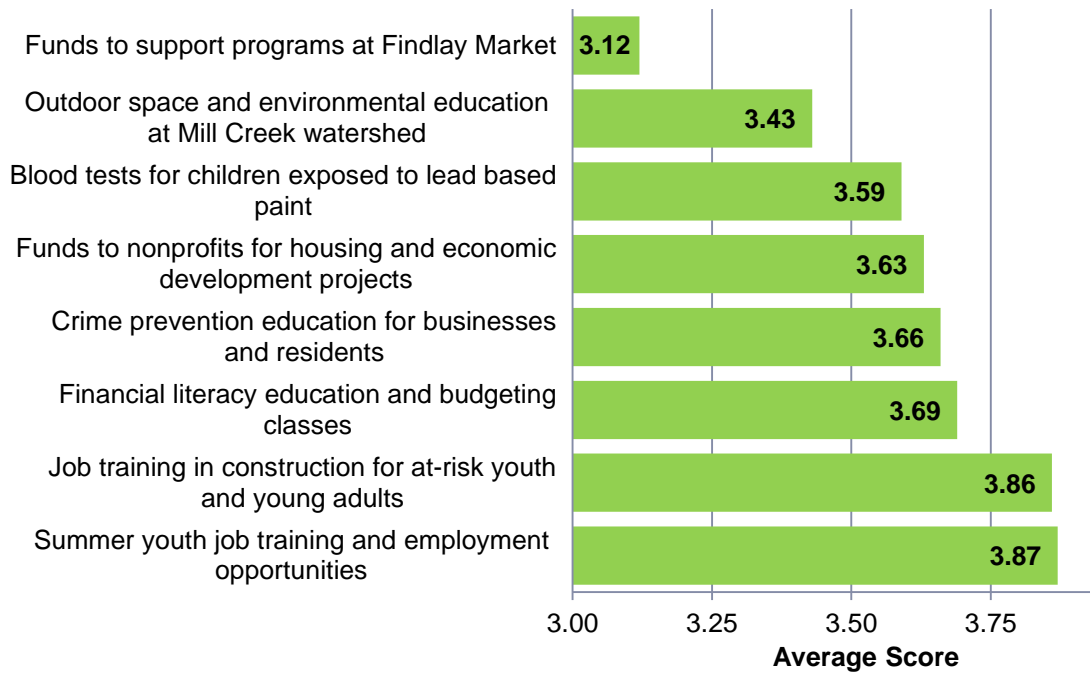
#### Survey Results for Economic Development Needs



**Housing Needs.** Housing needs comprised the largest portion of the survey, with participants scoring 14 different housing needs (not including write-in housing needs). As the diagram below shows (see *Survey Results for Housing Needs*), most needs were considered as being of at least medium importance to the average survey participant.

**Other Community Needs.** Because HUD funds are currently used for several programs that do not necessarily fit into the above categories, the final survey section asked participants to score various other community needs, as shown in the diagram below (see *Survey Results for Other Community Needs*). All needs received average scores of at least 3, indicating respondents thought they were all at least moderately important to them. Based on the scores, resources for youth and young adults seem to be the most important “Other” needs for participants. Summer youth job training and employment opportunities was the fourth highest-rated need on the survey overall.

### Survey Results for Other Community Needs



**Overall Needs.** The table below shows the four highest- and lowest-score needs for the survey overall (see *Top and Bottom Four Survey Needs by Rating*).

### Top and Bottom Four Survey Needs by Rating

| Top 4 Needs |  | Bottom 4 Needs |   |
|-------------|--|----------------|---|
| <b>4.05</b> | Cleaning up contaminated property for redevelopment  | <b>2.94</b>    | Helping Section 8 voucher holders move to areas with a low concentration of poverty |
| <b>4.03</b> | Stabilizing historic buildings for future redevelopment                                    | <b>3.03</b>    | Providing legal assistance to tenants with landlord disputes                        |
| <b>3.92</b> | Enforcing the building code and issuing violations as needed throughout City neighborhoods | <b>3.05</b>    | Helping first time homeowners with down payment assistance                          |
| <b>3.87</b> | Providing summer youth job training and employment opportunities                           | <b>3.12</b>    | Providing funds to support eligible programs at Findlay Market                      |

### Stakeholder Meetings

#### Format

Phase II of the Consolidated Plan Input Schedule included two stakeholder meetings for representatives of various community partner organizations in the city. Fourteen individuals attended the first meeting, and nineteen individuals (including one repeat attendee) came to the second. The table below details the organizations these participants represented (see *Organizations Represented at Phase II Stakeholder Meetings*).

#### Organizations Represented at Phase II Stakeholder Meetings

| Organization  | Representatives |
|---|-----------------|
| 3CDC  | 1               |
| CDC Association of Greater Cincinnati   | 1               |
| Center for Independent Living Options   | 1               |
| Cincinnati Development Fund   | 1               |
| Cincinnati Historic Conservation Board, University of Cincinnati                    | 1               |
| Cincinnati Metropolitan Housing Authority Jurisdiction-Wide Resident Advisory Board | 3               |
| City of Cincinnati  | 7               |
| Community Development Advisory Board  | 1               |
| Corporation for Findlay Market  | 1               |
| Hamilton County Developmental Disabilities Services                                 | 4               |
| Housing Opportunities Made Equal  | 1               |
| LifeSpan – SmartMoney   | 1               |
| Madisonville Community Urban Redevelopment Corporation                              | 1               |

|  |   |
|--|---|
| Mt Auburn Good Housing Foundation                | 1 |
| OTR Community Council                            | 1 |
| Port of Greater Cincinnati Development Authority | 2 |
| Price Hill Will                                  | 3 |
| United Way                                       | 1 |

Each stakeholder meeting followed the same format. First, City staff presented a brief overview of the HOME and CDBG programs, including the types of eligible and ineligible activities for each. Next, staff shared the results of the Phase I Community Needs Survey before moving on to an explanation of various statistics that objectively illustrated notable Cincinnati housing needs.

After presenting both subjective (survey) and objective (statistics) data to the stakeholders, they were asked to incorporate this information with their personal expertise and experiences to identify their own mock HOME and CDBG budgets. In brief, each stakeholder was given \$100 in fake funds to allocate to eight HOME-eligible needs to create his/her HOME budget. The activity was repeated for CDBG-eligible activities, with each stakeholder again being given \$100 to allocate among 20 needs. During this activity, stakeholders were encouraged to discuss priority needs and funding strategies with those at their table before creating their individual budgets. This sheet was given to each stakeholder to use in creating a line-item budget for each need.

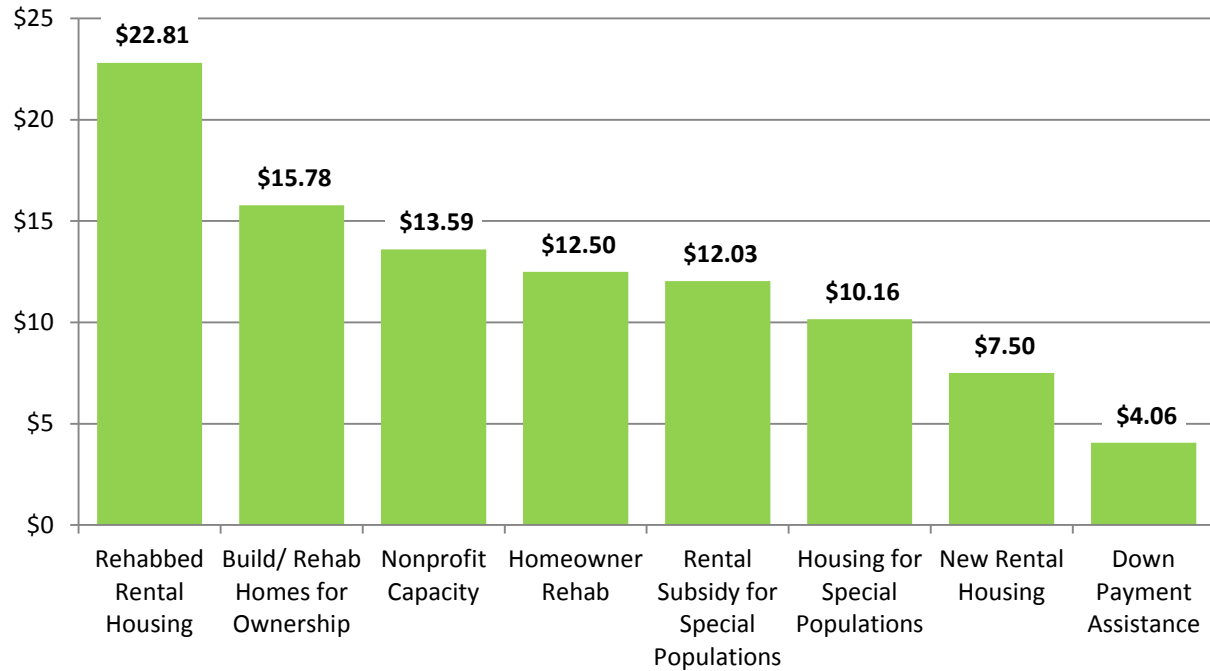
This activity was designed to provide valuable insight into not only what our community partners' funding priorities are, but also the strategies they would use to allocate HUD funds. For example, would they distribute funds evenly across needs? Would they focus on a few needs to the exclusion of all others? Additionally, while the Phase I survey did not require respondents to rank needs (they only rated them individually), this activity did, based on how much stakeholders chose to allocate to each need.

At the conclusion of the budget activity, staff led a discussion of the resulting aggregate HOME and CDBG budgets that had been tallied from each stakeholder's individual allocation. The stakeholders elaborated upon both their specific funding choices and overall allocation strategies. The resulted in rich data for consideration of Phase III of the Consolidated Plan input.

### **HOME Outcomes**

The chart titled *Average Individual HOME Allocation* shows the average allocations for HOME-eligible needs.

### Average Individual HOME Allocation



This table shows the average allocations in a tabular format, but also indicates the proportion of stakeholders allocating funds to each need:

### Allocation Size and Rate by HOME Need

| HOME Need                              | Average Allocation | Share of Stakeholders Allocating to Need |
|--|--------------------|--|
| Rehabbed Rental Housing                | \$ 22.81           | 94%                                      |
| Build/ Rehab Homes for Homeownership   | \$ 15.78           | 63%                                      |
| Nonprofit Capacity                     | \$ 13.59           | 69%                                      |
| Homeowner Rehab                        | \$ 12.50           | 66%                                      |
| Rental Subsidy for Special Populations | \$ 12.03           | 69%                                      |
| Housing for Special Populations        | \$ 10.16           | 53%                                      |
| New Rental Housing                     | \$ 7.50            | 47%                                      |
| Down Payment Assistance                | \$ 4.06            | 38%                                      |

The data clearly indicates that these stakeholders view rehabilitated rental housing as a top housing need. Stakeholders allocated an average of \$22.81 to this need.

The stakeholder meetings showed a stronger preference for rehabilitated rental housing than did respondents on the Phase I Community Needs Survey. This need received a score of 3.59 (on a 5-point scale) among survey participants, making it the sixth highest of fourteen housing needs surveyed.

Upon calculating the aggregate HOME budget at each stakeholder meeting, stakeholders discussed why they prioritized rehabilitated rental housing. The answer seemed to lie in the fact that stakeholders value rehabilitation over new construction and rental resources over homeownership resources.

**In fact, rehabilitation, for both rental and homeowner units, was a highly prioritized need.** The top two HOME needs by allocation were rehabilitated rental housing and new/rehabilitated homes for homeownership. By comparison, new rental housing was the second *lowest* HOME need. On the topic of rehabilitation versus new construction, stakeholders in both sessions commented on the importance of housing and neighborhood character. They noted that new buildings risk changing a neighborhood's character. Another stakeholder explained how she viewed rehabilitation as a form of leverage—leveraging the existing building stock through adaptive reuse. The importance of leverage was a running theme in HOME and CDBG allocation strategies among stakeholders in both Phase II sessions.

**Stakeholders in both sessions also prioritized rental needs above homeownership needs.** Not only was rehabilitated rental housing the highest-ranking HOME need, but down payment assistance for new homeowners was the lowest. These results align with those of the Phase I survey, where down payment assistance was the third lowest-rated need (with a score of 3.05) of all community needs.

When stakeholders were asked why they prioritized rental needs over homeownership needs, they had a lot to say. As one stakeholder put it, “if the goal is affordable shelter, it is more important to have access to it than to own it,” particularly if individuals do not have the financial resources to maintain a home or a reliable means of paying the mortgage over its full term. Echoing these comments, another stakeholder noted that rental housing is geared toward low-income people who have the greatest need for affordable housing. You can assist many renters for the same cost of assisting one homeowner, said someone else. Moreover, the stakeholders knew from the Housing Needs Assessment presented earlier in the session that there may be a limit to Cincinnati's homeownership rate, given the prevalence of multi-family units in the City (57% of the housing stock are multi-family units).

**Nonprofit capacity was the third-highest HOME need.** The average stakeholder allocated 13.59% of his/her HOME budget to nonprofit capacity building. Additionally, there was wide support for this need, as 69% of stakeholders made allocations to it. Only rehabilitated rental housing had a higher allocation rate.

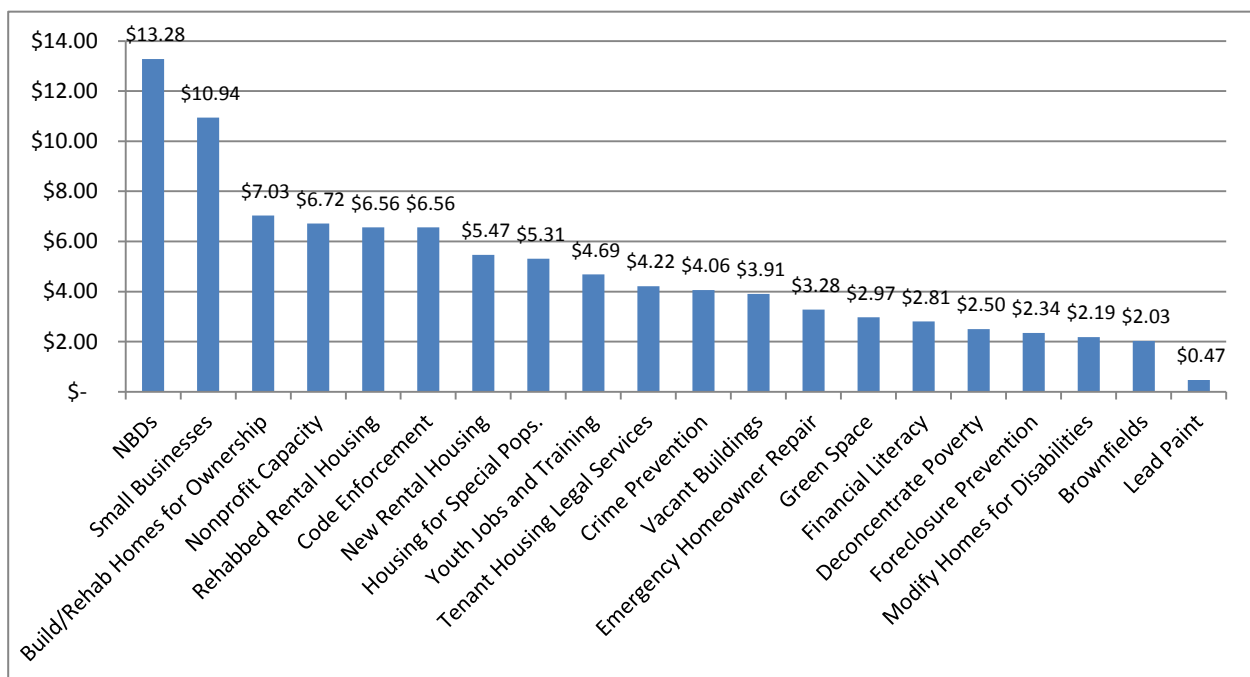
As for why nonprofit capacity was an important need, stakeholders had several reasons. Some suggested that investing in nonprofit capacity would allow nonprofits to build housing more efficiently. Others supported the idea of targeting HOME funds geographically, by targeting certain neighborhoods, as the United Way's PlaceMatters program has done. Under this strategy, nonprofit capacity would be particularly important, they said. In general, nonprofit capacity building was viewed as a form of leverage, which many stakeholders said factored into their allocation strategies.

When examining all individual HOME allocations, it is evident that stakeholders preferred to target their allocations, rather than distribute the HOME budget evenly among all eight needs. No need received funds from 100% of stakeholders, not even the highest prioritized need (rehabilitation of rental housing, to which 94% allocated funds). In fact, the average proportion of stakeholders contributing funds to a given need was 62%. This demonstrates that stakeholders chose to prioritize certain needs to the exclusion of others.

## CDBG Outcomes

This first chart, *Average Individual CDBG Allocation*, shows the average allocations for CDBG-eligible needs.

### Average Individual Allocations for CDBG



The second chart, *Allocation Size, Rate and Category by CDBG Need*, shows the average allocations in a tabular format, but also indicates the proportion of stakeholders allocating funds to each need.

## Allocation Size, Rate, and Category by CDBG Need

| CDBG Need                       | Average Allocation | Share of Stakeholders Allocating to Need | Need Category         |
|---------------------------------|--------------------|--|-----------------------|
| NBDs                            | \$ 13.28           | 50%                                      | Econ Development      |
| Small Businesses                | \$ 10.94           | 34%                                      | Econ Development      |
| Build/Rehab Homes for Ownership | \$ 7.03            | 6%                                       | Homeowner             |
| Nonprofit Capacity              | \$ 6.72            | 28%                                      | Community Development |
| Rehabbed Rental Housing         | \$ 6.56            | 53%                                      | Rental                |
| Code Enforcement                | \$ 6.56            | 22%                                      | Community Development |
| New Rental Housing              | \$ 5.47            | 50%                                      | Rental                |
| Housing for Special Pops.       | \$ 5.31            | 56%                                      | Rental                |
| Youth Jobs and Training         | \$ 4.69            | 19%                                      | Public Services       |
| Tenant Housing Legal Svcs       | \$ 4.22            | 41%                                      | Rental                |
| Crime Prevention                | \$ 4.06            | 31%                                      | Community Development |
| Vacant Buildings                | \$ 3.91            | 22%                                      | Community Development |
| Emergency Homeowner Repair      | \$ 3.28            | 16%                                      | Homeowner             |
| Green Space                     | \$ 2.97            | 28%                                      | Community Development |
| Financial Literacy              | \$ 2.81            | 41%                                      | Public Services       |
| Deconcentrate Poverty           | \$ 2.50            | 31%                                      | Rental                |
| Foreclosure Prevention          | \$ 2.34            | 28%                                      | Homeowner             |
| Modify Homes for Disabilities   | \$ 2.19            | 25%                                      | Homeowner             |
| Brownfields                     | \$ 2.03            | 31%                                      | Econ Development      |
| Lead Paint                      | \$ 0.47            | 31%                                      | Community Development |

**The highest priorities were economic development needs.** The stakeholder activity named three economic development needs: neighborhood business district improvements, small business assistance, and brownfield redevelopment. The average allocation for neighborhood business district improvements was \$13.28, or roughly 13% of the average stakeholder CDBG budget. Small business assistance was close behind at \$10.94, or approximately 11% of the total average budget.

**Nonprofit capacity building and code enforcement were the two highest prioritized community development needs.** Nonprofit capacity and code enforcement received average allocations of \$6.72 and \$6.56, respectively. As the need with the fourth-highest CDBG allocation (out of twenty total needs), nonprofit capacity was ranked similarly in both the CDBG and HOME budgets, where it had been ranked second-highest of eight HOME needs.

**Like the HOME activity, stakeholders strongly supported rental needs, and they prioritized rental needs over homeowner needs.** The CDBG activity named five rental needs. Four of these needs had moderate average allocations, and these allocations were made by a relatively large proportion of stakeholders, compared to the average stakeholder allocation rate. Namely, rehabilitated rental

housing, new rental housing, housing for special populations, and tenant legal services received average allocations of \$6.56, \$5.47, \$5.31, and \$4.22, respectively.

**The clear lowest-ranked need was addressing lead-based paint.** At \$0.47, this need received the lowest average allocation by about \$2.00, or two percentage points of the CDBG budget. When asked about this low ranking, stakeholders responded that they questioned whether CDBG was the best source of funding for this need, so they allocated relatively few CDBG funds to it. Most stakeholders did not know prior to this activity that the CDBG funds for addressing lead-based paint are in fact used to leverage other funding dedicated to this need. Had they known this, lead-based paint may have been ranked higher, as many stakeholders later noted in the group discussion that they supported leverage as a funding strategy for distributing HUD funds.

**Finally, like in the HOME budget activity, stakeholders funded some needs to the exclusion of others.** The most frequent allocation to each CDBG need was \$0, yet every need received some funds. Only three of the twenty CDBG needs received funds from fewer than 25% of stakeholders. On the other hand, no single need received funds from 100% of stakeholders—the highest proportion of stakeholders to allocate to one need was 56%. Furthermore, the wide range of average allocations shows that stakeholders did not distribute their allocations evenly among the needs that they did choose to fund. 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.

### Themes in Funding Strategy

Several themes about allocation strategies emerged from the HOME and CDBG stakeholder engagement activities, namely:

- **The importance of leverage.** Numerous stakeholders cited leverage as their primary allocation strategy. Moreover, stakeholders interpreted leverage beyond simple monetary terms; stakeholders cited nonprofit capacity building, geographic targeting, and rehabilitation and reuse of existing building stock all as means of leveraging HUD funds.
- **The value and limits of data-driven decision making.** Many stakeholders brought up the question of need versus impact. Data can identify where the greatest needs are currently, but it is also critical to make educated guesses about where the *future* greatest needs might be. Using HUD funds to head off areas with a high potential for future deterioration may have a bigger impact than only funding today's highest need areas.
- **The need to establish clear funding priorities.** In both the HOME and CDBG activities, stakeholders tended to allocate funds to *most* needs to the exclusion of *some* others. No participant allocated funds to all 8 HOME needs or all 20 CDBG needs. Additionally, stakeholders varied the allocation amount for each need that they did fund, rather than treating all—or even most—needs as equal

priorities requiring equal funding. Some stakeholders also advocated for establishing geographically-based funding priorities.

- **The value of a funding strategy that aligns with Cincinnati's current housing stock.** Regarding housing, stakeholders prioritized rental unit needs over homeownership unit needs, as well as rehabilitation needs over new construction needs. The majority of Cincinnati's existing homes are multi-family units, and this has contributed to the relatively low but steady homeownership rate. Rather than trying to increase the homeownership rate, which would likely only happen through the construction of many new units, stakeholders chose to work within the current environment to support renters and rehabilitation efforts. Moreover, stakeholders pointed out the increased impact HUD funds could have if they were used for renters, rather than homeowners; the same funds needed to help one individual purchase a house could provide shelter for multiple renters.

## Attachment F - 2015 Annual Action Plan HOPWA Budget

| Program Name  | 2014 Grant     | 2015 Grant     | % Change  |
|---|----------------|----------------|-----------|
| <b>TRADE AND DEVELOPMENT - NEIGHBORHOOD DEVELOPMENT</b> |                |                |           |
| HOPWA Admin   | 20,179         | 20,236         | 0%        |
| Operating Support for Housing Facilities                | 215,000        | 215,606        | 0%        |
| Supportive Services for Persons with HIV/AIDS           | 101,813        | 102,103        | 0%        |
| Housing Services for Persons with HIV/AIDS              | 335,647        | 336,592        | 0%        |
| <b>TOTAL PROJECT APPROPRIATIONS &amp; REQUESTS</b>      | <b>672,639</b> | <b>674,537</b> | <b>0%</b> |

## Attachment E - 2015 Annual Action Plan ESG Budget

| Program Name  | 2014 Grant     | 2015 Grant     | % Change  |
|---|----------------|----------------|-----------|
| <b>TRADE AND DEVELOPMENT - NEIGHBORHOOD DEVELOPMENT</b> |                |                |           |
| ESG Admin   | 68,698         | 73,938         | 8%        |
| Homeless Shelters & Other Homeless Housing              | 450,000        | 450,000        | 0%        |
| Homelessness Prevention                                 | 397,281        | 461,912        | 16%       |
| <b>TOTAL PROJECT APPROPRIATIONS &amp; REQUESTS</b>      | <b>915,979</b> | <b>985,850</b> | <b>8%</b> |

## Attachment D - HOME Consolidated Plan Program Descriptions

| Program Name   | Program Description  |
|--|--|
| <b>TRADE AND DEVELOPMENT - HOUSING DIVISION</b>                                  |  |
| Affordable Multi-Family Rehab Program (formerly Rental Rehab Program)            | <p>The Affordable Multi-Family Rehab (AMFR) Program 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.</p> |
| Single Family Homeownership Development  | <p>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, 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.</p>  |
| Core 4 Strategic Housing Program (formerly Strategic Housing Initiative Program) | <p>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.</p>  |

| Attachment D - HOME Consolidated Plan Program Descriptions  |  |
|---|--|
| Program Name  | Program Description  |
| <b>TRADE AND DEVELOPMENT - HOUSING DIVISION</b>   |  |
| Operating Support for Community Development Housing Organizations (CHDOs) (formerly Neighborhood Capacity Building & Tech Assistance) | 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.  |
| 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.  |
| 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. |
| 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.   |
| 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.   |

## Attachment C - 2015 Annual Action Plan HOME Budget

| Program Name  | 2014 Grant       | 2015 Grant       | % Change  |
|---|------------------|------------------|-----------|
| <b>TRADE AND DEVELOPMENT - NEIGHBORHOOD DEVELOPMENT</b>   |                  |                  |           |
| HOME Admin (10%)  | 224,904          | 194,164          | -14%      |
| Affordable Multi Family Rehab Program   | 580,277          | 1,356,726        | 134%      |
| Single Family Homeownership Development   | 220,000          | 0                | -100%     |
| Core 4 Strategic Housing Program  | 323,393          | 0                | -100%     |
| Operating Support for Community Development Housing Organizations (CHDOs)   | 110,000          | 101,754          | -7%       |
| CHDO Development Projects   | 0                | 305,263          | N/A       |
| Downpayment Assistance Initiative   | 203,125          | 0                | -100%     |
| Permanent Supportive Housing  | 187,345          | 0                | 0%        |
| Tenant Based Rental Assistance  | 400,000          | 290,733          | -27%      |
| <b>TOTAL PROJECT APPROPRIATIONS &amp; REQUESTS</b>  | <b>2,249,044</b> | <b>2,248,640</b> | <b>0%</b> |
| <div> 2015 Resources (award + program income) 2,249,044 2,248,640 </div> <div> Award 2,099,044 1,941,640 </div> <div> Program Income 150,000 307,000 </div> |                  |                  |           |

| Attachment B - CDBG Consolidated Plan Program Descriptions |   |
|--|---|
| Program Name   | Program Description   |
| <b>TRADE AND DEVELOPMENT - ADMIN/COMPLIANCE</b>            |   |
| Summer Youth Employment Programs                           | 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.  |
| 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.  |
| 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.   |
| 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.         |
| 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 and Housing Loan Pool projects for rehabilitation of residential rental and/or homeownership units as determined eligible by HUD. |
| <b>TRADE AND DEVELOPMENT - NEIGHBORHOOD DEVELOPMENT</b>    |   |
| Earned Income Tax Credit Outreach                          | 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.  |
| 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.   |

| Attachment B - CDBG Consolidated Plan Program Descriptions   |  |
|--|--|
| Program Name   | Program Description  |
| 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.   |
| <b>TRADE AND DEVELOPMENT - NEIGHBORHOOD DEVELOPMENT</b>  |  |
| 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. |
| 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.   |
| 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.   |
| 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.  |
| Operating Support for Community Development Corporations (CDCs) (formerly Neighborhood Capacity Building & Technical Assistance) | 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.   |

| Attachment B - CDBG Consolidated Plan Program Descriptions |   |
|--|---|
| Program Name   | Program Description   |
| 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.   |
| 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 uses Blueprint for Success students.   |
| TRADE AND DEVELOPMENT - NEIGHBORHOOD DEVELOPMENT           |   |
| Affordable Multi Family Rehab 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. |
| 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.  |
| TRADE AND DEVELOPMENT - ECONOMIC DEVELOPMENT               |   |

| Attachment B - CDBG Consolidated Plan Program Descriptions   |   |
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| Program Name   | Program Description   |
| Small Business Services (formerly Small Business Loan Fund and Small Businesses Services and Technical Assistance) | 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.  |
| 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.   |
| Commercial and Industrial Redevelopment Program (formerly SPUR)  | 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.  |
| TRADE AND DEVELOPMENT - ECONOMIC DEVELOPMENT   |   |
| 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.   |
| TRADE AND DEVELOPMENT - PROPERTY MAINTENANCE CODE ENFORCEMENT  |   |
| 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.   |
| 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. |
| 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.   |

| Attachment B - CDBG Consolidated Plan Program Descriptions |  |
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| Program Name   | Program Description  |
| 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. |
| 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.   |

| Attachment B - CDBG Consolidated Plan Program Descriptions   |  |
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| Program Name   | Program Description  |
| <b>PARKS</b>   |  |
| Groundwork Cincinnati (formerly Mill Creek Greenway)         | 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.  |
| <b>POLICE</b>  |  |
| Drug and Gun Elimination Program                             | No funding was requested for this program which is part of the OTR Chamber of Commerce program to reduce guns and drugs in OTR. Other sources will be used.  |
| <b>PUBLIC SERVICES</b>                                       |  |
| Corporation for Findlay Market - Nonprofit Capacity Building | 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.   |
| <b>HEALTH</b>  |  |
| Lead Hazard Testing and Lead Grant Match                     | 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. |