

City of Hamilton

BUTLER COUNTY OHIO



Executive Summary

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

1. Introduction

The City of Hamilton is submitting the Consolidated Plan for 2017-2021 and the Annual Action Plan for Fiscal Year 2017-2018 in accordance with the consolidated process developed by the U.S. Department of Housing and Urban Development. The Consolidated Planning process as well as the Annual Action Plan process identifies the activities to be funded with Community Development Block Grant (CDBG) resources as well as Home Investment Partnership (HOME) programs. This document includes the City's Process, Needs Assessment, Market Analysis, Strategic Plan for 2017-2021, and the Annual Action Plan for 2017-2018.

The City will continue to concentrate its efforts in four (4) principal areas: Housing, Economic Development, Public Services, and Public Facility Improvements.

Housing: The development and maintenance of the City's affordable housing stock is imperative to community development and quality of life. The City will continue with emergency/minor home repair, housing rehabilitation and other housing stabilization and production programs. The City will continue to work with partner agencies to develop affordable housing including units targeting very low and low to moderate income residents. The City will continue to clear vacant, unsafe and blighted residential nuisance properties that adversely impact the health, safety and welfare of residents.

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Economic Development: Expanding economic development opportunities to encourage investments, retain and create jobs, revitalize business districts and increase employment-training opportunities are a priority for the City. In addition, the City will continue to provide the access to the Revolving Loan Fund (RLF) to key business and start-up investments.

Public Service: The City of Hamilton focuses its efforts in Public Service in order to address the unique needs of the LMI resident population. The City will continue to concentrate on fair housing, homeless services, affordable public transportation, youth recreation, and crime victim advocacy.

Public Facility Improvements: Improvements to public facilities and infrastructure located in the City that serves LMI residents is critical to community development and quality of life efforts. The City will make public improvements that enhance and complement neighborhood and community economic development activities.

These overall objectives will continue to be assessed to ensure consistency with citizen input and survey results and feedback. As indicated in the Citizen Participation section of the Consolidated Plan, the City not only conducts the required public input meetings and makes draft documents available for review and comment but also solicits input from service providers and conducts an annual needs survey of City residents.

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

In addition to the concentration of efforts in Housing, Economic Development, Public Services, and Public Facility Improvements, the Consolidated Plan objectives and outcomes must also meet one of the three national objectives as dictated by HUD. The three National Objectives are

- Benefiting low and moderate income persons;
- Addressing slum or blight; or
- Meeting a particular urgent community development need.

The City of Hamilton has also identified the below listed outcomes through the Consolidated Plan and Annual Action Plan Update process:

- Healthy, safe, viable, affordable housing stock;
- Continuum of Care that easily transitions the homeless population to permanent housing;
- Stable, growing permanent employment opportunities for all city residents;
- Public Services that provide assistance to employer city residents to become more self-sufficient; and
- Public Facility and Infrastructure that addresses and meets the needs of city residents.

3. Evaluation of past performance

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The City has maintained the necessary and required Community Development Block Grant (CDBG) timeliness ratios; HOME rules on reserved, committed and expended funds have been met. The City continues to “desk monitor” on a monthly basis and “site-visit” on an annual basis all sub recipients. New subrecipients receive two “site-visit” monitoring sessions during the program year. Subrecipients that have not performed for any reason are evaluated in writing. If non-performing subrecipients cannot or will not meet its agreement obligations, the City terminates its agreement. The City does not allow these subrecipients to apply for future funding until it demonstrates its ability to accomplish obligations. Very rarely has the city had subrecipients who have not complied.

The vast majority of quantifiable evaluation numbers in Integrated Disbursement and Information System (IDIS) have been met. If numbers (goals) are not met, in all cases, justified reasons have been given and accepted by HUD. The City periodically reviews IDIS measures, program goals and overall performance. These reviews are done to ensure that goals, objectives and priorities are being met.

In addition to the above, at the end of each program year the City of Hamilton prepared the Consolidated Annual Performance Evaluation Report (CAPER) which identifies the funds and activities from the previous program year and how they met the established goals from the corresponding Consolidated Plan.

4. Summary of citizen participation process and consultation process

The City of Hamilton has created an effective Citizen Participation Plan to ensure optimum input from the public. The City uses a four (4) point approach to engage active citizen participation.

Needs Assessment Survey: The City of Hamilton produces an annual Needs Assessment Survey. This assessment is done to ensure the City’s plans and activities accurately reflect community needs by residents of Hamilton. This Needs Assessment also provides a tool to address the priority of the community needs. The City created and distributed a survey that was mailed to approximately 2,001 randomly selected Hamilton households coded by census tract. The surveys included a self addressed stamped return envelope. The survey “return rate” was approximately 16.8 percent. The results of the mail survey are attached.

The City of Hamilton also posted the annual Needs Assessment Survey on the city’s website for a defined period. The survey results were tabulated independently of the mail survey to ascertain differences between the survey responses. During the defined period, approximately two months, there were 144 completed web surveys.

Public Meetings: The City also hosted seven (7) public input meetings as part of the preparation of the Consolidated Plan and Annual Action Plan.

30 Day Public Comment Period: After the draft Annual Action Plan was prepared, there is a 30-Day Public Comment Period. A Legal Notice was published and the City website was updated to inform

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residents and interested parties where the draft Annual Action Plan was available for public review, including a list of places the draft was available for viewing. The Legal Notice indicating where the draft Annual Action Plan would be available within the community was published on December 11, 2016 in the Hamilton Journal News. The draft period was from December 11, 2016 until January 10, 2017. Any public comments received during this period were to be responded to in writing within fifteen (15) working days. The draft Annual Action Plan Update was also available for viewing or download from the City of Hamilton website. No comments were received.

Public Hearings: The city holds two public hearings in order to receive public comment on the Consolidated Plan for 2017-2021 and the Annual Action Plan for Fiscal Year 2017-2018 prior to submission to HUD. The first public hearing was held on January 17, 2017 at 1:30 pm in City Council Chambers, and the second was held on January 25, 2017 at 6:00pm during the City Council Meeting in City Council Chambers. During both public hearings a presentation was made which included the proposed draft budget allocation, and at both meetings no questions, comments or objections were expressed.

The Annual Action Plan Update, including Community Development Block Grant Project Use of Funds, the HOME Program Description and City's Displacement Policy are to be submitted to HUD by March 15, 2017 (at least 45 days prior to our City's Community Development Program Year, which begins May 1, 2017).

5. Summary of public comments

The City received public comments through both the Annual Needs Assessment Survey as well as through the seven (7) various public meetings held throughout the city in August of 2016.

The "Draft" Consolidated Plan for 2017-2021 and the Annual Action Plan for Fiscal Year 2017-2018 for the City of Hamilton was published for public review and comment on December 11, 2016 and was made available for public comment from December 11, 2016 until January 10, 2017 at six (6) locations throughout the City of Hamilton and on the City Website, www.hamilton-city.org. No comments were received during the 30-day public review draft period.

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

All comments received and views expressed during the development of the Consolidated Plan were accepted.

7. Summary

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Amendment Process:

In addition to the FY 2023-2024 CDBG & HOME funds the City anticipates amending funds used in previous fiscal years to conduct allowable and additional activities. The funds being used from previous funding years are included in the attached.

The City may amend its approved plan whenever it makes one of the following decisions:

- To make a change in its allocation priorities or a change in the method of distribution of funds;
- To carry out an activity, using funds from any program covered by the consolidated plan (including program income, reimbursements, repayment, recaptures, or reallocations from HUD), not previously described in the Action Plan; or
- To change the purpose, scope, location, or beneficiaries of an activity.

Substantial Amendment has been defined as and includes the following:

- Major budget adjustment related to financial resources (e.g. reallocation of funds; reimbursements, repayments, recaptures, and/or program income);
- A proposed change in the allocation or selection criteria for programs;
- As determined by HUD.

The City not only follows HUD requirements, but also the locally adopted substantial amendment procedure. Thus, the following adopted procedures will be followed:

- The City should receive an amendment in writing from either a sub-recipient to appropriate staff member. The written amendment will clearly state the reason for the change, the amount of the change, the beneficiary impact as well as any other pertinent information;
- The City will determine whether the amendment request is consistent with the stated and approved local Annual Action Plan and Consolidated Plan;
- The City will make a determination whether to proceed with the proposed amendment;
- The City will publish via social media that a substantial amendment is being considered and where a copy of the written request is available for public review;
- The City will allow a thirty (30) day public comment period; this period will commence upon the date of publication.

The City has included the amendment of funds for the Public Infrastructure project -

Contingency Provisions:

Upon final allocation notification from HUD the City will proportionally adjust one or more proposed activities' budgets according to the increase or decrease from the estimated funding levels to match the actual allocation amounts.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	HAMILTON	Finance Dept./Neighborhood Development Division
HOME Administrator	HAMILTON	Finance Dept./Neighborhood Development Division

Table 1 – Responsible Agencies

Narrative

The City of Hamilton is an entitlement community under the CDBG and HOME programs under the Housing and Community Development Act of 1974, as amended. CDBG and HOME Program funds are allocated nationwide to units of general local government on the basis of a formula that considers the relative inadequacy of each jurisdiction's housing supply, its level of poverty, its fiscal distress, and other factors.

The City of Hamilton Finance Department acts as the lead agency for the development and administration of the Consolidated Plan and the Annual Action Plan as well as the administration of Hamilton's CDBG and HOME funds.

The City of Hamilton will complete 43 years of Community Development Block Grant (CDBG) Program and 25 years of HOME Investment Partnership Program at the end of Fiscal Year 2017-2018.

Consolidated Plan Public Contact Information

Neighborhood Development Division

A Division of the Finance Department

City of Hamilton

345 High Street,
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Hamilton, Ohio 45011

Tel: 513-785-7020

Fax: 513/785-7019

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

1. Introduction

The development of the Consolidated Plan included public surveys, public meetings, a thirty-day public comment period and two public hearings. Throughout this process numerous public and private agencies were invited to participate so that a broad range of opinions and firsthand knowledge could be used in the Cities decision-making process.

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

The City of Hamilton mailed a needs assessment survey to current and past service providers in order to receive a broader base of knowledge concerning the needs of Hamilton's special populations. Additionally, the City partnered with Housing Opportunities Made Equal (H.O.M.E.) to complete a qualitative report for the 2016 Assessment of Fair Housing (AFH). The analysis included interviewing residents and stakeholders through five focus groups and an electronic survey. The focus groups included landlords, property managers, residents and social service providers. A web-based survey was implemented to gain the perspective of the public and also to acquire the feedback of individuals working in and for the City of Hamilton or Butler County government.

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

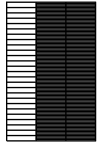
The City of Hamilton is an active participant in the Butler County Homeless and Housing Coalition (BCHHC) the Continuum of Care organization for the area. BCHHC receives funding from the Balance of State Continuum of Care process through the Ohio Department of Development. In addition, the City of Hamilton provides financial assistance to some City-based member agencies (e.g Serve City & YWCA), and mails them a Needs Assessment Survey and an invitation to our various public meetings.

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

The City of Hamilton does not receive ESG funds.

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

Table 2 – Agencies, groups, organizations who participated



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

To the best of its ability the City of Hamilton has been in contact with all known agencies, organizations, businesses, etc. involved in activities that are relevant to the activities and programs of CDBG and HOME.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Butler County Homeless and Housing Coalition (BCHHC)	The City of Hamilton is an active participant in the Butler County Homeless and Housing Coalition (BCHHC) the Continuum of Care organization for the area.
BMHA Consistency Plan	Butler Metropolitan Housing Authority	The City of Hamilton has a Certification: BMHA Consistency with the Consolidated Plan. The signed plan may be made available upon request.

Table 3 – Other local / regional / federal planning efforts

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

The City of Hamilton refers individuals and organizations that are located within or reside outside of our jurisdiction to the correct agencies that may be able to help/fund their corresponding need.

Narrative (optional):

See Above

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

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

The City of Hamilton has created an effective Citizen Participation Plan to ensure optimum input from the public. The City uses a four (4) point approach to engage active citizen participation.

Needs Assessment Survey: The City of Hamilton produces an annual Needs Assessment Survey. This assessment is done to ensure the City's plans and activities accurately reflect community needs by residents of Hamilton. This Needs Assessment also provides a tool to address the priority of the community needs. The City created and distributed a survey that was mailed to approximately 2,001 randomly selected Hamilton households coded by census tract. The surveys included a self addressed stamped return envelope. The survey "return rate" was approximately 16.8 percent. The results of the mail survey are attached.

The City of Hamilton also posted the annual Needs Assessment Survey on the city's website for a defined period. The survey results were tabulated independently of the mail survey to ascertain differences between the survey responses. During the defined period, approximately two months, there were 144 completed web surveys.

Public Meetings: The City also hosted seven (7) public input meetings as part of the preparation of the Consolidated Plan and Annual Action Plan. These meetings are designed with a three (3) fold purpose as explained below.

- Survey results were tabulated and presented to create an active dialogue about community needs during these meetings. Survey results on topics of Housing, Public Facilities/Infrastructure, Economic Development, Clearance/Demolition and Public Service needs were discussed.
- Information regarding the use and general guidelines of CDBG and HOME funds for community development purposes was discussed.
- Finally, a review of accomplishments with previous year's funding was presented during these meetings.

Six (6) of the public meetings were held after work hours in different quadrants of the City within public or semi-public facilities. The second public meeting was held at City Hall during the weekday afternoon before which, a CDBG and HOME technical assistance seminar was held.

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30 Day Public Comment Period: After the draft Annual Action Plan was prepared, there is a 30-Day Public Comment Period. A Legal Notice was published and the City website was updated to inform residents and interested parties where the draft Annual Action Plan was available for public review, including a list of places the draft was available for viewing. The Legal Notice indicating where the draft Annual Action Plan would be available within the community was published on December 11, 2016 in the Hamilton Journal News. The draft period was from December 11, 2016 until January 10, 2017. Any public comments received during this period were to be responded to in writing within fifteen (15) working days. The draft Annual Action Plan Update was also available for viewing or download from the City of Hamilton website. No comments were received.

Public Hearings: The city holds two public hearings in order to receive public comment on the Consolidated Plan for 2017-2021 and the Annual Action Plan for Fiscal Year 2017-2018 prior to submission to HUD.

Public Hearing 1: The first Public Hearing was held on January 17, 2017 at the City of Hamilton Planning Commission Meeting. No comments were received.

Public Hearing 2: The second Public Hearing was held on January 25, 2017 at the City of Hamilton City Council Meeting. No comments were received.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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1	Mailed Needs Assessment Survey	Non-targeted/broad community	Surveys mailed to 2,001 randomly selected households in Hamilton. 338 completed surveys (16.8% of Surveys Returned)	Citizens rated the various priorities of the communities needs.	All comments accepted.	
2	Internet Outreach	Non-targeted/broad community	Needs Assessment Survey was posted on the city website and we sent out through the city's E-Notify email. Through these measures 144 web surveys were completed.	Citizens rated the various priorities of the communities needs.	All comments accepted.	
3	Newspaper Ad	Non-targeted/broad community	Advertising the seven (7) Public meetings held throughout the City of Hamilton for input to address community needs pertaining to the Draft Consolidated Plan 2017-2023 and the Draft Annual Action Plan 2017-2018	Not Applicable.	Not Applicable.	

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4	Public Meeting	Non-targeted/broad community	Meeting held at Partners in Prime located at 140 Ross Avenue, Hamilton Ohio 45013 on Tuesday August 2, 2016 from 6:00 pm to 7:00 pm. Three (3) people in attendance were staff members.	Not Applicable	Not Applicable	
5	Public Meeting	Non-targeted/broad community Non-profits seeking funding from the City	Meeting held in City Council Chambers at 345 High Street, Hamilton Ohio 45011 on Wednesday August 3, 2016 from 2:00 pm to 4:00 pm. Thirty (30) people in attendance.	Questions were regarding the application process for CDBG and Home funds.	All comments accepted	
6	Public Meeting	Non-targeted/broad community	Meeting held in City Council Chambers at 345 High Street, Hamilton Ohio 45011 on Wednesday August 3, 2016 from 6:00 pm to 7:00 pm. Five (5) people in attendance.	Questions were regarding the application process for CDBG and HOME funds.	All comments accepted.	

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7	Public Meeting	Non-targeted/broad community	Meeting held at the Salvation Army 235 Ludlow Street, Hamilton Ohio 45011 on Thursday August 4, 2016 from 6:00 pm to 7:00 pm. Three (3) people in attendance were staff members.	Not Applicable.	Not Applicable.	
8	Public Meeting	Non-targeted/broad community	Meeting held at St. Julie Billiart Fenmont Center located at 528 N. Third Street, Hamilton Ohio 45011 on Monday August 8, 2016 from 6:00 pm to 7:00 pm. Eleven (11) people were in attendance.	There was an emphasis on public infrastructure surrounding the meeting location, with most attendees being members of the church.	All comments accepted	

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9	Public Meeting	Non-targeted/broad community	Meeting held at the Booker T. Washington Community Center located at 1140 South Front Street, Hamilton Ohio 45011 on Tuesday August 9, 2016 from 6:00 pm to 7:00 pm. Six (6) people were in attendance.	There was an emphasis on the City's emergency minor home repair program.	All comments accepted.	
10	Public Meeting	Non-targeted/broad community	Meeting held at the Hamilton City Schools Board of Education located at 533 Dayton Street, Hamilton Ohio 45011 on Thursday August 11, 2016 from 6:00 pm to 7:00 pm. Five (5) people were in attendance.	There was an emphasis on the City's CDBG funding process for programs within the city.	All comments accepted.	

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11	Newspaper Ad	Non-targeted/broad community	Advertising the Draft period for the Draft Consolidated Plan 2017-2023 and the Draft Annual Action Plan 2017-2018 From December 11th, 2016 to January 10th, 2017.	Not Applicable.	Not Applicable.	
12	Newspaper Ad	Non-targeted/broad community	Advertising the Public hearing before the City of Hamilton Planning Commission for the Draft Consolidated Plan 2017-2023 and the Draft Annual Action Plan 2017-2018 On January 17th, 2017 at 1:30pm in City Council Chambers located at 345 High Street, Hamilton Ohio 45011.	Not Applicable.	Not Applicable.	

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13	Public Hearing	Non-targeted/broad community	Public hearing before the City of Hamilton Planning Commission for the Draft Consolidated Plan 2017-2023 and the Draft Annual Action Plan 2017-2018 On January 17th, 2017 at 1:30pm in City Council Chambers located at 345 High Street, Hamilton Ohio 45011.	City Staff presented process and proposed funding during public hearing. No other comments were received.	All comments accepted.	
14	Newspaper Ad	Non-targeted/broad community	Advertising the Public hearing before the City of Hamilton City Council for the Draft Consolidated Plan 2017-2023 and the Draft Annual Action Plan 2017-2018 On January 25th, 2017 at 6:00pm in City Council Chambers located at 345 High Street, Hamilton Ohio 45011.	Not Applicable.	Not Applicable.	

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15	Public Hearing	Non-targeted/broad community	Public hearing before the City of Hamilton City Council for the Draft Consolidated Plan 2017-2023 and the Draft Annual Action Plan 2017-2018 On January 25th, 2017 at 6:00pm in City Council Chambers located at 345 High Street, Hamilton Ohio 45011.	City Staff presented process and proposed funding during public hearing. No other comments were received.	All comments accepted.	
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Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Hamilton's estimated housing and supportive services needs for the years 2017 through 2021 are based on the 2000 and 2010 Census data for the city (as provided by HUD), 2008-2012 American Community Survey 5-Year (as provided by HUD), as well as consultation with the service providers and community residents.

The City of Hamilton consults with community residents and service providers in order to do a yearly Needs Assessment Survey. This assessment is done to ensure the City's plans and activities accurately reflect community needs by residents of the City of Hamilton. The Needs Assessment also provides a tool to address the priority of the community needs. The City also mails a Needs Assessment Surveys to local Service Providers and former CDBG and HOME subrecipients because of their in-depth knowledge of needs of local special populations. In June 2016, the City created and distributed a survey that was mailed to 2,001 randomly selected Hamilton households coded by census tract in proportion to population. The surveys included a self-addressed stamped return envelope. The percentage of surveys that were completed and returned was approximately 16.8 percent.

Through the compilation of Survey and statistical data the population of Hamilton may be generally described as having the following characteristics; Shrinking Household Size, Steadily Changing Racial Composition, Shift Toward an Older Age Distribution, Growing Number of Single Parent Households, Economic Status of the Population, and Growing Number of Foreclosures and Abandoned Housing.

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

Summary of Housing Needs

Per data acquired through the City of Hamilton's AFH process the following analysis is provided:

Table 9 of the AFH - Demographics of Households with Disproportionate Housing Needs, reveals that within the jurisdiction Other, Non-Hispanics (71.32%) and Hispanics (63.01%) experience housing burdens at a higher rate than any other race/ethnic group measured.

Within the region, Black, Non-Hispanics (48.91%) and Hispanics (46.06%) experience housing burdens at a greater rate than any other race/ethnic group measured.

Table 10 of the AFH - Demographics of Households with Severe Housing Cost Burden, reveals that within the jurisdiction Hispanics (36.42) and Native American, Non-Hispanics (31.82) experience severe housing burdens at a greater rate than any other race/ethnic group measured.

Within the region, Black, Non-Hispanics (25.15%) and Native American, Non-Hispanics (19.45%) experience severe housing burdens at a higher rate than any other race/ethnic group measured.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	60,690	62,350	3%
Households	25,913	24,192	-7%
Median Income	\$35,365.00	\$40,426.00	14%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,725	3,900	4,970	2,970	7,635
Small Family Households	1,845	1,260	1,890	1,350	4,560
Large Family Households	305	260	425	260	410
Household contains at least one person 62-74 years of age	545	760	1,000	555	1,200

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Household contains at least one person age 75 or older	580	715	755	295	630
Households with one or more children 6 years old or younger	1,085	660	785	575	520

Table 6 - Total Households Table

Data Source: 2008-2012 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	20	75	4	154	0	0	50	0	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	4	40	0	54	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	125	60	0	20	205	0	0	20	30	50
Housing cost burden greater than 50% of income (and none of the above problems)	2,295	415	0	0	2,710	590	315	170	75	1,150

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Housing cost burden greater than 30% of income (and none of the above problems)	535	1,265	385	10	2,195	205	425	640	205	1,475
Zero/negative Income (and none of the above problems)	205	0	0	0	205	70	0	0	0	70

Table 7 – Housing Problems Table

Data 2008-2012 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,485	500	115	25	3,125	590	315	240	110	1,255
Having none of four housing problems	1,035	1,910	2,180	840	5,965	335	1,175	2,430	1,990	5,930
Household has negative income, but none of the other housing problems	205	0	0	0	205	70	0	0	0	70

Table 8 – Housing Problems 2

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Data 2008-2012 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	
NUMBER OF HOUSEHOLDS								
Small Related	1,370	615	140	2,125	270	190	255	
Large Related	190	140	4	334	30	85	120	
Elderly	370	355	30	755	360	410	245	
Other	1,085	635	205	1,925	140	60	195	
Total need by income	3,015	1,745	379	5,139	800	745	815	

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	
NUMBER OF HOUSEHOLDS								
Small Related	1,105	150	0	1,255	220	80	15	
Large Related	180	15	0	195	30	45	70	
Elderly	250	105	0	355	215	185	45	
Other	895	145	0	1,040	130	10	35	
Total need by income	2,430	415	0	2,845	595	320	165	

Table 10 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

5. Crowding (More than one person per room)

	Renter	Owner
Consolidated Plan	HAMILTON	26

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	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	
NUMBER OF HOUSEHOLDS										
Single family households	110	64	40	20	234	0	0	20	40	
Multiple, unrelated family households	30	0	0	0	30	0	0	0	0	
Other, non-family households	0	0	0	0	0	0	0	0	0	
Total need by income	140	64	40	20	264	0	0	20	40	

Table 11 – Crowding Information – 1/2

Data Source: 2008-2012 CHAS

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

Table 12 – Crowding Information – 2/2

Data is based on information from the 2011 - 2015 American Community Survey. The total numbers of owner or renter occupied housing units with related children under 18 is listed as 6,705 households, which is 28.1% of the total estimated Households with owner or renter occupied housing units with related children under 18. Based on this information we were unable to estimate the annual Median Incomes (AMI). Please see the webpage at this link <https://www.census.gov/acs/www/data/data-tables-and-tools/data-profiles/2015/>

Data Source Comments:

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

Data is limited on the housing needs City of Hamilton single residents. We have analyzed data from the 2011 - 2015 American Community Survey which lists Non Family Households with the householder living alone as 7,414 people, which makes up 31.1% of Hamilton's total estimated households (based on the 2001 - 2015 American Community Survey total household estimate of 23,849). These single person households are subject to the same housing needs issues of that larger population like lacking complete kitchen or plumbing, overcrowding, and a high cost burden. In addition

to those issues single person households can also experience homelessness when the previously mentioned housing problems become too great.

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

Data is limited in relation to specific numbers relating to the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking. We have analyzed data from the 2011 - 2015 American Community Survey and looked at the populations disability status of non-institutionalized civilians which estimates 9,599 individuals with a disability that are not currently institutionalized (or 15.7 %), of the 62,034 total population of non institutionalized individuals. 4.9% of individuals under 18 years of age have a disability, 14.4% of individuals between the ages of 18-64 years of age have a disability, and 43.2% of individuals age 65 or older have a disability. These numbers are based on data from the 2011 - 2015 American Community Survey.

What are the most common housing problems?

The most commonly shown issues from the data tables previously listed are having negative income and one or more Severe Housing Problems. The Severe Housing problems are considered housing that Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden.

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

Information from the CHAS Databook indicates renter households are more likely to experience housing problems versus owner households. The data also demonstrates housing need related to various income categories. Both extremely low- and very low-income renters have the greatest housing needs. Many of these families are living at a subsistence level and are not able to maintain decent homes. Of these two income groups, the extremely low-income (0 – 30% MFI) persons tend to be most disadvantaged. It is likely these groups will continue to experience housing needs as the low- and very low-income renters households continue to rise.

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

The City's Housing priorities to reduce poverty and assist very low, low and moderate-income residents include the following:

1. Retain affordable housing stock for low-income and minority groups by supporting fair housing;
2. Increase opportunities available for low- and moderate- income households to purchase and own housing;
3. Support programs for the elderly through a deferred loan program for emergency/minor home repair program;
4. Support social services that assist the homeless to transition to permanent housing with case management;
5. Provide grants to assist qualified households with emergency/minor home repair programs and
6. Continue to assist housing developers for safe, health and affordable housing.

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

Not Applicable.

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

The problem of "cost burden" occurs when a household uses an excessive (30% or more) amount of monthly income to pay for housing costs (rent, mortgage, taxes or utilities). A "severe cost-burden" is defined as a household that spends more than 50% of its total income on shelter. At the heart of cost-burden problem is the discrepancy between available income and housing costs. The dilemma is accentuated as home values and the cost of living continues to rise faster than income. When this occurs, households are usually required to spend an increasing share of income on housing. This particular issue can affect both owners and renters and create instability and an increased risk of homelessness.

Discussion

As the changing economy continues to impact Hamilton's population, the number of LMI households in the City has increased. Accordingly, there will continue to be an increase in the number of households requiring some form of housing assistance. In particular, housing needs will increase as the housing stock continues to age compounded by the increasing number of low- and moderate-income residents. As the housing stock continues to age, the need for repair is greater. Low- and moderate-income residents, who are often cost burdened, have trouble affording necessary repair work. Excessive cost-burden is, by itself, a

Demo

problem.

As defined by HUD, a person occupying a substandard/overcrowded structure and/or families experiencing cost-burdens have a “housing need” (or otherwise defined as a “housing problem.”) Substandard housing units are defined as any condition that violates applicable housing, building, health or safety codes. However, the Census data upon which the “housing need” evaluation is based provides a limited picture of housing conditions. This information relies on four measurements of substandard conditions (including lack of plumbing, complete kitchen facilities, central heating source and overcrowded conditions); the Census fails to report the existence of other deficiencies, which contribute to substandard conditions (i.e. leaking roofs, crumbling foundations, deteriorated wiring, failing heating systems, inadequate weather proofing, broken plumbing, etc.)

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

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

Introduction

The City of Hamilton has a diverse population of citizens. Citizens range in ethnicity from White, non-Hispanic, Black, non-Hispanic, Hispanic, and Asian.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,970	725	200
White	3,095	625	120
Black / African American	425	54	80
Asian	20	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	295	10	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,655	1,195	0
White	2,175	1,015	0
Black / African American	225	95	0
Asian	20	0	0

Demo

American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	175	85	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,630	3,550	0
White	1,465	3,045	0
Black / African American	105	375	0
Asian	0	35	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	45	45	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	525	2,545	0
White	465	2,300	0

Demo

Black / African American	40	145	0
Asian	4	4	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	10	80	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

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

Discussion

As stated previously the population of Hamilton may be generally described as having a Steadily Changing Racial Composition. For more than thirty (30) years, the race of the City's population has been predominantly White with a significant African-American minority. The 2010 Census reports 84.0% of the population is White, 8.5% is African-American and other racial groups represent 7.5% of the population. The total minority population is 16%. Additionally, 6.4% of the population is Hispanic, up from 2.6% in 2000. There are several areas within the City, which are concentrations of minority population (an area with a minority population exceeding 20% is a concentrated minority population).

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

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

Introduction

The City of Hamilton has instances of severe housing problems across all levels of median income levels.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,215	1,475	200
White	2,510	1,210	120
Black / African American	380	105	80
Asian	20	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	240	65	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	870	2,990	0
White	605	2,580	0
Black / African American	115	205	0
Asian	0	20	0

Demo

American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	110	150	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	435	4,745	0
White	365	4,145	0
Black / African American	30	450	0
Asian	0	35	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	35	55	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	160	2,910	0

Demo

White	160	2,610	0
Black / African American	0	180	0
Asian	0	10	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	90	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

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

Discussion

Based on the provided 2008-2012 CHAS data it appears that African American residents experience disproportionate severe housing needs based on their percentage of the City's population. Hispanic residents also experience severe housing needs but are a much smaller amount of the population.

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

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

Introduction:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,515	4,640	4,265	200
White	14,000	3,995	3,315	120
Black / African American	995	280	515	80
Asian	55	65	20	0
American Indian, Alaska Native	30	0	14	0
Pacific Islander	0	0	0	0
Hispanic	360	195	315	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

Table 1 - PERCENTAGE OF HOUSEHOLDS EXPERIENCING A HOUSING COST BURDEN

Discussion:

The problem of “cost burden” occurs when a household uses an excessive (30% or more) amount of monthly income to pay for housing costs (rent, mortgage, taxes or utilities). A “severe cost-burden” is defined as a household that spends more than 50% of its total income on shelter. At the heart of cost-burden problem is the discrepancy between available income and housing costs. The dilemma is accentuated as home values and the cost of living continues to rise faster than income. When this occurs, households are usually required to spend an increasing share of income on housing.

The CHAS Databook reported that 25.4% (6,067) of households experienced some type of housing challenge in 2000. The data demonstrates low- and moderate-income households have the greatest need for habitable and/or affordable housing. Generally, the lower the income, the greater the housing need. This is true for all of Hamilton and affects all ethnicities in the city.

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

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

The population of Hamilton may be generally described as having the following characteristics.

Shrinking Household Size: Over the last five decades, Hamilton has continued to experience a steady increase in the number of households. This is largely due to a shrinking household size. Census data show that the average number of persons per household in the City of Hamilton decreased from 3.3 in 1960 to 2.47 in 2010. Consequently, the number of large family household (5+ members) has decreased significantly during the past 40 year period; according to the 2010 Census, only 2,443 (20%) of all households had 5 or more members. However, this is an increase compared to the 2000 Census, where 2,108 (8.7%) of households had 5 or more members. It is thought that this may be the result of “doubling up” of family members because of the recession. Additionally, Hamilton had slight growth in population, increasing from 60,690 in 2000 to 62,477 in 2010.

Steadily Changing Racial Composition: For more than thirty (30) years, the race of the City’s population has been predominantly White with a significant African-American minority. The 2010 Census reports 84.0% of the population is White, 8.5% is African-American and other racial groups represent 7.5% of the population. The total minority population is 16%. Additionally, 6.4% of the population is Hispanic, up from 2.6% in 2000. There are several areas within the City, which are concentrations of minority population (an area with a minority population exceeding 20% is a concentrated minority population).

Shift Toward an Older Age Distribution: Similar to national demographics, the City’s age structure reflects an aging population base. The greatest proportion of the population – 59.5% falls into the “working age” (20-64 years) category. The proportion of the City’s population that is elderly (65+ years) has been steady in the last 10 years; in 2010, it represented 13.2% of the total population (8,219 persons). There is a greater concentration of elderly persons living in the City than County proportionately; the 2010 Census reports that 11.5% of the County population was elderly. Currently, the median age of City inhabitants is 35.3 years old; the median age in 2000 was 34.9 years old.

Growing Number of Single Parent Households: Ten years ago during the 2000 Census, more than 38% of all families with children (2,920 families) had only one parent present in the housing unit. According to the 2010 Census, the percentage of single parent households stands at 46.8% (3,213 families). There is a higher concentration of single-headed families in Hamilton than in Butler County as a whole (30.6% of families with children in Butler County were single-headed). Additionally, 3,213 children live in single parent households in Hamilton according to the 2010 Census.

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

Continued from above:

Economic Status of the Population: Based on the American Community Survey 3 year estimate, Hamilton’s poverty rate for individuals is 20.0% and for families is 15.7%. Comparing the survey to the

2000 Census, the poverty rate has increased for the city, up from 13.1% for individuals and 10.5% for families in 2000. The most important cause of the growth in the number of persons with low and moderate incomes can be attributed to major shifts in the City of Hamilton's economic base. Specifically, there was a loss of higher paying, blue-collar jobs; between 1979 and 1989 nearly 20% of Ohio's, 8% of Butler County's and 15% of Hamilton's manufacturing jobs have disappeared. Instead, the employment bases have been increasingly dominated by non-manufacturing sectors such as services, retail, trade, insurance, finance and real estate. Many of these jobs tend to generate much lower earnings than the traditional blue-collar manufacturing jobs. The City of Hamilton also experienced a decrease in jobs in other sectors resulting from business closures and relocations.

Growing Number of Foreclosures and Abandoned Housing: The City of Hamilton has experienced a sharp increase in the number of residential foreclosures. The figure for foreclosure stands at 8.4% of currently reported and regulated mortgage instruments. Additionally, due primarily to the aging population, the city has experienced an increase in the number of abandoned housing units. This issue has produced a "High" rating for abandoned housing by the U.S. Department of Housing and Urban Development in their evaluation for Neighborhood Stabilization Program funding allocation.

The 2010 Census indicates there was an 87% increase in the number of vacant housing units in the City of Hamilton from a decade earlier. In 2000, there were 1,725 vacant housing units and in 2010 there were 3,220 vacant housing units – 11.6 percent of the housing units in 2010 were vacant.

According to the 2000 Census, 33,943 persons in Hamilton (55.9%) of the total population are considered low or moderate income (LMI); this is defined as incomes at or below 80% of the Median Family Income (MFI); MFI for Hamilton is \$33,549. According to the 2009 American Community Survey, approximately 15.7% of the families in the City have incomes below the poverty level. Additionally, the median household income was reported as \$38,564 and per capita income was reported at \$17,493 in 2000.

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

Areas within the city of Hamilton that have higher disproportionate needs can be defined through the various low to moderate income level census blocks located throughout the city of Hamilton.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Hamilton’s Public Housing is provided and managed by the Butler Metropolitan Housing Authority (BMHA). This authority has the ability to operate throughout Butler County. Currently, fifty percent (50%) of all BMHA public Housing Units are in the City of Hamilton. BMHA maintains 1,156 housing units and provides an average of 1,075 Section 8 Vouchers according to its 2010 Annual Plan (per BMHA Administration). BMHA’s units range from studio to four-bedroom apartments. A recent example of this is the Beacon Pointe redevelopment, Phase I of the proposal recently added 60 dwelling units on a vacant site within a significant needs area. Additionally, BMHA not only concentrates on primarily serving families but also seniors and the disabled. This information is attached in the Butler Metropolitan Housing Authority 2014 Annual and Five Year Plan.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,011	1,288	0	1,260	2	0	26

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type		
Consolidated Plan	HAMILTON	40

Demo

	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	7,109	11,259	0	11,273	12,618	0
Average length of stay	0	0	3	5	0	5	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	21	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	148	140	0	139	0	0
# of Disabled Families	0	0	275	479	0	452	2	0
# of Families requesting accessibility features	0	0	1,011	1,288	0	1,260	2	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Consolidated Plan									
HAMILTON									

Demo

White	0	0	719	688	0	667	2	0	19
Black/African American	0	0	286	598	0	591	0	0	7
Asian	0	0	4	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	0	0	0	0	0	0
Pacific Islander	0	0	0	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	66	11	0	10	0	0	1
Not Hispanic	0	0	945	1,277	0	1,250	2	0	25

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Data provided by BMHA and determined by the jurisdiction during the AFH process suggest that public housing tenants and applicants would benefit from additional supportive services to assist them with sustaining and maintaining their housing and finances.

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

Per data provided to the City of Hamilton during the AFH process by BMHA, there are approximately 1331 individuals/families on the Housing Choice Voucher waiting list and 364 individuals/families on the Public Housing waiting list as of 1/30/2016. 91.8% of the families/individuals on the HCV waiting list are non-elderly, non-disabled, 65.21% are white and are extremely low income. 90% of the individuals/families on the PH waiting list are non-elderly, non-disabled, 58% are white, and 87% are extremely low income.

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

In 2005, BMHA conducted a market analysis to determine the types and number of units needed for future demand. BMHA units in the City range in age from twenty to over 60 years in age. The majority of the units are large units to support families in need of three/four-bedroom units. Based upon the data, BMHA concluded that smaller units (e.g. one/two-bedroom) units will become of higher demand. Especially, as a means of supporting the growing elderly population. Additional supporting information may be found in the attached BMHA 2017 Annual and Five Year Plan.

In addition to data provided by BMHA, data analysis from the AFH suggests that the "Location and Type of Affordable Housing" is a contributing factor to limiting fair housing in the City. Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC based upon the provided data and local knowledge are segregated to the 2nd and 3rd wards of the jurisdiction. Ultimately, causing an imbalance in the location and type of affordable housing.

Discussion

Please see above

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Hamilton works cooperatively with the Butler County Housing and Homeless Coalition to ensure priority needs of homeless persons and families. The City has worked to ensure that all aspects of the “Continuum of Care” are being adequately addressed. Therefore, the City has continued to support aspects of the “Continuum”. Funding of supportive services, emergency/temporary shelter assistance, facilities acquisition and transitional units has and will continue to be done to support the needs of the homeless.

The City of Hamilton, as a member of the Butler County Homeless and Housing Coalition, has identified the following objectives to assist the homeless:

1. Create new and permanent beds for chronically homeless persons;
2. Increase the percentage of homeless persons staying in permanent housing;
3. Increase percentage of homeless persons moving from temporary to permanent housing;
4. Increase percentage of homeless persons becoming employed; and
5. Ensure the “Continuum of Care” has a functional HMIS System.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0

Demo

Persons in Households with Only Adults	27	142	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	2	50	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments: The City of Hamilton bases the extent and nature of homelessness on information from HMIS. Using data from the Point in Timecount of January 26, 2016

Table 1 - "Point in Time" count for the Community - January 26,2016

Indicate if the homeless population is: Has No Rural Homeless

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

Demo

Using data from the Point in Time count data from January 26, 2016 the City estimates that of the 133 reported, 125 were in emergency shelters, 8 were in transitional housing. 13 households with children were represented in the total number. 8 individuals were identified as chronically homeless, including 0 veterans. 30 were reported as severely mentally ill. 50 reported having chronic substance abuse issues and 21 were victims of domestic violence.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	104	0
Black or African American	41	0
Asian	1	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	1	0
Not Hispanic	139	0

Data Source
Comments:

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

Data unavailable

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

Data unavailable.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Using data from the Point in Time count data from January 17, 2017 the City estimates that there is a total of two hundred twenty-one (221) sheltered/unsheltered homeless persons in the City of Hamilton. There was approximately twenty nine unsheltered homeless persons in the City on the night of the PIT count and thirty seven available shelter beds. Ultimately suggesting that the number of shelter beds is acceptable in supporting the number of unsheltered homeless persons.

Discussion:

Based upon provided data it may be reasonably assumed that the City has a sufficient number of shelter beds to support the number of homeless persons.

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

Introduction:

Under CPD guidelines, HUD has set forth criteria for evaluating the housing needs of “special populations.” As defined by HUD, these would include households made up of large families, elderly, individuals with disabilities, female-headed households, battered women/families, person with HIV/AIDS and the homeless individuals.

The Census does not report on the “special needs population.” Instead, in formulating ideas about the needs of these groups, information from local social service agencies was used. These local records indicate that the City’s “special population” has grown over past years. This indicates there are probably increased housing and support services needed in Hamilton. It should be noted that many social service agencies supplying the information used, serve not only the City but also the local area.

Describe the characteristics of special needs populations in your community:

Large-Families, Battered Families, Drug/Alcohol Abusers, and Ethnic Group Needs are a few of the special needs populations in Hamilton. These groups have their own unique housing issues, in addition to specific issues that can occur.

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

The most recent point in time count data is from January 17, 2017. Of the two hundred twenty one (221) reported, one hundred ninety two (192) were in shelters. Fifty (50) sheltered youth were counted. At the present, data has not been made available concerning the needs and demographics of the persons counted during the PIT count. Needs, nonetheless, are assessed by the service providers that encounter local homeless persons.

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

Based on a Ohio HIV/AIDS Surveillance Program from 2013 Butler County has a New Diagnosis of HIV infection rate of 7.3 per 100,000 Population. The 2011 - 2015 American Community Survey lists the total population of Hamilton as 62,477 individuals then the projected rate would be 4.56 individuals in the City of Hamilton based on that population estimate.

Discussion:

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

Describe the jurisdiction’s need for Public Facilities:

The following list of Public services and their rank of a significant need, moderate need, or low need comes from the Five Year Consolidated Plan Update 2017-2021, Annual Action Plan 2017-2018 Public Input Survey. This information is also listed under the #1 Alternative Data Source and a copy of a blank survey and the survey results are attached.

Public Parks and Recreational Facilities: Moderate Need by 47% of responses

Senior Centers: Moderate Need by 46% of responses

Youth Centers: Significant Need by 48% of responses

Neighborhood Facilities/Centers: Significant Need by 40% of responses

Homeless Facilities: Significant Need by 49% of responses

Health Facilities: Significant Need by 44% of responses

How were these needs determined?

Needs Assessment Survey: The City of Hamilton produces an annual Needs Assessment Survey. This assessment is done to ensure the City’s plans and activities accurately reflect community needs by residents of Hamilton. This Needs Assessment also provides a tool to address the priority of the community needs. The City created and distributed a survey that was mailed to approximately 2,001 randomly selected Hamilton households coded by census tract. The surveys included a self addressed stamped return envelope. The survey “return rate” was approximately 16.8 percent. The results of the mail survey are attached.

The City of Hamilton also posted the annual Needs Assessment Survey on the city’s website for a defined period. The survey results were tabulated independently of the mail survey to ascertain differences between the survey responses. During the defined period, approximately two months, there were 144 completed web surveys.

Describe the jurisdiction’s need for Public Improvements:

The following list of Public Improvements and their rank of a significant need, moderate need, or low need comes from the Five Year Consolidated Plan Update 2017-2021, Annual Action Plan 2017-2018 Public Input Survey. This information is also listed under the #1 Alternative Data Source and a copy of a blank survey and the survey results are attached.

Sidewalk Repair/Installation: Moderate Need by 44% of responses

Street Repaving/Repair: Significant Need by 70% of responses

Water/sewer Improvements: Moderate Need by 48% of responses

Stormwater (Drainage) Improvements: Moderate Need by 45% of responses

Neighborhood Business District Improvements: Moderate Need by 43% of responses

Solid Waste Disposal: Moderate Need by 44% of responses

Asbestos Removal: Moderate Need by 38% of responses

How were these needs determined?

See above description of the Needs Assessment Survey

Describe the jurisdiction's need for Public Services:

The following list of Public services and their rank of a significant need, moderate need, or low need comes from the Five Year Consolidated Plan Update 2017-2021, Annual Action Plan 2017-2018 Public Input Survey. This information is also listed under the #1 Alternative Data Source and a copy of a blank survey and the survey results are attached.

Transportation Services: Significant Need by 50% of responses

Drug/Substance Abuse Services: Significant Need by 77% of responses

Services for the homeless: Significant Need by 56% of responses

Childcare Services: Significant Need by 42% of responses

Elderly/Senior Services: Significant Need by 56% of responses

Mental Health Services: Significant Need by 61% of responses

Services for physically disabled: Significant Need by 48% of responses

Services for developmentally disabled: Significant Need by 52% of responses

Youth Services/Programs: Significant Need by 58% of responses

Health Services: Significant Need by 52% of responses

Employment/Job Training: Significant Need by 60% of responses

Crime Awareness/Prevention: Significant Need by 59% of responses

Services for Battered and Abused Spouses/Children: Significant Need by 56% of responses

Fair Housing Counseling/Services: Moderate Need by 41% of responses

Tenant/Landlord Counseling: Moderate Need by 39% of responses

How were these needs determined?

See above description of the Needs Assessment Survey

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Hamilton has prepared an Analysis of Impediments to Fair Housing Choice and Affordable Housing as well as an implementation plan for these activities. As an ongoing effort to make sure that impediments are being removed, the City completed an Analysis of Impediments in April 2012 and in the Fall of 2016 submitted a new Assessment of Fair Housing (AFH).

The City has also expanded outreach efforts to Spanish-speaking residents. Through partnerships with local social service agencies, the City will continue to provide “on-location” fair housing outreach services to the Spanish-speaking community. In addition, the City employs a full-time Neighborhood Development Specialist who handles fair housing/landlord and tenant issues.

The City continues to collaborate with Housing Opportunities Made Equal (HOME) for investigation of fair housing issues as well as annual real estate testing. Additionally, the City continues to make technical referrals to the Legal Aid Society of Greater Cincinnati as well as the state Civil Rights Commission.

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

Introduction

Census data from April 1, 2010 lists that there are 27,878 housing units in the City of Hamilton. with an Owner occupied rate of 56.9%.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,307	69%
1-unit, attached structure	1,115	4%
2-4 units	3,645	13%
5-19 units	2,753	10%
20 or more units	878	3%
Mobile Home, boat, RV, van, etc	167	1%
Total	27,865	100%

Table 31 – Residential Properties by Unit Number

Data 2008-2012 ACS
Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	62	0%	380	4%
1 bedroom	202	1%	2,723	26%
2 bedrooms	3,893	28%	4,280	41%
3 or more bedrooms	9,518	70%	3,134	30%
Total	13,675	99%	10,517	101%

Table 32 – Unit Size by Tenure

Data 2008-2012 ACS
Source:

Table 1 - SELECTED NEIGHBORHOOD HOUSING CHARACTERISTICS

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

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The City of Hamilton's Public Housing is provided and managed by the Butler Metropolitan Housing Authority (BMHA). This authority has the ability to operate throughout Butler County. Currently, fifty percent (50%) of all BMHA public Housing Units are in the City of Hamilton. BMHA maintains 1,156 housing units and provides an average of 1,075 Section 8 Vouchers according to its 2010 Annual Plan (per BMHA Administration). BMHA's units range from studio to four-bedroom apartments. A local example of this is the Beacon Pointe redevelopment, Phase I of the proposal recently added 60 dwelling units on a vacant site within a significant needs area. Additionally, BMHA not only concentrates on primarily serving families but also seniors and the disabled.

BMHA conducted a market analysis in 2005 to determine the types of units needed for future demand. BMHA's units in the City of Hamilton range from twenty to over sixty years in age. Additionally, primarily these are large family three- and four-bedroom units. BMHA has concluded based on current demand and demographics smaller units, one and two bedrooms will be needed in the future. Additionally, senior housing units will continue to be in demand.

The City feels strongly that supportive services are needed for residents of public housing. At this time, limited services are provided to residents.

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

The Butler Metropolitan Housing Authority (BMHA) is responsible to carry out the Comprehensive Public Housing Grant and Section 8 Voucher programs as well as operate low- income housing units. BMHA operates countywide and Hamilton City Council appoints one board member while the remaining members are selected by the County Commissioners. With the exception of units in Middletown, Ohio, BMHA owns and operates the majority of housing units located in the City of Hamilton. The City of Hamilton encourages all residents to participate in community planning efforts including public housing residents. The City of Hamilton encourages public housing residents to be involved in the management of their units.

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

As stated previously BMHA maintains 1,156 housing units and provides an average of 1,075 Section 8 Vouchers according to its 2010 Annual Plan (per BMHA Administration). Looking at local population numbers for Low and moderate income level individuals and the number of individuals living in substandard housing there is a need for additional housing units. This analysis is also supported by data collected during the AFH process. More specifically, analysis during the AFH suggests a need for housing options in a variety of sizes to support women and single parent households.

Describe the need for specific types of housing:

According to the 2009-2013 American Community Survey 5-Year Estimates, there are 27,865 total housing units, Hamilton's housing stock can be characterized by the following attributes.

Higher Vacancy Rate - The City of Hamilton's housing stock has a high vacancy rate. There are 3,673 or 13.1% of the total units vacant.

Higher Percentage of Rental Units - According to the 2010 Census, the City of Hamilton has a higher percentage of rental housing units than the County and the State. 44.1% (10,872) of Hamilton's housing units are rental. Butler County's and the State of Ohio's rental rates are 30.3% and 32.4%, respectively.

Older Housing Units - The median year of housing units built in Hamilton is 1951 compared to the State of Ohio at 1965 and Butler County is 1976. Sixty-three percent (63.6%) of Hamilton's housing units were built prior to 1960 and 45% prior to 1950.

Median Rents - According to the 2000 Census, forty-seven percent (47%) or 4,506 of the rental housing units in Hamilton are rented below \$400 a month. The median monthly rent for Hamilton is \$530, Ohio is \$523 and Butler County is \$586.

According to the 2009-2013 American Community Survey 5-Year Estimates, fifty-seven percent (57%) or 5,771 of the rental housing units in Hamilton are rented below \$749 a month. The median monthly rent for Hamilton is \$707.

There are several neighborhood areas in Hamilton with more vacant and older units. Additionally, most of the referenced neighborhoods average median contract rent is lower than the city as a whole.

Discussion

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

Introduction

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	84,700	104,300	23%
Median Contract Rent	402	535	33%

Table 33 – Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,593	43.7%
\$500-999	5,676	54.0%
\$1,000-1,499	248	2.4%
\$1,500-1,999	0	0.0%
\$2,000 or more	0	0.0%
Total	10,517	100.0%

Table 34 - Rent Paid

Data Source: 2008-2012 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,065	No Data
50% HAMFI	5,090	2,150
80% HAMFI	8,750	4,970
100% HAMFI	No Data	7,184
Total	14,905	14,304

Table 35 – Housing Affordability

Data 2008-2012 CHAS
Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	509	600	787	1,102	1,297
High HOME Rent	463	579	769	1,065	1,173
Low HOME Rent	463	579	769	927	1,035

Table 36 – Monthly Rent

Data HUD FMR and HOME Rents
Source:

Is there sufficient housing for households at all income levels?

Based on the Housing Affordability table shown in table 34 there is not sufficient housing for Renters or Owners at 30% at HUD Area Median Family Income levels.

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

As seen in the Cost of Housing - Table 32 Median Home Value and Median Contract Rent have both gone up dramatically in the last 12 years, with Median Home Value increasing by 23% and Median Contract Rent increasing by 33%. It also points out the inequality in the 10% difference between the increase in Home Values and Rents.

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

Both Low and High HOME rents as listed in Table 35 are \$463 (2015) for an efficiency apartment, and Fair market rent for an efficiency apartment is listed at \$509 (2016). These rents are both lower than the 2012 Median Contract Rent of \$535, listed in table 32 however the Median Contract Rent does not distinguish the average type of unit for rent and comparatively if the Low and High HOME rents and Fair market rents are moved to a 1 bedroom unit they are higher than the Median Contract Rent of \$535.

Recently released HOME Program rents for 2017 indicate Low and High HOME and Fair Market rents are \$527 (2017), an increase of 13% over 2015 rents. These rent levels are within \$8 of the 2012 Median Contract Rent.

The results from the City's Needs Assessment Surveys indicate a greater percentage (44%) who feel owner-occupied housing is Significant Need vs. affordable rental housing Significant Need (37%). There would likely be little impact to strategy to produce or preserve affordable housing. The city produces and preserves affordable housing ongoing basis. This survey also indicates the bigger issue in the City is "Quality of Housing" over "Cost of Housing."

Discussion

The following list of questions comes from the Five Year Consolidated Plan Update 2017-2021, Annual Action Plan 2017-2018 Public Input Survey. This information is also listed under the #1 Alternative Data Source and a copy of a blank survey and the survey results are attached.

"How would you rate the need for affordable owner-occupied housing in the City of Hamilton?"

44% selected Significant Need, 36% selected Moderate Need, and 19% selected Low Need.

"How would you rate the need for affordable rental housing in the City of Hamilton?"

37% selected Significant Need, 39% selected Moderate Need, and 22% selected Low Need.

"What do you think is a bigger housing issue in the City of Hamilton- Cost of Housing or Quality of Housing?"

26% selected Cost of Housing and 73% selected Quality of Housing.

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

Introduction

Definitions

The City of Hamilton Defines "substandard condition" as housing not meeting local and state property maintenance and zoning codes. "Substandard condition but suitable for rehabilitation" is housing that is considered "substandard condition" but is also structurally and financially feasible to rehabilitate for occupancy.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,055	22%	5,064	48%
With two selected Conditions	50	0%	303	3%
With three selected Conditions	0	0%	26	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,570	77%	5,124	49%
Total	13,675	99%	10,517	100%

Table 37 - Condition of Units

Data 2008-2012 ACS
Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	924	7%	561	5%
1980-1999	1,476	11%	1,217	12%
1950-1979	5,919	43%	4,716	45%
Before 1950	5,356	39%	4,023	38%
Total	13,675	100%	10,517	100%

Table 38 – Year Unit Built

Data 2008-2012 CHAS
Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	11,275	82%	8,739	83%
Housing Units build before 1980 with children present	430	3%	185	2%

Table 39 – Risk of Lead-Based Paint

Data 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)
Source:

Vacant Units

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

Table 40 - Vacant Units

Data 2005-2009 CHAS
Source:

Need for Owner and Rental Rehabilitation

The following list of questions comes from the Five Year Consolidated Plan Update 2017-2021, Annual Action Plan 2017-2018 Public Input Survey. This information is also listed under the #1 Alternative Data Source and a copy of a blank survey and the survey results are attached.

“How would you rate the need for emergency/minor home repair programs for low-income City of Hamilton residents?”

48% selected Significant Need, 36% selected Moderate Need, and 14% selected Low Need.

“How would you rate the need for housing rehabilitation in the City of Hamilton?”

52% selected Significant Need, 36% selected Moderate Need, and 12% selected Low Need.

“What do you think is a bigger housing issue in the City of Hamilton- Cost of Housing or Quality of Housing?”

26% selected Cost of Housing and 73% selected Quality of Housing.

“How important is historic preservation in the City of Hamilton?”

47% selected Significant Need, 45% selected Moderate Need, and 7% selected Low Need.

“How important is removal/demolition of unsafe/dangerous or abandoned buildings in the City of Hamilton?”

81% selected Significant Need, 16% selected Moderate Need, and 2% selected Low Need.

This data clearly shows that residents of Hamilton feel that there are significant needs for resources in order to improve the condition of the Housing in the city. This is also true of the question “What do you think is a bigger housing issue in the City of Hamilton- Cost of Housing or Quality of Housing?”

26% selected Cost of Housing and 73% selected Quality of Housing.

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

Table 38- Risk of Lead Based Pain lists 11,275 units of Owner Occupied housing with 430 units having children present and 8,739 units of rental occupied housing with 185 units having children present.

Table 30- Unit Size by tenure from MA-10 Number of Housing Units estimated using data from the 2008-2012 ACS that there are 13,675 owner occupied units and 10,517 Renter occupied Units. Looking at both data sets shows that the majority of units are effected by LBP hazards across income levels.

Discussion

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

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,158	1,111			0	0	57
# of accessible units									

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

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The Butler Metropolitan Housing Authority (BMHA) will continue and is responsible for administering the Comprehensive Public Housing Grant and Section 8 Voucher programs as well as operate low- income housing units. BMHA operates countywide and Hamilton City Council appoints one board member while the remaining members are selected by the County Commissioners. With the exception of units in Middletown, Ohio,

BMHA owns and operates the majority of housing units located in the City of Hamilton. The City of Hamilton encourages all residents to participate in community planning efforts including public housing residents. The City of Hamilton encourages public housing residents to be involved in the management of their units.

Hamilton's supply of Public Housing Developments are maintained by the Butler Metropolitan Housing Authority (BMHA) which operates a number of public housing developments in Hamilton. As stated in Table 41 - Total Number of Housing Units there are over 1,000 units of public Housing Vouchers. Examples of these are the Henry Long Towers located at 150 South B Street in Hamilton, Ohio and the Dayton Lane Gardens located at 112 North Sixth Street in Hamilton, Ohio.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 42 - Public Housing Condition

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

BMHA conducted a market analysis in 2005 to determine the types of units needed for future demand. BMHA's units in the City of Hamilton range from twenty to over sixty years in age. Additionally, primarily these are large family three- and four-bedroom units. BMHA has concluded based on current demand and demographics smaller units, one and two bedrooms will be needed in the future. Additionally, senior housing units will continue to be in demand.

The City feels strongly that supportive services are needed for residents of public housing. At this time, limited services are provided to residents. Portions of BMHA's latest Annual Plan needs analysis are attached in the Appendix.

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

The City of Hamilton's Public Housing is provided and managed by the Butler Metropolitan Housing Authority (BMHA). This authority has the ability to operate throughout Butler County. Currently, fifty percent (50%) of all BMHA public Housing Units are in the City of Hamilton. BMHA maintains 1,156 housing units and provides an average of 1,075 Section 8 Vouchers according to its 2010 Annual Plan (per BMHA Administration). BMHA's units range from studio to four-bedroom apartments. A local example of this is the Beacon Pointe redevelopment, Phase I of the proposal recently added 60 dwelling units on a vacant site within a significant needs area. Additionally, BMHA not only concentrates on primarily serving families but also seniors and the disabled.

Discussion:

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

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Data not available

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

The City is a membership of the Butler County Housing and Homeless Coalition, which is open to providers and those interested in issues that concern housing and homelessness in Butler County. Their current membership and the services they provide are listed below.

- City of Hamilton- Municipality; Community Planning and Funding Support for Homeless Services; Law Enforcement
- City of Middletown- Municipality; Community Planning and Funding Support for Homeless Services; Law Enforcement
- Butler County- Community Planning; Shelter + Care Administration; Law
- Butler County Children Services- Child Welfare and Protection Services; Foster Care for homeless youth
- Butler Metropolitan Housing Authority- Permanent subsidized housing
- Butler Behavioral Health- Mental health; case management; housing
- Community Behavioral Health- Mental health; case management; housing
- LifeSpan- Financial literacy; guardianship
- Sojourner Recovery Services - Substance abuse treatment – inpatient; outpatient
- Transitional Living- Mental health
- Hope House Rescue Mission - Emergency shelter
- Serve City- Emergency shelter
- YWCA- Transitional shelter for women
- VA- VA services and referral
- Butler County Success- Homeless liaison for schools
- New Housing Ohio- Housing for SMI
- Family Resources Center- Emergency housing and referrals
- The Dream Project- Developing new transitional housing
- Offerings- Basic needs and referrals for emergency shelters
- SHALOM- Emergency shelter during winter months

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

Listed below are some of the available types of housing resources with information regarding the statistics of individuals that utilize them.

EMERGENCY SHELTER (ES) examples: Hope House, Serve City. ES projects will have a participant average length of stay of no more than 40 days. ES projects will have a participant median length of stay of no more than 40 days. At least 40% of participants in Emergency Shelter (ES) projects will move into

permanent housing at exit. At least 50% of participants in ES projects will receive at least one source of non-cash benefits or health insurance at program exit. At least 30% of adult participants in ES projects will gain or increase employment or non-employment cash income during the reporting period or at exit. ES projects will have no more than 15% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within six months of exit. ES will have no more than 20% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within two years of exit. Data Source to determine compliance: HMIS

RAPID REHOUSING PROJECTS (RRH) examples: CDP. RRH projects will have a participant average length of stay of no more than 150 days. RRH projects will have a participant median length of stay of no more than 150 days. RRH projects will place participants into permanent housing with 21 days of project entry. At least 95% of participants in RRH projects will move into permanent housing at exit. At least 85% of participants in RRH projects will receive at least one source of non-cash benefits or health insurance at program exit. At least 60% of adult participants in RRH projects will gain or increase employment or non-employment cash income during the reporting period or at exit. RRH projects will have no more than 5% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within six months of exit. RRH will have no more than 10% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within two years of exit. Data Source to determine compliance: HMIS

Transitional Housing (TH) examples: YWCA. At least 83% of participants in TH projects will move into permanent housing at exit. At least 55% of adult participants in TH projects will gain or increase employment or non-employment cash income during the reporting period or at exit. At least 85% of adult participants in TH projects will receive at least one source of non-cash benefits or health insurance at program exit. TH projects will have a participant average length of stay of no more than 240 days. TH projects will have a participant median length of stay of no more than 240 days. TH projects will have no more than 7% of adults who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within six months of exit. TH will have no more than 12% of adults who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within two years of exit. Data Source to determine compliance: HMIS

PERMANENT SUPPORTIVE HOUSING (PSH) examples: Butler County (S+C). At least 90% of project participants remain in PSH project or exit to permanent housing (PH) as of the end of the reporting period or at program exit. At least 85% of adult participants in PSH projects will receive at least one source of non-cash benefits or health insurance at program exit. At least 70% of adult participants in PSH projects will gain or increase employment or non-employment cash income during the reporting period or at exit. PSH projects will have no more than 2% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within six months of exit. PSH will have no more than 5% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within two years of exit. Data Source to determine compliance: HMIS

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

Introduction

Under CPD guidelines, HUD has set forth criteria for evaluating the housing needs of so-called “special populations.” As defined by HUD, these would include households made up of large families, elderly, mentally handicapped, female-headed, disabled, battered families, person with HIV/AIDS and homeless individuals.

The Census does not report on the “special needs population.” Instead, in formulating ideas about the needs of these groups, information from local social service agencies was used. These local records indicate that the City’s “special population” has grown over past years. This indicates there are probably increased housing and support services needed in Hamilton. It should be noted that many social service agencies supplying the information used, serve not only the City but also the local area.

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

The most recent point in time count data is from January 26, 2016. Of the 133 reported, 125 were in emergency shelters, 8 were in transitional housing. 13 households with children were represented in the total number. 8 individuals were identified as chronically homeless, including 0 veterans. 30 were reported as severely mentally ill. 50 reported having chronic substance abuse issues and 21 were victims of domestic violence.

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

The City of Hamilton provides funding and/or works with a number of Service Providers that serve a broad range of populations which include elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and

their families, and public housing residents. These Service Providers include but are not limited to Victim's Advocacy Program through the Hamilton Law Department, Life Skills and Housing Supportive Residential Care through the YWCA of Hamilton, and Homeless services through Serve City, special needs rental housing through Partnerships for Housing, transitional housing through Neighborhood Housing Services of Hamilton, Inc.

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

The City of Hamilton provides funding and/or works with a number of Service Providers that serve a broad range of populations which include elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

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

These Service Providers include but are not limited to Victim's Advocacy Program through the Hamilton Law Department/Center for Family Solutions, Life Skills and Housing Supportive Residential Care through the YWCA of Hamilton, and Homeless services through Serve City, special needs rental housing through Partnerships for Housing, transitional housing through Neighborhood Housing Services of Hamilton, Inc.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Two factors that affect the affordability of housing in a community are local property taxes and utility costs. According to the book, **Rates of Taxation in Butler County, Ohio Tax Year 2000**, the taxes in the City of Hamilton and the Hamilton City School District were of the lowest in the immediate area and lower than Butler County as a whole. For example, Hamilton’s taxes were 56.36 mills as compared to 64.68 mills for Fairfield City; 67.11 mills in Union Township and 65.07 mills in the City of Oxford.

Hamilton owns and operates its own water, gas and electric utilities. The gas and electric rates are generally less than other areas in Butler County that are served by Duke Energy. Hamilton’s water costs are nearly one-third less than the County rates. Neither local taxes nor municipal utility costs are deemed barriers to affordable housing in Hamilton.

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

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	52	0	0	0	0
Arts, Entertainment, Accommodations	3,066	2,790	14	19	5
Construction	1,094	327	5	2	-3
Education and Health Care Services	4,111	3,791	19	26	7
Finance, Insurance, and Real Estate	1,473	821	7	6	-1
Information	304	242	1	2	1
Manufacturing	3,051	2,033	14	14	0
Other Services	728	437	3	3	0
Professional, Scientific, Management Services	1,728	559	8	4	-4
Public Administration	0	0	0	0	0
Retail Trade	3,432	2,353	16	16	0
Transportation and Warehousing	931	194	4	1	-3
Wholesale Trade	1,593	795	7	6	-1
Total	21,563	14,342	--	--	--

Table 45 - Business Activity

Data 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	30,053
Civilian Employed Population 16 years and over	25,959
Unemployment Rate	13.62
Unemployment Rate for Ages 16-24	42.08
Unemployment Rate for Ages 25-65	8.90

Table 46 - Labor Force

Data 2008-2012 ACS
Source:

Occupations by Sector	Number of People
Management, business and financial	3,600
Farming, fisheries and forestry occupations	1,035
Service	3,367
Sales and office	6,820
Construction, extraction, maintenance and repair	2,405
Production, transportation and material moving	1,604

Table 47 – Occupations by Sector

Data 2008-2012 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,844	64%
30-59 Minutes	8,023	32%
60 or More Minutes	1,083	4%
Total	24,950	100%

Table 48 - Travel Time

Data 2008-2012 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,715	767	2,340
High school graduate (includes equivalency)	9,050	1,386	3,472
Some college or Associate's degree	6,512	665	1,883
Bachelor's degree or higher	4,131	98	749

Table 49 - Educational Attainment by Employment Status

Data 2008-2012 ACS
Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	123	127	255	497	698
9th to 12th grade, no diploma	878	1,118	995	1,830	1,438
High school graduate, GED, or alternative	2,226	3,367	3,412	7,129	3,629
Some college, no degree	1,956	2,194	1,516	3,142	1,229
Associate's degree	239	568	506	1,144	202
Bachelor's degree	315	1,246	747	1,439	750
Graduate or professional degree	20	233	416	897	354

Table 50 - Educational Attainment by Age

Data 2008-2012 ACS
Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,457

High school graduate (includes equivalency)	28,661
Some college or Associate's degree	30,677
Bachelor's degree	44,028
Graduate or professional degree	55,600

Table 51 – Median Earnings in the Past 12 Months

Data 2008-2012 ACS
Source:

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

The Business Activity (Table 38) lists our top Four major employment sectors as

Education and Health Care (4,111 jobs)

Retail Trade (3,432 jobs)

Arts, Entertainment, and Accommodations (3,066 jobs)

Manufacturing (3,051 jobs)

Describe the workforce and infrastructure needs of the business community:

The business community needs better access to a trainable workforce specifically for Manufacturing, Arts, Entertainment and Accommodations, and Retail Trade. It also need better access to individuals with healthcare training. All of these markets need to be able to attract individuals to want to work and/or live with in the city and they can do that by providing resources to businesses and residents that create a place where people want to live. A place where employees want to live includes housing desirable to the employees, quality education opportunities, recreation, and entertainment.

The business community also needs access to appropriate property, suitable buildings, and the infrastructure that can help it better do its work.

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

There have been multiple new businesses that have relocated to Hamilton or opened in Hamilton in the past few years and there is a need for employees to fill the open positions. There is also a large amount of effort to recruit City residents to these positions if possible.

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

Table 49-Median Earnings in the Past 12 Months shows that there is a direct correlation to the level of educational attainment and the median earnings. Table 47- Educational Attainment by Employment Status also shows that there are few residents that have a Bachelor's degree or higher that were unemployed (as reported by the 2008-2012 ACS).

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

Employers in the city have access to students from Miami University, Miami University Hamilton, Butler Tech, University of Cincinnati, Xavier University, Wright State University, and number of smaller regionally located specialized schools. Having these educational institutions located in Hamilton or in close proximity to Hamilton provide a large pool of possible workforce candidates.

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

No

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

The City of Hamilton's Economic Development Department has a Commercial Revolving Loan Fund and a Design Assistance Program that it offers to incentivize and provide assistance to businesses in the City.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Households with a large number of housing problems are located in the sections of the city with the highest rates of poverty.

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

Racial or ethnic minority households or low-income families are also concentrated in areas with multiple housing problems.

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

These areas/neighborhoods have a lack of jobs/economic opportunity, proliferation of slum and blight, a lack of public transportation, and a lack of available shopping options.

Are there any community assets in these areas/neighborhoods?

In some of these areas there are Service Providers or Community Centers that provide resources to the surrounding residents. Examples of this would be Serve City Food Pantry & Homeless Shelter, YWCA of Hamilton, Open Door Food Pantry, and the Booker T Washington Community Center.

Are there other strategic opportunities in any of these areas?

With the recent uptick in the demolition of slum/blighted properties in these areas there is an opportunity to better utilize property in these areas to provide currently lacking resources to residents.

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

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

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

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

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

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City will continue to concentrate (*but may not limit*) its efforts in four (4) principal areas: Housing, Economic Development, Public Services, and Public Facility Improvements.

Housing: The development and maintenance of the City's affordable housing stock is imperative to community development and quality of life. The City will continue with emergency/minor home repair, housing rehabilitation and other housing stabilization and production programs. The City will continue to work with partner agencies to develop affordable housing including units targeting very low and low to moderate income residents. The City will continue to clear vacate, unsafe and blighted residential nuisance properties that adversely impact the health, safety and welfare of residents.

Economic Development: Expanding economic development opportunities to encourage investments, retain and create jobs, revitalize business districts and increase employment-training opportunities are a priority for the City. In addition, the City will continue to provide access to the Revolving Loan Fund (RLF) to key business and start-up investments.

Public Service: The City of Hamilton focuses its efforts in Public Service in order to address the unique needs of the LMI resident population. The City will continue to concentrate on fair housing, homeless services, affordable public transportation, youth recreation, and crime victim advocacy.

Public Facility Improvements: Improvements to public facilities and infrastructure located in the City that serves LMI residents is critical to community development and quality of life efforts. The City will make public improvements that enhance and complement neighborhood and community economic development activities.

Continued from Overview

These overall objectives will continue to be assessed to ensure consistency with citizen input and survey results and feedback. As indicated in the Citizen Participation section of the Consolidated Plan, the City not only conducts the required public input meetings and makes draft documents available for review and comment but also solicits input from service providers and conducts an annual needs survey of City Residents.

In addition to the concentration of efforts in Housing, Economic Development, Public Services, and Public Facility Improvements, the Consolidated Plan objectives and outcomes must also meet one of the three national objectives as dictated by HUD. The three National Objectives are

Benefiting low and moderate income persons;

Addressing slum or blight; or

Meeting a particular urgent community development need.

The City of Hamilton has also identified the below listed outcomes through the Consolidated Plan and Annual Action Plan Update process:

Healthy, safe, viable, affordable housing stock;

Continuum of Care that easily transitions the homeless population to permanent housing;

Stable, growing permanent employment opportunities for all city residents;

Public Services that provide assistance to employer city residents to become more self-sufficient; and

Public Facility and Infrastructure that addresses and meets the needs of city residents.

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

Geographic Area

Table 52 - Geographic Priority Areas



General Allocation Priorities

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

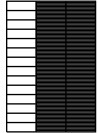
Per the City of Hamilton's Assessment of Fair Housing (AFH) analysis the City does not have any areas of R/ECAP. As a result, the City makes every attempt to view all areas of the City as equally deserving of allocations for investments.

Map 1 - Race/Ethnicity, Map 3, and Map 4 available via the AFFH Mapping Tool (<https://egis.hud.gov/affht/>) reveal the lack of existence of areas of R/ECAP.

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

Priority Needs

Table 53 – Priority Needs Summary



Narrative (Optional)

Priority Needs Assessment

The Priority Needs listed were determined by the City of Hamilton and are based on the 2010 Census, consultation with citizens, social service agencies and housing assistance providers, random city-wide resident Needs Assessment Survey. Priority needs were determined by the number of households experiencing problems and the need for the jurisdiction to coordinate and support the activities necessary to correct those problems.

The priorities assigned are based on a five-year projection, as specified by HUD regulations. In addition to the housing needs of residents of Hamilton, it is also essential to address non- housing community development needs of the City's LMI population. Thus, Hamilton has proposed other activities specifically designed to create more suitable living environments and expand economic opportunities. Hamilton proposes to address these other non- housing community development needs by the following actions.

- Physical Improvements to public facilities (located in or serving principally LMI persons) intended to improve the physical attractiveness and functionality of transportation and utility facilities and livability of LMI neighborhoods. These include improvements to deteriorated streets/sidewalks/curbs, recreational and community facilities, handicap accessibility, lighting, street tree plantings and other activities to improve health, safety and overall well being of Hamilton's residents.
- Provision of public services to assist in improving the health, welfare, education and skills of the LMI population and to otherwise serve the needs of the City through education, counseling, crime prevention, youth services, elderly services, handicapped services, transportation, etc.
- Expanding Economic Development Opportunities to encourage investment; retain and create additional jobs; revitalize commercial/industrial businesses; and to increase the marketability of the work force through employment/skill training is a community development priority.

These activities are designed to help increase the viability of existing development, encourage growth; and help lift persons out of poverty by providing employment opportunities.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Blank
TBRA for Non-Homeless Special Needs	Blank
New Unit Production	Blank
Rehabilitation	Blank
Acquisition, including preservation	Blank

Table 54 – Influence of Market Conditions

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

Introduction

The Fiscal Year 2017 through 2021 Consolidated Plan is the City of Hamilton’s strategic planning document that addresses housing assistance, economic development, public services and other community development needs. This also includes the Annual Action Plan Update for Fiscal Year 2017 through 2018. The City of Hamilton will use Community Development Block Grants (CDBG) and HOME entitlement funds to help meet the needs of low and moderate income citizens as well as eliminate slum and blight. Allocation amounts were made available to Mayor Patrick Moeller on 6/14/17. Revolving loan funds received 5/1/16 - 4/30/17 \$57,570.95.

In light of proposed funding reductions in both CDBG and HOME programs, the Finance Department continues to take a more strategic approach on funding to opportunities to meet the greatest needs such as housing, economic development, vacant/dilapidated housing demolition, street resurfacing and repair, and homeless support services. In addition, the Department is taking a more focused approach on implementing portions of the City’s Strategic Plan to foster renewed investment and economic development/job creation in the community which include Economic Development Revolving Loan Fund, Design Assistance for new and/or expanding businesses.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,281,353	57,571	0	1,338,924	0	FY 2017-2018 Fiscal Year allocation of Funds from HUD received 6/14/17 in amount of \$1,281,353.00.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	292,523	35,852	0	328,375	0	FY 2017-2018 Fiscal Year allocation of Funds from HUD received 6/14/17 in amount of \$292,523.00 EN. Available for programming is \$35,852.02 PI.
General Fund	public - local	Other	36,565	0	0	36,565	0	12.5% HOME Match funds from City's General Funds

Table 55 - Anticipated Resources

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

The Department of Community Development continues to broaden and strengthen relationships with appropriate agencies and other City of Hamilton departments to implement physical improvements, special code enforcement and public services that benefit very low and low to moderate income city residents. Through these relationships, the City will work to provide emergency/minor home repairs to eligible low-income homeowners as well as remove and clear dangerous, dilapidated and vacant buildings.

The objectives of the CDBG and HOME programs include the revitalization, preservation, conservation and redevelopment of neighborhoods; stimulating economic development; and providing public improvements, which principally benefit persons of low and low-moderate income.

The 12.5% HOME Match will be satisfied from City's General Funds.

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

N/A

Discussion

N/A

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Butler County Homeless & Housing Coalition	Continuum of care	Homelessness Public Housing	Region
Butler County Metropolitan Housing Authority	PHA	Ownership Public Housing Rental	Region
City of Hamilton	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Neighborhood Housing Services	CHDO	Ownership Rental	Region
SELF (SUPPORTS TO ENCOURAGE LOW-INCOME FAMILIES)	Non-profit organizations	Non-homeless special needs Ownership neighborhood improvements	Region
Habitat for Humanity Greater Cincinnati	Non-profit organizations	Non-homeless special needs Ownership neighborhood improvements	Region
PEOPLE WORKING COOPERATIVELY	Non-profit organizations	Non-homeless special needs neighborhood improvements	Region

YMCA	Non-profit organizations	Non-homeless special needs public facilities	Region
YMCA OF HAMILTON	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Historic Hamilton, Inc	Non-profit organizations	Non-homeless special needs public facilities	Jurisdiction
OPEN DOOR PANTRY	Non-profit organizations	Non-homeless special needs public facilities public services	Region
Transit Alliance of Butler County	Non-profit organizations	Non-homeless special needs public services	Region
Hamilton Parks Conservancy	Non-profit organizations	Non-homeless special needs neighborhood improvements public facilities	Jurisdiction
SERVE CITY	Non-profit organizations	Homelessness	Region
Fitton Center for Creative Arts	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Great Miami Valley YMCA	Non-profit organizations	Non-homeless special needs public facilities public services	Region

**Table 56 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Public input gathered during the planning process for this report and also during the AFH suggest that one of the gaps in the institutional delivery system is a lack of communication and collaboration amongst the above listed agencies. Nonetheless, a major strength in their individual abilities to access a diverse population of individuals/families in the jurisdiction.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X	X	

Other			

Table 57 - Homeless Prevention Services Summary

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

The City of Hamilton provides funding and works with a number of Service Providers that serve a broad range of populations which include elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents. These Service Providers include but are not limited to

Victim's Advocacy Program through the Hamilton Law Department, Life Skills and Housing Supportive Residential Care through the YWCA of Hamilton, and Homeless services through Serve City. In addition to these examples some of the service delivery systems mentioned serve county and region wide populations that include the residents of Hamilton.

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

The City continued to invest resources into community development efforts that leverage and increase positive activities in distressed neighborhoods. These investments include Affordable Housing Development activities, Lead Safe Workplace Practices, and the Neighborhood Overlay Conservation Zoning District.

The delivery system in the City of Hamilton was enhanced by the development of a communications process with public service providers. Representatives from social service agencies and housing providers are part of the system. The formation of this process resulted in the community working together to identify problems, priorities, strategies and action plans to assist Hamilton citizens. The City is working toward closing gaps through consultation with citizens, community service providers and local public institutions, private industry, and nonprofit organizations.

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

The following describes the roles of groups in the institutional structure.

Public Institution: The City of Hamilton's Community Development Department, Neighborhood Development Division will administer both the CDBG and HOME programs. Funds will be used for a variety of activities which include, but may not be limited to, owner rehabilitation, rental rehabilitation, home buyer assistance, capital improvements, economic development and technical assistance to nonprofits and public services operated by nonprofits. The City may assist other public or nonprofit groups in providing other types of affordable housing assistance. The City may apply for State Low Income Housing Tax Credits (LIHTC) or other forms of State assistance as specific projects develop. Butler Metropolitan Housing Authority (BMHA) will continue and is responsible for carrying out the Comprehensive Public Housing Grant and Section 8 Voucher programs as well as operating low-income housing units. BMHA operates countywide and Hamilton City Council appoints one board member and the remaining are selected by the County Commissioners. With the exception of units in Middletown, Ohio, BMHA owns and operates the majority of housing units located in the City of Hamilton. The City of Hamilton encourages all residents to participate in community planning efforts including public housing residents. The City of Hamilton also encourages public housing residents to be involved in the management of their units.

Private Industry:Private sector involvement includes financial institutions providing assistance via mortgage loans to assist with private rehabilitation (owner and renter) and a first-time homebuyer program operated by Neighborhood Housing Services of Hamilton. Also, there may be private sector involvement in low-income housing tax credit projects for housing rehabilitation or new construction to increase affordable rental and home ownership opportunities.

Nonprofit Organizations:The nonprofit groups which the City is involved with will provide various kinds of housing assistance, rehabilitation, rental assistance, homebuyer assistance, services to the elderly, homeless and special needs population. Nonprofit and direct housing providers include: Neighborhood Housing Services of Hamilton, Supports to Encourage Low-Income Families (S.E.L.F.), People Working Cooperatively (PWC), Greater Miami Valley YMCA, Partners in Prime, ArtSpace, Habitat for Humanity of Greater Cincinnati, Serve City, Partnerships for Housing, Inc., and YWCA. Additionally, the City works with Nonprofits that provide direct public services not only including housing assistance but also health, domestic violence, homeless prevention, youth programs, education, fair housing, and transportation services. Nonprofits that qualify as Community Housing Development Organizations (CHDO's) have the opportunity to operate construction of rental and first-time homebuyer programs. The CHDO for the City is Neighborhood Housing Services of Hamilton (NHS). The City continues to provide needed technical assistance to this nonprofit and will continue to build good working relationships with other agencies in the community as we refine our strategic Plan. The City is also working with the Chamber of Commerce and Hamilton Economic Development Corporation regarding economic issues, including revitalization of the City's business districts.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Clearance and Demolition	2017	2021	Non-Housing Community Development	Urban Renewal Area Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Clearance and Demolition	CDBG: \$216,000	Buildings Demolished: 3 Buildings Housing Code Enforcement/Foreclosed Property Care: 3000 Household Housing Unit

2	AFH Goal 1: Location/Type of Affordable Housing	201 7	202 1	Affordable Housing Public Housing	Low/Mode rate Income Areas All HUD eligible areas within the City of Hamilton	AFH Factor 1: Location/t ype of affordable housing AFH Factor 6: Availabilit y of affordable units	CDBG: \$439,996	Homeowner Housing Rehabilitated: 75 Household Housing Unit
3	Public Facilities/ Improvements	201 7	202 1	Non- Housing Communit y Developm ent	Urban Renewal Area Low/Mode rate Income Areas All HUD eligible areas within the City of Hamilton	Public Facilities Public Improvem ents	CDBG: \$370,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 31000 Persons Assisted

4	Public Services	2017	2021	Non-Housing Community Development	Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Public Services	CDBG: \$115,000	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
5	Economic Development	2017	2021	Non-Housing Community Development	All HUD eligible areas within the City of Hamilton	Economic Development	CDBG: \$65,000	Jobs created/retained: 1 Jobs Businesses assisted: 1 Businesses Assisted

6	Fair Housing	2017	2021	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Fair Housing AFH Factor 2: Private Discrimination AFH Factor 4: Impediments to Mobility AFH Factor 5: Lack of Assistance for Transitioning	CDBG: \$12,000	Other: 125 Other
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7	Homeless Activities	2017	2021	Homeless	Urban Renewal Area Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Homeless Activities	CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
8	AFH Goal 6: Availability of affordable units	2017	2021	Affordable Housing Public Housing Non-Homeless Special Needs	Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	AFH Factor 6: Availability of affordable units	CDBG: \$20,000 HOME: \$217,000 General Fund: \$11,570	Homeowner Housing Added: 1 Household Housing Unit

9	AFH Goal 7: Transportation	201 7	202 1	Non- Housing Communit y Developm ent	Urban Renewal Area Low/Mode rate Income Areas All HUD eligible areas within the City of Hamilton	AFH Factor 7: Transport ation	CDBG: \$25,000	Other: 100 Other
10	AFH Goal 2: Private Discrimination	201 7	202 1	Public Housing	Low/Mode rate Income Areas All HUD eligible areas within the City of Hamilton	Fair Housing AFH Factor 2: Private Discrimin ation	CDBG: \$24,000 HOME: \$111,375	Direct Financial Assistance to Homebuyers: 5 Households Assisted

11	AFH Goal 3: Source of Income Discrimination	201 7	202 1	Affordable Housing	Low/Mode rate Income Areas All HUD eligible areas within the City of Hamilton	AFH Factor 3: Source of Income Discrimin ation	CDBG: \$18,000	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
12	AFH Goal 4: Decrease Impediments to Mobility	201 7	202 1	Public Housing	Low/Mode rate Income Areas All HUD eligible areas within the City of Hamilton	AFH Factor 4: Impedime nts to Mobility	CDBG: \$12,000	Other: 125 Other
13	AFH Goal 5: Availability of Affordable Units	201 7	202 1	Affordable Housing	Low/Mode rate Income Areas All HUD eligible areas within the City of Hamilton	AFH Factor 6: Availabilit y of affordable units	CDBG: \$1,928 General Fund: \$24,995	Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted

Table 58 – Goals Summary

Goal Descriptions



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

The jurisdiction estimates that within the period of the current Consolidated Plan (2016-2021) that approximately one hundred (100) (annually) extremely low, low income, and moderate income households will receive affordable housing based upon HOME 91.315(b) (2) definition of affordable housing. Programs like the Emergency Minor Home Repair Program, partnerships with local housing providers, Down Payment & Closing Cost Assistance, acquisition and/or new construction are each programs the City of Hamilton will administer or provide support.

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

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

The City of Hamilton's Public Housing is provided and managed by the Butler Metropolitan Housing Authority (BMHA). This authority has the ability to operate throughout Butler County. Currently, fifty percent (50%) of all BMHA public Housing Units are in the City of Hamilton. BMHA maintains 1,156 housing units and provides an average of 1,075 Section 8 Vouchers according to its 2010 Annual Plan (per BMHA Administration). BMHA's units range from studio to four-bedroom apartments. A local example of this is the Beacon Pointe redevelopment, Phase I of the proposal recently added 60 dwelling units on a vacant site within a significant needs area. Additionally, BMHA not only concentrates on primarily serving families but also seniors and the disabled.

BMHA conducted a market analysis in 2005 to determine the types of units needed for future demand. BMHA's units in the City of Hamilton range from twenty to over sixty years in age. Additionally, primarily these are large family three- and four-bedroom units. BMHA has concluded based on current demand and demographics smaller units, one and two bedrooms will be needed in the future. Additionally, senior housing units will continue to be in demand.

Activities to Increase Resident Involvements

The City feels strongly that supportive services are needed for residents of public housing. At this time, limited services are provided to residents.

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

No

Plan to remove the 'troubled' designation

The agency is not designated as troubled.

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

Barriers to Affordable Housing

Two factors that affect the affordability of housing in a community are local property taxes and utility costs. According to the book, **Rates of Taxation in Butler County, Ohio Tax Year 2000**, the taxes in the City of Hamilton and the Hamilton City School District were of the lowest in the immediate area and lower than Butler County as a whole. For example, Hamilton’s taxes were 56.36 mills as compared to 64.68 mills for Fairfield City; 67.11 mills in Union Township and 65.07 mills in the City of Oxford.

Hamilton owns and operates its own water, gas and electric utilities. The gas and electric rates are generally less than other areas in Butler County that are served by Duke Energy. Hamilton’s water costs are nearly one-third less than the County rates. Neither local taxes nor municipal utility costs are deemed barriers to affordable housing in Hamilton.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Hamilton recently reviewed the building and zoning codes. The following is a summary of those, which many believe affect-housing affordability:

1. Hamilton utilizes a “one-stop” permitting process to expedite permitting and review procedures and to help avoid costly delays. Hamilton’s zoning code is not unduly restrictive. In fact, the City minimum lot size for the least dense residential zoning district (10,000 square feet) is well below other areas such as Cincinnati (20,000 square feet minimum), Middletown (20,000 square feet minimum) and Fairfield (12,000 square feet minimum). The City is actively encouraging affordable mixed use development that includes residential at higher densities in certain areas, including CORE Area and affordable new single family construction in Neighborhoods. The City’s subdivision regulations do require the installation of sidewalks, curbs/gutters and storm water retention methods, which can add to housing costs. However, Hamilton’s regulations are not unduly harsh nor are any more restrictive than other population centers in Butler County (Middletown and Fairfield). With regard to infrastructure requirements for subdivisions, they are again the minimum standard to ensure public health, welfare and safety. In addition, sidewalks, curb/gutters promote walkability within and between neighborhoods particularly for households with limited transportation options. Hamilton employs certain incentive practices in negotiating with developers to aid in the reduction of construction costs. The zoning code allows for Planned Unit Developments (PUD’s), form-based mixed use zoning, clustered housing, zero lot line zoning and certain density bonuses. The Hamilton Community Development Department has made modifications to the current PUD regulations to include: the promotion of providing greater mixtures of housing types, styles, and sizes to facilitate housing choice and density bonuses to encourage development of affordable LMI housing by the private sector. Hamilton also has a recently adopted Community Reinvestment Area (CRA) program to assist property owners in applying for property tax abatements for certain home improvements.

The City's policies and regulations do not significantly impact housing choice or affordability. Thus, the City has not outlined a strategy for modification or amendments. The City will continue to regularly review policies/regulations and propose changes where deemed necessary.

SP-60 Homelessness Strategy – 91.215(d)

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

The City is a membership of the Butler County Housing and Homeless Coalition, which is open to providers and those interested in issues that concern housing and homelessness in Butler County. Their current membership and the services they provide are listed below.

City of Hamilton- Municipality; Community Planning and Funding Support for Homeless Services; Law Enforcement

City of Middletown- Municipality; Community Planning and Funding Support for Homeless Services; Law Enforcement

Butler County- Community Planning; Shelter + Care Administration; Law

Butler County Children Services- Child Welfare and Protection Services; Foster Care for homeless youth

Butler Metropolitan Housing Authority- Permanent subsidized housing

Butler Behavioral Health- Mental health; case management; housing

Community Behavioral Health- Mental health; case management; housing

LifeSpan- Financial literacy; guardianship

Sojourner Recovery Services - Substance abuse treatment – inpatient; outpatient

Transitional Living- Mental health

Hope House Rescue Mission - Emergency shelter

Serve City- Emergency shelter

YWCA- Transitional shelter for women

VA- VA services and referral

Butler County Success- Homeless liaison for schools

New Housing Ohio- Housing for SMI

Family Resources Center- Emergency housing and referrals

The Dream Project- Developing new transitional housing

Offerings- Basic needs and referrals for emergency shelters

SHALOM- Emergency shelter during winter months

Addressing the emergency and transitional housing needs of homeless persons

EMERGENCY SHELTER (ES) examples: Hope House, Serve City. ES projects will have a participant average length of stay of no more than 40 days. ES projects will have a participant median length of stay of no more than 40 days. At least 40% of participants in Emergency Shelter (ES) projects will move into permanent housing at exit. At least 50% of participants in ES projects will receive at least one source of non-cash benefits or health insurance at program exit. At least 30% of adult participants in ES projects will gain or increase employment or non-employment cash income during the reporting period or at exit. ES projects will have no more than 15% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within six months of exit. ES will have no more than 20% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within two years of exit. Data Source to determine compliance: HMIS

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

RAPID REHOUSING PROJECTS (RRH) examples: CDP. RRH projects will have a participant average length of stay of no more than 150 days. RRH projects will have a participant median length of stay of no more than 150 days. RRH projects will place participants into permanent housing with 21 days of project entry. At least 95% of participants in RRH projects will move into permanent housing at exit. At least 85% of participants in RRH projects will receive at least one source of non-cash benefits or health insurance at program exit. At least 60% of adult participants in RRH projects will gain or

increase employment or non-employment cash income during the reporting period or at exit. RRH projects will have no more than 5% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within six months of exit. RRH will have no more than 10% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within two years of exit. Data Source to determine compliance: HMIS

Transitional Housing (TH) examples: YWCA. At least 83% of participants in TH projects will move into permanent housing at exit. At least 55% of adult participants in TH projects will gain or increase employment or non-employment cash income during the reporting period or at exit. At least 85% of adult participants in TH projects will receive at least one source of non-cash benefits or health insurance at program exit. TH projects will have a participant average length of stay of no more than 240 days. TH projects will have a participant median length of stay of no more than 240 days. TH projects will have no more than 7% of adults who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within six months of exit. TH will have no more than 12% of adults who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within two years of exit. Data Source to determine compliance: HMIS

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

PERMANENT SUPPORTIVE HOUSING (PSH) examples:Butler County (S+C). At least 90% of project participants remain in PSH project or exit to permanent housing (PH) as of the end of the reporting period or at program exit. At least 85% of adult participants in PSH projects will receive at least one source of non-cash benefits or health insurance at program exit. At least 70% of adult participants in PSH projects will gain or increase employment or non-employment cash income during the reporting period or at exit. PSH projects will have no more than 2% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within six months of exit. PSH will have no more than 5% of persons who exited to permanent housing return to ES, SH, TH, Outreach, RRH, or PSH within two years of exit. Data Source to determine compliance: HMIS

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

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

The City of Hamilton provides the following measures as applicable:

- 1) Completes a Lead Hazard Evaluation Notice Form
- 2) Completes a Lead-Safe Housing Rule Applicability Form
- 3) Completes a Lead-Safe Housing Rule Checklist for general compliance documentation
- 4) Completes a Lead-Safe Housing Requirements Screening Worksheet
- 5) A “Protect Your Family from Lead in Your Home” booklet is given to and signed by all owner/occupants having rehab work done on their property as applicable.

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

The results of several studies have indicated that children exposed, even moderately, to lead-based paint may develop permanent learning disabilities. The greatest concern is for young children (under the age of 7). The use of lead-based interior and exterior paints often occurred on structures constructed prior to 1978; and, generally speaking, its use was more prevalent on older (pre-1940) houses. Considering the age of the City's housing stock, and thus, the likelihood of an increased presence of lead-based paint hazards, Hamilton will respond to the problem of lead-based paint (LBP) hazards.

Utilizing methodology supplied by HUD, the potential numbers of LBP units occupied by low income households with children under seven years old are 404 renter units 450 owner occupied for a total of 854 units, or 3% of the total housing stock of Hamilton.

Additional information on this problem is based on records of the City of Hamilton's Health Division from 1990 to 1994. The data indicates that lead poisoning cases, which were treated by Hamilton's Health Department, were located in low income, minority neighborhoods. The neighborhoods with the highest concentration of children suffering from lead poison were all low- income target rehabilitation areas for the City of Hamilton. There were 8 new cases of elevated venous lead levels reported this year. In the previous years, WIC had a grant for all children receiving WIC to be screened with a finger stick lead test. WIC has lost this funding and therefore is no longer doing screening. Current recommendations from the Ohio Department of Health have changed. Referrals are now made to the Health Division for all levels over 5 mg/dl. We do extensive teaching for parents whose children score between 5 and 10 micrograms per deciliter of blood. Ohio Department of Health has sent vacate orders to one property in Census Tract 6 after the owner failed to abate the lead hazard from last year.

The Table listed below "Hamilton Lead-Based Paint Analysis" shows the number of owners and rental units affected by lead paint.

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

Lead poisoning cases reported by Hamilton’s Health Department our most recent FY 2015-2016 CAPER from May 1, 2015 to April 30, 2016 are as follows:

Census Tract 11	1
Census Tract 9	1
Census Tract 7.01	3
Census Tract 4	3
Census Tract 3	2
Census Tract 8	1
Census Tract 6	3
Census Tract 2	1
Total	15

Table 1 - HAMILTON LEAD-BASED PAINT ANALYSIS Source: Ohio Department of Development, 1993

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

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

The City of Hamilton has developed long-term priorities (goals and objectives) through the Consolidated Planning process that seeks to reduce the incidence of poverty among individuals and families. These priorities focus on Housing, Economic Development, Public Service and Public Facility Improvements.

HOUSING

The City's Housing priorities to reduce poverty and assist very low, low and moderate-income residents include the following:

ECONOMIC DEVELOPMENT

The City's Economic Development priorities to reduce poverty and assist very low, low and moderate-income residents include the following:

1. Increase the capacity of the City to attract new and retain existing businesses that create long-term job opportunities for low- and moderate- income residents;
2. Increase the capacity of neighborhood commercial areas and business districts to retain and expand job opportunities for low and moderate income persons and;
3. Expand the use of economic development opportunities to encourage new development and redevelopment and combat poverty.

PUBLIC SERVICE

The City's Public Service priorities to reduce poverty and assist very low, low and moderate-income residents include the following:

1. Provide a suitable living environment that includes improving the safety and livability of neighborhoods and increasing access to quality public and private facilities and services;
2. Assist agencies that increase transportation services for residents;
3. Support crime prevention and reduction activities in low- and moderate- income neighborhoods;
4. Support organizations and agencies that assist the homeless with basic services and program;
5. Provide and support fair housing activities;
6. Provide technical support and assistance to organizations through resource development and
7. Provide support and assistance to healthcare organizations and agencies that benefit low- and moderate- income residents.

PUBLIC FACILITY IMPROVEMENTS

The City's Public Facility Improvement priorities to reduce poverty and assist low, low and moderate-income residents include the following;

1. Increase the capacity of the City to positively change the social and physical conditions of low- and moderate- income neighborhoods experiencing blighting influence through programs tailored to meet the specific needs of the individual neighborhood and
2. Increase the number of and the quality of opportunities provided for residents to actively plan and implement physical and social improvements in their neighborhood by enhancing public outreach and participation.

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

Through dialogue with the City's established Community Development partners programs and projects are reviewed on the basis of their ability to meet the established priorities. The City reviews not only for the ability to meet these priorities but also how they complement or coordinate with other existing programs or projects.

The City feels that poverty reduction is an ongoing process. However, the City attempts to quantify program and project outcomes to measure against assumed baseline figures. As an example, the City assumed that 854 housing units have lead based paint issues (using HUD's formula for calculation). The City recognizes that lead abatement is proposed to be done on four- (4) units. Therefore, we can assume 850 units will have lead paint issues after the next grant cycle. Depending on projects and programs, baseline measures have or will continue to be developed. Additionally, the City uses statistical information for calculating the reduction of poverty. The three- (3) most used sources to determine the extent of poverty reduction by the City are the unemployment rate, census income information, and local income tax information.

SP-80 Monitoring – 91.230

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

Subrecipients

The City of Hamilton has established a monitoring schedule with its subrecipients. The subrecipients were monitored once a year during the program year. Beginning with Fiscal Year 2003-2004, subrecipients were monitored at least once (December and/or April) during the program year depending on the progress of their program and technical assistance needed. The Senior Neighborhood Development Specialist and Neighborhood Development Specialists conduct the on-site monitoring visits. CDBG compliance issues reviewed during this visit included, but were not limited to: financial management systems, procurement procedures, identification of CDBG property and assets, and submission of monthly progress reports (see attached Monitoring Checklist). Upon completion of the monitoring visit, correspondence is sent to each subrecipient outlining any areas of concern, and the means to address these concerns.

City Departments

The Community Development Department's Neighborhood Development Division (NDD) staff monitors the performance of the City Departments against goals and performance standards as stated in our jointly executed Memorandum of Agreement. Additionally, NDD staff verifies environmental records, financial management, fair housing policies, procurement procedures contractual and labor compliance and site visits as required. The Department submits Monthly Performance Reports and Annual Performance Report stating outcome of activity. Non-attainment of the performance goals stated, as determined by the NDD Administrator, will result in the funds being reprogrammed after the close of the Program Year.

Community Housing Development Organizations (CHDO's)

CHDO's are monitored at least annually during the program year depending on the progress of their program and technical assistance needed. The Senior Neighborhood Development Specialist and Neighborhood Development Specialist verifies eligibility, financial management, environmental reviews, project performance, requirements for accessibility, fair housing compliance, lead based paint and labor standards. During the period of affordability for HOME assisted rental housing, on-site inspections must be performed to determine compliance with the property standards of Sec. 92.251 and to verify the information submitted by the owners. These inspections will be conducted no less than: every three (3) years for projects containing 1 to 4 units; every two (2) years for projects containing 5 to 25 units; and

every year for projects containing 26 or more units. Multi-family development inspections must be based on a sufficient sample of units.

Expected Resources

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

Introduction

The Fiscal Year 2017 through 2021 Consolidated Plan is the City of Hamilton’s strategic planning document that addresses housing assistance, economic development, public services and other community development needs. This also includes the Annual Action Plan Update for Fiscal Year 2017 through 2018. The City of Hamilton will use Community Development Block Grants (CDBG) and HOME entitlement funds to help meet the needs of low and moderate income citizens as well as eliminate slum and blight. Allocation amounts were made available to Mayor Patrick Moeller on 6/14/17. Revolving loan funds received 5/1/16 - 4/30/17 \$57,570.95.

In light of proposed funding reductions in both CDBG and HOME programs, the Finance Department continues to take a more strategic approach on funding to opportunities to meet the greatest needs such as housing, economic development, vacant/dilapidated housing demolition, street resurfacing and repair, and homeless support services. In addition, the Department is taking a more focused approach on implementing portions of the City’s Strategic Plan to foster renewed investment and economic development/job creation in the community which include Economic Development Revolving Loan Fund, Design Assistance for new and/or expanding businesses.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,281,353	57,571	0	1,338,924	0	FY 2017-2018 Fiscal Year allocation of Funds from HUD received 6/14/17 in amount of \$1,281,353.00.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	292,523	35,852	0	328,375	0	FY 2017-2018 Fiscal Year allocation of Funds from HUD received 6/14/17 in amount of \$292,523.00 EN. Available for programming is \$35,852.02 PI.
General Fund	public - local	Other	36,565	0	0	36,565	0	12.5% HOME Match funds from City's General Funds

Table 59 - Expected Resources – Priority Table

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

The Department of Community Development continues to broaden and strengthen relationships with appropriate agencies and other City of

Hamilton departments to implement physical improvements, special code enforcement and public services that benefit very low and low to moderate income city residents. Through these relationships, the City will work to provide emergency/minor home repairs to eligible low-income homeowners as well as remove and clear dangerous, dilapidated and vacant buildings.

The objectives of the CDBG and HOME programs include the revitalization, preservation, conservation and redevelopment of neighborhoods; stimulating economic development; and providing public improvements, which principally benefit persons of low and low-moderate income.

The 12.5% HOME Match will be satisfied from City's General Funds.

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

N/A

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Clearance and Demolition	2017	2021	Non-Housing Community Development	Urban Renewal Area Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Clearance and Demolition	CDBG: \$180,000	Buildings Demolished: 3 Buildings

2	AFH Goal 1: Location/Type of Affordable Housing	201 7	202 1	Affordable Housing Public Housing	Low/Mode rate Income Areas All HUD eligible areas within the City of Hamilton	AFH Factor 1: Location/t ype of affordable housing	CDBG: \$249,919 HOME: \$286,475	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 75 Household Housing Unit Direct Financial Assistance to Homebuyers: 6 Households Assisted
3	Public Facilities/ Improvements	201 7	202 1	Non- Housing Communit y Developm ent	Urban Renewal Area Low/Mode rate Income Areas All HUD eligible areas within the City of Hamilton	Public Facilities Public Improvem ents	CDBG: \$459,292	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 31000 Persons Assisted

4	Public Services	2017	2021	Non-Housing Community Development	Urban Renewal Area Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Public Improvements Public Services Homeless Activities Fair Housing AFH Factor 7: Transportation	CDBG: \$137,000	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
5	Economic Development	2017	2021	Non-Housing Community Development	Urban Renewal Area Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Economic Development	CDBG: \$41,944	Jobs created/retained: 1 Jobs Businesses assisted: 1 Businesses Assisted
6	Fair Housing	2017	2021	Affordable Housing Public Housing	Urban Renewal Area Low/Moderate	Fair Housing AFH Factor 1:	CDBG: \$12,000	Other: 125 Other

				Homeless Non- Homeless Special Needs	rate Income Areas All HUD eligible areas within the City of Hamilton	Location/t ype of affordable housing AFH Factor 6: Availabilit y of affordable units AFH Factor 7: Transport ation AFH Factor 2: Private Discrimina tion AFH Factor 3: Source of Income Discrimina tion AFH Factor 4: Impedime nts to Mobility		
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						AFH Factor 5: Lack of Assistance for Transitioning		
7	Homeless Activities	2017	2021	Homeless	Urban Renewal Area Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Homeless Activities	CDBG: \$33,255	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
9	AFH Goal 7: Transportation	2017	2019	Non-Housing Community Development	Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	AFH Factor 7: Transportation	CDBG: \$25,000	Other: 100 Other

Table 60 – Goals Summary

Goal Descriptions



Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Hamilton made available to the public on July 19, 2016 an application for Fiscal year 2017-2018 Community Development Block Grant (CDBG) Program and for Fiscal Year 2017-2018 Home Investment Partnership (HOME) Grant Program. The city also held a mandatory Technical Assistance Session in order to review components/guidelines of the applications. The deadline to submit grant applications to the City was Thursday, September 1, 2016. The city received a total of 23 applications. The projects recommended for funding for the Fiscal year 2017-2018 Community Development Block Grant (CDBG) Program and for Fiscal Year 2017-2018 Home Investment Partnership (HOME) Grant Program are included in the budgets.

Substantial Amendment -

In the winter of 2022-23, the City amended funds for Public Facilities and Housing activities including: Hamilton Living Water - HVAC Improvements, City of Hamilton Fire Department - Site Acquisition, Housing Contractual, and NHSH Emergency Home Repair Program. The City held a public comment period from December 5, 2022 to January 3, 2023. Additionally, the city held a public hearing on January 11, 2023 at 6pm. No comments were received during either.

Projects

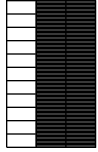
#	Project Name
1	HOUSING
2	ECONOMIC DEVELOPMENT - DIRECT FINANCIAL, DPA, & CRLF
3	HEALTH DEPT. SPECIAL CODE ENFORCEMENT, REMEDIATION SLUM & BLIGHT
4	PUBLIC FACILITIES & IMPROVEMENTS
5	PUBLIC SERVICES - 15% CAP
6	NDD CDBG ADMINISTRATION - 20% CAP
7	SELF - REHAB AND RESALE (HOMEBUYER)
8	NDD - HOME ADMINISTRATION 10% CAP
9	NHSH DOWN PAYMENT & CLOSING COST ASSISTANCE 2017
10	CHDO OPERATING COSTS - 5% CAP
11	NHSH - CHDO RESERVE PROJECT - NEW CONSTRUCTION

Table 61 – Project Information

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

The City of Hamilton Community Development Department received 23 applications for CDBG/HOME funding. Ultimately after reviewing the applications two were not recommended for funding. . The City also help two public hearings one on January 17, 2017 at 1:30 pm in City Council Chambers, and one on January 25, 2017 at 6:00pm during the City Council Meeting in City Council Chambers. During both public hearings, a presentation was made which included the proposed draft budget allocation, and at both meetings no questions or objections were expressed.

AP-38 Project Summary
Project Summary Information



AP-50 Geographic Distribution – 91.220(f)

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

Per the City of Hamilton's Assessment of Fair Housing (AFH) analysis and input gathered during the public meetings the City does not have any areas of R/ECAP nor is there a need to direct assistance to only specific areas of the jurisdiction. As a result, the City makes every attempt to view all areas of the City as equally deserving of allocations for investments.

Map 1 - Race/Ethnicity, Map 3, and Map 4 available via the AFFH Mapping Tool (<https://egis.hud.gov/affht/>) reveal the lack of existence of areas of R/ECAP.

Geographic Distribution

Target Area	Percentage of Funds
Urban Renewal Area	
Low/Moderate Income Areas	
All HUD eligible areas within the City of Hamilton	100

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Investments are allocated to projects throughout the entire jurisdiction to provide communities and residents with the services and support needed.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 65 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

The City of Hamilton's Public Housing is provided and managed by the Butler Metropolitan Housing Authority (BMHA). This authority has the ability to operate throughout Butler County. Currently, fifty percent (50%) of all BMHA public Housing Units are in the City of Hamilton. BMHA maintains 1,156 housing units and provides an average of 1,075 Section 8 Vouchers according to its 2010 Annual Plan (per BMHA Administration).

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

The City feels strongly that supportive services are needed for residents of public housing. At this time, limited services are provided to residents. This information is attached in the Butler Metropolitan Housing Authority 2014 Annual and Five Year Plan. The City will be funding Service providers for new construction (Neighborhood Housing Services), Down Payment and Closing Cost Assistance (Neighborhood Housing Services), and Rehabilitation and Resale (SELF).

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

NA

Discussion

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

Introduction

The City of Hamilton is an active participant in the Butler County Housing and Homeless Coalition. The Butler County Housing and Homeless Coalition apply and receive funding through the Balance of State Continuum of Care process. In addition, the City of Hamilton along with Butler County and City of Middletown have pledged financial assistance to the Butler County Housing and Homeless Coalition.

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

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

The jurisdiction will continue to support the objectives under the Strategic Plan and Annual Action Plan for Continuum of Care. Several commitments as follows:

- Maintain level of Section 8 vouchers for low income and/or homeless individuals and families
- Securing safe and affordable housing and coordinate with local and regional housing and service providers
- Partner regionally to provide financial assistance for outreach and appropriate services to assist the homeless to end chronic homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelter assistance is also provided via a voluntary church hospitality network, CHOSEN in Hamilton and SHALOM in nearby Middletown. Additionally, agencies such as Transitional Living, Inc. have developed working relationship with Butler Metro Housing Authority (BMHA) to address the needs of homeless individuals/families with special needs. The Homeless Coalition, using Butler County as the grantee, applied for and received 20 TRA+CS+++C units and will receive an additional 20 units for the chronically homeless (see appendices).

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The jurisdiction has and will continue to support programs that assist families with the transition to permanent and independent living. The jurisdiction partners with Neighborhood Housing Services (NHS) to provide first-time homebuyer purchases, financial support and counseling, down payment assistance and closing costs, and rental housing to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

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

Several community-wide agencies assist with homeless prevention such as rent and utility assistance through Supports to Encourage Low Income Families (SELF), and local Community Action Partnership of Greater Dayton, Ohio area office. Additionally, programs including but not limited to the United Way, Salvation Army, St. Vincent DePaul, etc. provide rent and utility assistance as well. In regards to housing, health, employment, and/or youth needs the jurisdiction has committed funds to local youth programs (e.g. YMCA Playground Program, a local mentoring program, etc.). The jurisdiction partners with Neighborhood Housing Service (NHS) who provides foreclosure prevention counseling. The jurisdiction also partners with local service providers to provide energy efficient lights and appliances. The jurisdiction will continue to support programs as mentioned above and will also support new efforts as they arise.

Discussion

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

Introduction:

Two factors that affect the affordability of housing in a community are local property taxes and utility costs. According to the book, **Rates of Taxation in Butler County, Ohio Tax Year 2000**, the taxes in the City of Hamilton and the Hamilton City School District were of the lowest in the immediate area and lower than Butler County as a whole. For example, Hamilton’s taxes were 56.36 mills as compared to 64.68 mills for Fairfield City; 67.11 mills in Union Township and 65.07 mills in the City of Oxford.

Hamilton owns and operates its own water, gas and electric utilities. The gas and electric rates are generally less than other areas in Butler County that are served by Duke Energy. Hamilton’s water costs are nearly one-third less than the County rates. Neither local taxes nor municipal utility costs are deemed barriers to affordable housing in Hamilton.

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

The City of Hamilton recently reviewed the building and zoning codes. The following is a summary of those, which many believe affect-housing affordability:

1. Hamilton utilizes a “one-stop” permitting process to expedite permitting and review procedures and to help avoid costly delays. Hamilton’s zoning code is not unduly restrictive. In fact, the City minimum lot size for the least dense residential zoning district (10,000 square feet) is well below other areas such as Cincinnati (20,000 square feet minimum), Middletown (20,000 square feet minimum) and Fairfield (12,000 square feet minimum). The City is actively encouraging affordable mixed use development that includes residential at higher densities in certain areas, including CORE Area and affordable new single family construction in Neighborhoods. The City’s subdivision regulations do require the installation of sidewalks, curbs/gutters and storm water retention methods, which can add to housing costs. However, Hamilton’s regulations are not unduly harsh nor are any more restrictive than other population centers in Butler County (Middletown and Fairfield). With regard to infrastructure requirements for subdivisions, they are again the minimum standard to ensure public health, welfare and safety. In addition, sidewalks, curb/gutters promote walkability within and between neighborhoods particularly for households with limited transportation options. Hamilton employs certain incentive practices in negotiating with developers to aid in the reduction of construction costs. The zoning code allows for Planned Unit Developments (PUD’s), form-based mixed use zoning, clustered housing, zero lot line zoning and certain density bonuses. The Hamilton Community Development Department has made modifications to the current PUD regulations to include: the promotion of providing greater mixtures of housing types, styles, and sizes to facilitate housing choice and

density bonuses to encourage development of affordable LMI housing by the private sector. Hamilton also has a recently adopted Community Reinvestment Area (CRA) program to assist property owners in applying for property tax abatements for certain home improvements.

The City's policies and regulations do not significantly impact housing choice or affordability. Thus, the City has not outlined a strategy for modification or amendments. The City will continue to regularly review policies/regulations and propose changes where deemed necessary.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The City continued to invest resources into community development efforts that leverage and increase positive activities in distressed neighborhoods. These investments include Affordable Housing Development activities, Lead Safe Workplace Practices, and the Neighborhood Overlay Conservation Zoning District.

Actions planned to foster and maintain affordable housing

The City has invested resources in developing affordable housing including down payment and closing cost assistance through Neighborhood Housing Services (NHS) of Hamilton, Inc., and the funding for acquisition of vacant properties to be used for development.

The City, to ensure affordability for HOME funded projects, uses the Recapture method consistent with 92.254(5). Specifically:

- The PJ uses the pro rata reduction model of recapture amount during affordability period for all HOME programs.
- Recapture amount is the direct subsidy received by homebuyers in the PJ's homebuyer assistance program.
- The amount of recapture is limited to net proceeds from the sale of price minus superior loan repayment) other than HOME funds) and closing costs.

Actions planned to reduce lead-based paint hazards

In an effort to reduce hazards in Hamilton, the City continues to utilize Lead Safe Work Practices. These efforts lead to the creation of a residential façade program. This program allows work to bring the exterior of income eligible owner occupied housing structures to standard condition.

Actions planned to reduce the number of poverty-level families

The City feels that poverty reduction is an ongoing process. However, the City attempts to quantify program and project outcomes to measure against assumed baseline figures. As an example, the City assumed that 853 housing units have lead based paint issues (using HUD's formula for calculation). The City recognizes that lead abatement is proposed to be done on four– (4) units. Therefore, we can assume 849 units will have lead paint issues after the next grant cycle. Depending on projects and programs, baseline measures have and will continue to be developed. Additionally, the City uses

statistical information for calculation the reduction of poverty. The three- (3) most used sources to determine the extent of poverty reduction by the City is unemployment rate, census income information and local income tax information.

Actions planned to develop institutional structure

The delivery system in the City of Hamilton was enhanced by the development of a communications process with public service providers. Representatives from social service agencies and housing providers are part of the system. The formation of this process resulted in the community working together to identify problems, priorities, strategies and action plans to assist Hamilton citizens. The City is working toward closing gaps through consultation with citizens, community service providers and local public institutions, private industry, and nonprofit organizations. The following describes the roles of groups in the institutional structure.

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

Public Institution

The City of Hamilton's Community Development Department, Neighborhood Development Division will administer both the CDBG and HOME programs. Funds will be used for a variety of activities which include, but may not be limited to, owner rehabilitation, rental rehabilitation, home buyer assistance, capital improvements, economic development and technical assistance to nonprofits and public services operated by nonprofits. The City may assist other public or nonprofit groups in providing other types of affordable housing assistance. The City may apply for State Low Income Housing Tax Credits (LIHTC) or other forms of State assistance as specific projects develop.

Butler Metropolitan Housing Authority (BMHA) will continue and is responsible for carrying out the Comprehensive Public Housing Grant and Section 8 Voucher programs as well as operating low-income housing units. BMHA operates countywide and Hamilton City Council appoints one board member and the remaining are selected by the County Commissioners. With the exception of units in Middletown, Ohio, BMHA owns and operates the majority of housing units located in the City of Hamilton. The City of Hamilton encourages all residents to participate in community planning efforts including public housing residents. The City of Hamilton also encourages public housing residents to be involved in the management of their units.

Private Industry

Private sector involvement includes financial institutions providing assistance via mortgage loans to assist with private rehabilitation (owner and renter) and a first-time homebuyer program operated by Neighborhood Housing Services of Hamilton. Also, there may be private sector involvement in low-

income housing tax credit projects for housing rehabilitation or new construction to increase affordable rental and home ownership opportunities.

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

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N/A

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

The participating jurisdiction (PJ) uses the “recapture” method under the HOME program as required by 92.254. Specifically:

- The PJ uses the pro rata reduction model of recapture amount during affordability period for its HOME rental, downpayment/closing cost assistance, and acquisition/rehab programs.
- Recapture amount is the direct subsidy received by homebuyers in the PJ’s homebuyer assistance program.
- The amount of recapture is limited to net proceeds from the sale or transfer of title whether voluntary or involuntary. Net proceeds are defined as sale price minus superior loan repayment (other than HOME funds) and closing costs.
- The PJ uses the resale model for new construction for homeownership when there is only development subsidy such as when Habitat for Humanity develops new construction for homeownership.

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

The participating jurisdiction (PJ) uses the “recapture” method under the HOME program as required by 92.254. Specifically:

- The PJ uses the pro rata reduction model of recapture amount during affordability period for its HOME rental, downpayment/closing cost assistance, and acquisition/rehab programs.
- Recapture amount is the direct subsidy received by homebuyers in the PJ’s homebuyer assistance program.
- The amount of recapture is limited to net proceeds from the sale or transfer of title whether voluntary or involuntary. Net proceeds are defined as sale price minus superior loan repayment (other than HOME funds) and closing costs.
- The PJ uses the resale model for new construction for homeownership when there is only development subsidy such as when Habitat for Humanity develops new construction for homeownership.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is

rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

N/A

Appendix - Alternate/Local Data Sources

