City of Hamilton, Ohio
Consolidated Plan 2012-2016
&
Annual Action Plan
2012-2013

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Prepared by City of Hamilton, Department of Community Development
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Executive Summary

The City of Hamilton through the Consolidated Planning Process as well as the creation of the Annual Action Plan has continued to be responsive to the needs of very low, and low to moderate income residents. The City continues to concentrate its Community Development efforts in four (4) principal areas: Housing, Economic Development, Public Facility Improvements and Pubic Services.

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 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 the access to the Revolving Loan Fund (RLF) to key business investments.

Public Service

The City of Hamilton focuses its efforts in Public Service with the unique needs of the LMI resident population. The City will continue to concentrate on fair housing, homeless prevention, education and specialized public safety efforts.

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 pubic 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.

Summary of Outcomes

The City of Hamilton has identified the following outcomes through the Consolidated Planning process:

Health, safe, viable and affordable housing stock;

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Continuum of Care that easily transitions the homeless population to permanent housing;
Stable, growing permanent employment with broad based employment opportunities for City residents;
Public Services that provide assistance that empower City residents to become more self-sufficient; and Public Facility and Infrastructure that addresses and meets the basic needs of City residents.

Evaluation of Performance

As indicated in Section III: Management Process, the City feels strongly that an appropriate and efficient delivery system is already in place to effectively carry out the Consolidated Plan and Annual Action Plan activities.

The City has maintained the necessary and required Community Development Block Grant (CDBG) timeliness ratios. HOME rules on reserved, committed and expended funds have consistently been met. The City continues to "desk monitor" on a monthly and "site-visit" on an annual basis all sub-recipients. New sub-recipients receive two "site-visit" monitoring sessions during the program year. Sub-recipients that have not performed for any reason are evaluated in writing. If non-performing sub-recipients cannot or will not meet their agreement obligations, the City will move to terminate the agreement. The City does not allow these sub-recipients to apply for future funding until they demonstrate their ability to effectively accomplish obligations. There have been only a few occasions where sub-recipients have not complied.

The City has again made a successful attempt to improve the timeliness ratio from last years. The CDBG timeliness ration has bee reduced to its lowest level since entitlement funds were received by the city. 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, justifications have been communicated to and accepted by HUD. The City periodically reviews IDIS measures, program goals and overall performance. These reviews are done to ensure that goals, objects and priorities are being met.

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Citizen Participation

SUMMARY OF THE CITIZEN PARTICIPATION PROCESS

The City of Hamilton has created an effective Citizen Participation Plan to ensure appropriate, effective and comprehensive use of Community Development Block Grant (CDBG) and HOME funds. The City uses a four (4) point approach to engage active citizen participation.

1. 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 1,300 randomly selected Hamilton households coded by census tract. The survey "return rate" was approximately 21 percent, which is in the return rate range of previous survey years.

In addition, for the first time, the City of Hamilton hosted 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 93 completed web surveys.

2. Public Meetings

The City also hosted five (5) public meetings as part of the preparation of the current Consolidated Plan and Annual Action Plan. These meetings are designed with a three (3) fold purpose as explained below.

First, survey results are 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 are discussed.

Second, information concerning the use and general guidelines of CDBG and HOME funds for community development purposes is discussed.

Finally, a review of what has been accomplished with previous year's funding is presented during these meetings.

Four (4) of the public meetings were held after work hours in different quadrants of the city within public or semi-public facilities. The final public meeting was held at city hall during the weekday afternoon after which, a CDBG and HOME technical assistance seminar was held.

3. Draft Consolidated and Annual Action Plans

The City produces a draft Consolidated and/or Action Plans for public review and comment. These draft plans are based on the results of the Annual Needs Survey and Public Meeting comments. The Annual Action Plan is reviewed to make sure it is consistent and meets goals and objectives set in the Consolidated Plan. The draft plan(s) is produced and available for a thirty (30) day comment

period. This plan is available for review not only at the City's Neighborhood Development Division and City Clerk's office but also available at several high accessible locations throughout the community. These community locations include the local Public Library, local university campus library, and a neighborhood community center. Upon the closing of the thirty (30) day period, all comments are reviewed and considered for the final preparation of the plan(s). All comments received during this period are acknowledged and a written response or tentative date for a written response is given. At this time, the final draft is formulated and prepared.

4. Public Hearings

Upon the final draft of Consolidated or Annual Plan, two (2) public hearings are scheduled for review and approved. First, a public hearing is held at a regularly scheduled Planning Commission meeting. The Planning Commission makes a recommendation to City Council concerning the draft. Finally, City Council conducts a public hearing on the final draft. After the public hearing, if there are no objections, Council enacts the appropriate legislation to approve the Consolidated and/or Annual Plan(s). If Council and/or citizens object to the plan(s), the public hearing is continued to the next legislative session. All public hearings are advertised in the local newspaper of general circulation, posted on the City Calendar on the front page of the City's website, and physically posted on city hall lobby bulletin board.

SUMMARY OF EFFORTS TO BROADEN CITIZEN PARTICIPATION

The City of Hamilton continues to make efforts to ensure that all citizens, regardless of language barriers and physical ability, are provided an opportunity to participate in the formulation of both the Consolidated Plan and Annual Action Plan. These efforts include the following:

a. Public Meeting Notification flyers printed in English and Spanish;
b. Spanish and American Sign Language (ASL) translation available upon request at all public meetings/hearings and;
c. Extensive consultation with Butler County Homeless Coalition in quarterly meetings;
d. Coordination and posting of Public Meeting Notification Flyers in English and Spanish with local service agencies.

Additionally, all facilities, offices and public and semi-public spaces used for citizen participation are fully accessible for those with physical limitation.

OTHER CITIZEN PARTICIPATION PROCESSES

Amendment Procedures

All sub-recipients, including agencies, organizations, and departments are required to notify the City's Neighborhood Development Division, in writing, if any changes are made in the agreed upon scope of service, project or budget. However, the City may find it necessary to amend stated activities and uses of CDBG and HOME funds. The following are the threshold criteria for a required amendment:

1. Changes to the scope of services, project or budget exceeding 50% of any approved line item and;
2. New activities deemed not directly related to items in the approved agreement.

The City not only follows HUD requirements but also the locally adopted amendment procedure. The following is the City of Hamilton's adopted amendment procedure.

1. The City will receive an amendment in writing from either a sub-recipient or 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.
2. The City will determine whether the amendment request is consistent with the stated and approved local Annual Action and Consolidated Plans.
3. The City will make a determination whether to proceed with the proposed amendment.
4. The City will publish in the Hamilton Journal News, the local newspaper of general circulation, that an amendment is being considered and where a copy of the written request is available for public review.
5. The City will allow a thirty (30) day public comment period; this period commences upon the date of publication.

Performance Evaluation Comment

The City of Hamilton provides a period of fifteen (15) days to accept comment of the Comprehensive Annual Performance Evaluation Report (CAPER) before submitting to HUD. Reasonable notice of CAPER availability is given through the Hamilton Journal News, the local newspaper of general circulation. The City of Hamilton accepts any comments in the preparation of the CAPER.

Acquisition and Relocation

In the event of acquisition and/or relocation, the City of Hamilton will comply with the requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24.

Complaint Response Procedures

The City of Hamilton will provide a timely and substantive response to all written complaints. Upon receipt of a written comment, the City will prepare and forward a written response (including clarification and/or corrective action as needed) and any other related documents will remain on file in the Community Development Department. All written complaints/comments should be addressed to the following address.

Community Development Department
Neighborhood Development Division
City of Hamilton
345 High Street, 3rd Floor
Hamilton, OH 45011

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Housing and Homeless Needs Assessment

GENERAL

Hamilton's estimated housing and supportive services needs for the years 2012 through 2017 are based on the 2000 Census, currently available 2010 Census statistics for the city, current studies of trends in the community, as well as consultation with the service providers and community residents. When 2010 Census information is received, the City will update the figures. The 2000 Census reports the City of Hamilton's population is 62,477 out of which 55.9% or 33,943 are reported to be low- and moderate-income (LMI) residents. The LMI population is described as population with income at or below 80% of the Median Family (MFI) Income; Hamilton's MFI is $41,936; 80% of MFI is $33,549. These figures are based on a family size of four (4).

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. Statistics show that the average number of persons per household decreased from 3.3 in 1960 to 2.47 in 2010 in Hamilton. 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. 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, 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

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County were single-headed). Additionally, 3,213 children live in single parent households in Hamilton according to the 2010 Census.

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 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.

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 a staggering 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. 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.

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.

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TABLE 1. INCOME CHARACTERISTICS IN HAMILTON AND BUTLER COUNTY, 1979-2009

	Butler County		
	1979	1989	2000
Median Family Income	$22,417	$38,673	$57,513
Median Household Income	$19,584	$32,440	$47,885
% of Families below Poverty Level	7.1	7.6	5.4
% of Persons below Poverty Level	9.8	10.6	8.4
% of Persons of Low/Moderate Income	Not Available	Not Available	Not Available
	Hamilton		
	1979	1989	2000
Median Family Income	$18,502	$28,117	$41,936
Median Household Income	$15,313	$22,886	$35,365
% of Families below Poverty Level	10.9	14.0	10.5
% of Persons below Poverty Level	15.3	16.8	13.1
% of Persons of Low/Moderate Income	52.2	52.6	55.9

Sources: 1980, 1990, 2000 Census and the HUD Profiles on Low to Moderate Income

There are several areas in the City, which contain concentrated LMI residents defined as areas having at least 20% or more LMI population as compared to the City as a whole. Based on 2000 Census Information, ten areas have been identified as "Areas of Low to Moderate Income Concentration in Hamilton."

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TABLE 2. AREAS OF LOW-MODERATE INCOME CONCENTRATION IN HAMILTON

AREA/CENSUS TRACT	% LOW-MODERATE INCOME	% LOW-INCOME
Wilson-Symmes Park Rehab Area (part CT 03)	82.7%	62.2%
North Jefferson Rehab Area (part CT 04)	85.6%	53.6%
German Village Rehab Area (part CT 7.01 & 7.02)	71.6%	49.2%
Second Ward Rehab Area (part CT 03)	77.6%	55.0%
North Dayton Lane Rehab Area (part CT 06)	70.8%	46.2%
Hanover-Walnut Rehab Area (part CT 03)	72.5%	47.3%
Jefferson Rehab Area (part CT 04)	85.6%	53.6%
North End Rehab Area (part CT 06)	75.2%	58.0%
Bonnaker-Lincoln Rehab Area (part CT 04)	88.3%	65.0%
Rossville-Main Street (part CT 08 & 11)	94.3%	70.7%

Source: Compilation based on 2000 Census (Block Group Statistics)

An increase in the number of disabled adults – The 2000 Census reports that approximately 21.3% of the City's workforce – age 16-64 (or 7,976) had some type of disability. This is an increase from 1990 Census information. The City had a higher concentration of those with disabilities than the County (18.1%) in 2000.

A relatively high unemployment rate – For 2011, Hamilton's unemployment rate has consistently remained higher than Butler County or the State. Listed below are unemployment rates for the City, Butler County and the State respectively.

TABLE 3. UNEMPLOYMENT RATE COMPARISON

	Hamilton	Butler County	State of Ohio
October 2006	5.5%	4.4%	5.1%
October 2007	5.4%	5.0%	5.4%
October 2008	7.1%	6.4%	6.8%
October 2009	10.8%	9.1%	9.7%
October 2010	10.4%	9.2%	9.5%
August 2011	10.0%	9.1%	9.1%

Sources: Ohio Department of Job and Family Services, Bureau of Labor Market Information

CATEGORIES OF PERSONS AFFECTED

The following is a narrative focusing on the population in the jurisdiction affected by a plan for housing. Hamilton's estimated housing and supportive services needs for the years 2012 through

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2017 are based on the 2000 Census, current studies of trends in the community and consultation with the community service providers and residents.

Hamilton's Assistance Needs

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 problem. Additionally, the U.S. Department of Housing and Urban Development has indicated a residential foreclosure rate of 8.4% over the last eighteen (18) months.

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.)

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.

TABLE 4. PERCENTAGE OF HOUSEHOLDS EXPERIENCING A HOUSING COST BURDEN

Type of Housing	1990	2000
Homeowner Housing	**14.0%**	**18.5%**
Rental Housing	**45.1%**	**35.9%**

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.

Renters

Information from the CHAS Databook indicates renter households are more likely to experience housing problems versus owner households. Table 5 "Housing Assistance Needs of Low and

Moderate Income Renter Households" illustrates types of renter households and their respective housing needs.

The table 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. Low-income citizens commented in community meetings they could not afford to make even minor repairs. Of these two income groups, the extremely low-income (0 – 31% MFI) persons tend to be most disadvantaged. 78% of these renters experienced a housing need.

While Table 5 shows (among renters) large-family households have the greatest housing needs by percentages, actual numbers demonstrate the largest needs are among small (1-4 member) households. The second highest need is among elderly renters (993 households). It is likely these groups will continue to experience housing needs in the next five years as the numbers of small and elderly households continue to rise.

TABLE 5. HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME RENTER HOUSEHOLDS

	Renters				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters
Very Low-income (Household Income <=50% MFI)	1,144	1,729	439	1,481	4,793
Household Income <=30% MFI	841	990	287	830	2,948
% with any housing problems	60	73.7	86.4	66.3	69
% Cost Burden >50% and other housing problems	0	0.4	24	0	2.5
% Cost Burden >30% to <=50% and other housing problems	0	0	3.5	0	0.3
% Cost Burden <=30% and other housing problems	0.5	1.9	5.2	0.5	1.4
Household Income >30% to <=50% MFI	303	739	152	651	1,845
% with any housing problems	53.1	53	69.7	44.9	51.5
% Cost Burden >50% and other housing problems	0	0	0	0	0
% Cost Burden >30% to <=50% and other housing problems	3.3	3.4	9.9	0.6	2.9
% Cost Burden <=30% and other housing problems	0	2.4	22.4	3.7	4.1
Household Income >50 to <=80% MFI	280	1,025	279	712	2,296
% with any housing problems	14.3	7.3	43.7	11.9	14
% Cost Burden >50% and other housing problems	0	0	0	0	0
% Cost Burden >30% to <=50% and other housing problems	0	0	0	0	0
% Cost Burden <=30% and other housing problems	0	1	35.1	2	5.3
Household Income >80% MFI	143	999	246	864	2,252
% with any housing problems	7	5	24	1.2	5.7
% Cost Burden >50% and other housing problems	0	0	0	0	0
% Cost Burden >30% to <=50% and other housing problems	0	0	0	0	0
% Cost Burden <=30% and other housing problems	7	5	24	1.2	5.7
Total Households	1,567	3,753	964	3,057	9,341
% with any housing problems	45.7	33.2	55.5	30.7	36.8

Source: Comprehensive Housing Affordability Strategy (CHAS) Databook, U.S. Dept. of HUD

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Owners

Statistics contained in the CHAS Databook indicate the occurrence of housing needs is less prevalent among owner than renter households. One of the larger problems appears to be cost-burden. However, in comparison to other areas in Butler County, Hamilton had the lowest percentage of owner-households spending a disproportionate amount of their income on housing (owner-households in the City are cost burdened versus 16% owner-households Countywide).

Slightly over eighteen percent (18.2%) of all owner households experience housing problems; this includes households living in substandard housing and/or experiencing a cost burden. As shown in Table 6 "Housing Assistance Needs of Low and Moderate Income Owner Households," the greatest housing needs are among extremely low and very-low-income owners (both elderly and other owners). There will likely be an increase in the number of households needing assistance, particularly between these two types of owner groups. In addition, the housing needs of the elderly will likely increase between 2005 and 2010, as the elderly population continues to grow as it has in the past 20 years.

TABLE 6. HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOMEOWNER HOUSEHOLDS

Household by Type, Income, & Housing Problem	Elderly 1 & 2 member HH's	Small Related (2 to 4)	Large Related (5<)	All Other HH's	Total Owner	Total HH's
Very Low-income (Household Income <=50% MFI)	1,618	735	148	506	3,007	7,800
Household Income <=30% MFI	727	251	31	213	1,222	4,170
% with any housing problems	38.5	68.5	100	77.9	53.1	64.3
% Cost Burden >50% and other housing problems	0	0	0	0	0	1.8
% Cost Burden >30% to <=50% and other housing problems	0	0	12.9	0	0.3	0.3
% Cost Burden <=30% and other housing problems	0.6	1.6	0	0	0.7	1.2
Household Income >30% to <=50% MFI	891	484	117	293	1,785	3,630
% with any housing problems	26.2	63.6	64.1	78.2	47.3	49.5
% Cost Burden >50% and other housing problems	0.4	0	0	0	0.2	0.1
% Cost Burden >30% to <=50% and other housing problems	0	0	12	0	0.8	1.9
% Cost Burden <=30% and other housing problems	0	0	16.2	0	1.1	2.6
Household Income >50 to <=80% MFI	1,244	1,309	225	415	3,193	5,489
% with any housing problems	13.1	28	34.2	47.5	25.1	20.5
% Cost Burden >50% and other housing problems	0	0	0	0	0	0
% Cost Burden >30% to <=50% and other housing problems	0	0	0	0	0	0
% Cost Burden <=30% and other housing problems	0	0	6.2	0	0.4	2.5
% Cost Burden >50% only	0.8	0.6	6.7	5.8	1.8	1.1
% Cost Burden >30% to <=50% only	12.3	27.3	21.3	41.7	22.9	16.9
Household Income >80% MFI	1,639	4,996	705	1,007	8,347	10,599
% with any housing problems	4.2	3.8	7.9	3	4.1	4.5
% Cost Burden >50% and other housing problems	0	0	0	0	0	0
% Cost Burden >30% to <=50% and other housing problems	0	0	0.6	0	0	0
% Cost Burden <=30% and other housing problems	0	0.7	4	0	0.7	1.8
Total Households	4,501	7,040	1,078	1,928	14,547	23,888
% with any housing problems	16.6	14.7	22.2	32.3	18.2	25.4

Source: Comprehensive Housing Affordability Strategy (CHAS) Databook, U.S. Dept. of HUD

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SPECIAL POPULATION NEEDS

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. Homeless needs are assessed separately under the Continuum of Care Section

The Census, for the most part, 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.

Mentally Handicapped

While the Census does not supply information regarding the number of persons with mental disabilities or handicaps, the County Board of Mental Retardation and Developmental Disabilities was helpful. Community agencies have seen an increase in the number of persons with mental health problems. For example, there is an increase in the number of chemically dependent men being referred to local programs; these individuals frequently experience mental health problems. Local social service agencies anticipate continued growth in the number of those special needs population in the next five years. This special population group is often homeless or threatened with homelessness, and thus, experiences housing needs. These same agencies have indicated they feel the increase numbers of mentally handicapped persons will increase the need for more transitional and permanent supportive housing.

Single-Parent Headed Households

According to 2010 Census information, 3,213 families (with children) had only one parent present. More than 4,500 children live in these single-parent households. Whereas one quarter of Hamilton's children (under the age of 19) live below the poverty level, 50% of all children in single parent families lived below the poverty level. Although the Census does not indicate "housing needs" specifically for this group, it is likely that a substantial number of single-parent households experience housing needs (based on the low-income status of this group).

Elderly Households

According to the 2000 Census, a third of elderly-headed households in Hamilton live in poverty; one-third of all seniors live alone. Twenty-four percent (24%) of elderly households experienced housing problems of some kind.

Disabled

The 2000 Census reported that approximately 7,976 adults (age 16-64) were disabled.

Large-Families

The CHAS Databook reported that 55.5% of large (5+ members) renter households experience some kind of housing problem; this represents approximately 535 households. However, it appears

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that all (100%) of the large rent households with extremely low and very low-incomes have some type of housing needs.

Battered Families

Refer to Continuum of Care section located in the Appendix section.

Drug/Alcohol Abusers

Refer to Continuum of Care section located in the Appendix section.

Ethnic Group Needs

The 2000 Census indicates a larger proportion of minority population in Hamilton is low-income compared to the percentage of low-income families compared to Butler County. Minority owner-households experience a slightly higher percentage of housing problems than non-minority owner households do. However, among renter-households, the incidence of low-income persons with housing problems does not appear to be equal among racial groups.

TABLE 7. HOUSEHOLDS WITH HOUSING PROBLEMS

Ethnic Group	**Very Low-income Renters % of Group with Housing Problems**	**Very Low-income Owners % of Group with Housing Problems**
African-Americans	**59.9%**	**51.9%**
Hispanics	**80.8%**	**100.0%**

Source: 2000 Census

LEAD-BASED PAINT 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. Generally, lead 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 and 450 owner units 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 Department from 1990-1994. The data indicates that lead poisoning cases, which were treated by Health Department, were located in low-income, minority neighborhoods. The neighborhoods with the highest concentration of children suffering from lead poisoning were all low-income target rehabilitation areas in Hamilton. There were ten (10) cases in North Jefferson and eight (8) children identified in Jefferson. The Second Ward in Hamilton had four (4) reported lead poison cases. There were two cases in Wilson-Symmes Park. The table "Hamilton Lead-Based Paint Analysis" shows the number of owners and rental unit affected by lead paint.

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TABLE 8. HAMILTON LEAD-BASED PAINT ANALYSIS

Unit Year of Construction and Unit Type	*HUD Formula*	LMI HH Units W/Children & W/Lead Paint
Pre-1940 Renter	2900 x .90 = 2610 x .174 = 454 x .384 =174 x .972	169
Pre-1940 Owner	4690 x .90 = 4221 x .174 = 734 x .384 = 282 x .762	215
1940 – 59 Renter	1500 x .80 = 1200 x .174 = 208 x .384 = 80 x .968	77
1940 – 59 Owner	2737 x .80 = 2189 x .174 = 380 x .384 = 146 x .711	104
1960 – 79 Renter	4019 x .62 = 2491 x .174 = 433 x .384 = 166 x .95	158
1960 – 79 Owner	6384 x .62 = 3958 x .174 = 688 x .384 = 264 x .494	130

Source: Ohio Department of Development, 1993

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.

The City of Hamilton owns and operates its own water, gas and electric utilities. Gas and electric rates are approximately equal to other areas in Butler County that are served by Cincinnati Gas and Electric Company. 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.

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, like many other Ohio cities, has adopted the BOCCA building code as well as a local code 1, 2 and 3 family structures. These codes are designed to set forth minimum standards for health, safety and welfare. The City is able to answer affirmatively with regard to construction standards on the "Affordable Housing Checklist," prepared by Joint Venture for Affordable Housing and the Department of Housing and Urban Development (HUD). Hamilton's codes are not an impediment to affordable housing.
2. Hamilton utilizes a "one-stop" permitting process to expedite permitting and review procedures and to help avoid costly delays.
3. Residential construction permit fees are an average of eighty percent (80%) less than those in Butler County as a whole. Fees for the nearby cities of Fairfield and Middletown (and the average for Butler County) are between 21% and 160% higher than Hamilton.
4. Hamilton's zoning code is not excessively 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).
5. 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 particularly harsh nor are they any more restrictive than

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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.

6. 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 (PUDs), clustered housing, zero lot line zoning and certain density bonuses. The 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 as well as density bonuses to encourage development of affordable LMI housing by the private sector.
7. Hamilton also has a Community Reinvestment Area (CRA) protocol to assist development. Property owners can apply for tax abatements for home improvements.

The City's policies and regulations do not significantly affect 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.

HOUSING MARKET ANALYSIS

The City conducted a Market Analysis in 2004 and it is contained in the appendix.

Public Housing Needs

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, a proposal that will add several multi-family residences in 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. Portions of BMHA's latest annual plan needs analysis is in the Appendix.

Homeless Needs

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.

TABLE 9. HOMELESS POPULATION (HUD TABLE 1A)

	Estimated Need	Current Inventory	Unmet Need/Gap
Homeless Individuals	**103**	**133**	**(30)**
Homeless Persons in Families w/ Children	**142**	**76**	**66**
Total	**245**	**210**	**35**

Information reflects data collected February 2010

Homeless Inventory

The City of Hamilton bases the extent and nature of homelessness on information from Part I of the Continuum of Care application (see appendices). Using data from the "Point in Time" count of January 26, 2010, the total number of Homeless at any given time is approximately 245. Of the 245 homeless, 195 were in emergency shelters, 41 were in transitional housing and nine (9) were unsheltered. Eight (8) households with children were represented in the total number. Thirty-three (33) of the total were considered chronically homeless (HUD's definition) and 57 were identified as "severely mentally ill." Sixty-eight (68) appeared to have chronic substance abuse challenges. Six (6) were veterans and ten (10) were victims of domestic violence.

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Management Process

MANAGING THE PROCESS

The lead agency for overseeing the development of the Plan, including its management, is the City of Hamilton's Neighborhood Development Division. The management of this plan is done in consultation with social service organizations, housing groups and special population advocacy agencies.

The Neighborhood Development Division (NDD) met with organizations, groups and agencies in a formal public hearing format. At these public hearings, there was formal structured discussions on Housing, Economic Development, Public Services, Public Facilities and Acquisition activities that will enhance and create the desired outcomes.

The Neighborhood Development Division consults on a regular basis with organizations that serve children, elderly, persons with disabilities and the homeless. The City serves on the executive committee of the Butler County Housing and Homeless Coalition. In addition, there are also regularly scheduled meetings with the Butler Metropolitan Housing Authority.

INSTITUTIONAL STRUCTURE

General

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 and 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.

Public Institution

The City of Hamilton's Community Development Department will administer both the CDBG and the HOME programs. Funds will be used for a variety of activities, which include, but may not be limited to, owner rehabilitation, rental rehabilitation, homebuyer 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.

The Butler Metropolitan Housing Authority (BMHA) will continue and 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.

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Private Industry

Private sector involvement includes financial institutions providing assistance via mortgage loans to assist with private rehabilitation (owner and renter) and 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, Habitat for Humanity of Hamilton, and the YWCA. Additionally the City works with nonprofits that provide direct public services not only including housing assistance but also health, crime reduction, homeless prevention, fair housing and transportation.

Nonprofits that qualify as Community Housing Development Organizations (CHDO's) have the opportunity to operate construction of rental, rent-to-own and first-time homebuyer programs. The CHDO for the City is Neighborhood Housing Services of Hamilton. The City continues to provide needed technical assistance to these nonprofits 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 the Hamilton Economic Development Corporation regarding economic issues, including revitalization of the City's business districts.

IDENTIFICATION OF ALLOCATION OF FUNDS TO GEOGRAPHICAL AREAS

The City of Hamilton reviews statistical information on an annual basis for all city neighborhoods that have been identified as having at least 60% of its population with low and moderate incomes (80% of the City's Median Family Income). Currently, there are ten (10) neighborhoods that meet and exceed these criteria in the City. These neighborhoods are:

- Bonacker/Lincoln
- Dayton Lane/North Dayton Lane
- East Hamilton
- German Village
- Gordon-Cereal/Star Hill
- Jefferson/N. Jefferson
- North End
- North Lindenwald
- Rossville
- Second Ward/Wilson Symmes

Information from the U.S. Census Bureau is analyzed and assigned a point value. During an annual work session of City Council, the following information is analyzed and reviewed to determine an annual allocation.

- Population
- Number of Households

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- Percentage of Households with Incomes Below $10,000
- Median Household Income
- Per Capita Income
- Percentage of Population Living below the Poverty Level
- Number of Housing Units Vacant
- Percentage of Rental Housing Units
- Percentage of Housing Units built prior to 1939

PUBLIC HOUSING DELIVERY SYSTEM STRENGTHS AND GAPS

The City of Hamilton reviews and monitors the delivery system of housing, public services, public facilities/improvements and economic development services, programs and projects.

The City feels the delivery system in place has a full complement of providers; these providers include the City, public agencies and service organizations. Therefore, the City feels the strengths of the delivery system are the ability and talent of the providers. Therefore, the City believes that system can provide all services to meet our priority needs.

The City feels timeliness of service provision could be improved. To this end, the City continues to provide technical assistance training and monitoring visits to ensure that programs, projects and services are delivered in a timely manner.

The City feels the Butler Metropolitan Housing Authority (BMHA) needs to improve supportive services needed for residents of public housing. Additionally, the City feels BMHA needs to remove and replace outdated and blighted units in timelier manner. The City continues to have concerns over units that should be removed. Overall, there is a concern over the lack of maintenance at city housing sites. This lack of maintenance is leading and contributing to blight in the neighborhood and subsequently to the City as a whole.

GOVERNMENT COORDINATION

Local government coordination and cooperation occurs in the form of consultation and project implementation. The City of Hamilton cooperates with Butler and Hamilton counties to obtain accurate information about persons with HIV/AIDS and the homeless. Lead-based paint hazard reduction is coordinated with the state of Ohio. Butler County, Middletown and the Butler Metropolitan Housing Authority (BMHA) were asked to review and comment on this Consolidated Plan.

The City, Butler County, Middletown, BMHA and other community groups worked together on a NSP 2 application. Additionally, the Cities of Hamilton and Middletown are in partnership with Butler County on the use of NSP 3 funds. The City also works with the Butler County Homeless and Housing Coalition and the Butler County Homeowner Preservation Group. All Butler County Participating Jurisdictions are involved with both groups.

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RECAPTURE

The participating jurisdiction uses the "recapture" method under the HOME program as required by 92.254

AFFIRMATIVELY MARKETING HOME ASSISTED UNITS

The City and its sub-recipients will affirmatively market all assisted housing units.

MINORITY OUTREACH

The City makes an attempt to broaden participation in the minority community. Public meetings for planning purposes are held in neighborhood settings and bilingual interpretation is available. The City provides bilingual program information as well as information assistance. The City supports ESL classes for those speaking Spanish. The City has initiated a Spanish-speaking outreach program at a local faith-based social service agency.

ESTIMATED MINORITY HOMEOWNER ASSISTANCE

According to City estimates, the percentage demographic utilizing the homeownership assistance program will be consistent with past years. The breakdown is as follows:

- Hispanic – 6%
- African-American – 12%
- Caucasian – 82%

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Fair Housing Practices and Impediments to Fair Housing

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 will complete a new and update Analysis of Impediments during the FY 12-13 Program Year.

The City has also expanded outreach efforts to Spanish-speaking residents. Through a partnership with a local faith-based social service agency, the City will provide weekly "on-location" fair housing outreach services to the Spanish-speaking community.

The City continues to collaborate with 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.

GENERAL HOUSING STOCK INFORMATION

According to the 2010 Census, there are 27,878 dwelling units, Hamilton's housing stock can be characterized by the following attributes.

Higher Vacancy Rate

The City of Hamilton's housing stock has a higher vacancy rate than the surrounding area. There are 3,220 or 11.6% of the total units vacant as compared to Butler County at 8.8%. Of those vacant, 34.7% of the units are not for sale, rent or for seasonal use.

Higher Percentage of Rental Units

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 at 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.

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.

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TABLE 10. SELECTED NEIGHBORHOOD HOUSING CHARACTERISTICS

Rehab Area/Census Tract	% Units Vacant	% Units Built Prior to 1939	Average Median Contract Rent
City of Hamilton	6.7%	30.4%	$402
Wilson-Symmes Park (Part CT 03)	19.1%	40.4%	$253
North Jefferson (Part CT 04)	14.4%	50.0%	$402
German Village (Part CT 7.01 & 7.02)	15.9%	80.7%	$340
Second Ward (Part CT 03)	8.3%	33.9%	$262
North Dayton Lane (Part CT 06)	10.5%	63.2%	$423
Hanover-Walnut (Part CT 03)	16.8%	48.3%	$394
Jefferson (Part CT 04)	14.4%	50.0%	$402
North End	10.4%	66.6%	$404
Bonnaker-Lincoln	15.9%	43.3%	$379
Rossville – Main Street	12.8%	56.9%	$501

Source: 2006-2008 American Community Survey 3-Year Estimate

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Housing and Community Development Strategy

VISION FOR CHANGE

The priority needs for the Consolidated Plan were determined by consultation with citizens, social service agencies, housing assistance providers and City Council. The five-year strategic plan for Hamilton specifies the types of activities that will be pursued based on available resources. The highest priority needs in Hamilton are economic development and community development assistance. The housing projects will be ongoing and other associated projects will continue to be priorities. The priority needs assigned are based on a five-year projection, as specified by HUD regulations.

In addition to addressing the housing needs of residents of Hamilton, it is also essential to address other community development needs of the City's LMI population, which include:

- Physical improvements to public facilities located in or serving principally LMI persons were identified in order to improve the functionality and livability of the distressed community.
- Provision of public services that improve the health, education, welfare, safety and skills of LMI population and the needs of the City. These services include but are not limited to education, counseling, youth services, elderly services, crime reduction, handicapped and transportation efforts.
- Expanding economic development opportunities to encourage investment; retain and create additional jobs; revitalize business districts and increase marketability of the work force through employment skill training.

Renewal Community Designation

In 2002, the Department of Housing and Urban Development (HUD) announced the City of Hamilton will be designated a "Renewal Community (RC)," eligible to share in an estimated $17 billion in tax incentives to stimulate job growth, promote economic development and create affordable housing. The 2000 Community Renewal Tax Relief Act established the Renewal Community Initiative that will encourage public-private collaboration to generate economic development in 40 distressed communities around the country.

Because of this Renewal Community designation, Hamilton was eligible to receive regulatory relief and tax breaks to help local businesses provide more jobs and promote community revitalization.

Renewal Communities have the power of public-private partnerships to build a framework of economic revitalization in areas that experience high unemployment and shortages of affordable housing.

An estimated $6 billion in tax incentives are exclusively available for Renewal Communities across the country. As distressed areas, Renewal Communities will also be eligible to share in additional $11 billion in Low-Income Housing and New Market Tax Credits.

These RC's can take advantage of wage credits, tax deductions, capital gains exclusions and bond financing to stimulate economic development and job growth. Each incentive is tailored to meet

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the particular needs of a business and offers a significant inducement for companies to locate and hire additional workers.

The city lost approximately 1,100 jobs from 2008 to 2009 due to industries downsizing, including Thyssen Krupp Bilstein Corporation, Livingston Tyler Products, Dawes Transport and Surgical Properties, LLC. By cutting taxes, improving local services and reducing crime, the City hopes to attract businesses into the three-square mile area that will make up it Renewal Community. In addition, Hamilton has created Business Liaison located in the Economic Development Department who meets with local businesses, provides information on available, valuable city services, identifies issues important to small local businesses and establishes and maintains an on-going relationship between government and local businesses.

While the Renewal Community Program expired December 31, 2009, there have been various bills proposed in both houses of Congress to restart the program but none have made it through the legislative process to be enacted. Meanwhile, the City of Hamilton continues to focus economic and community development efforts within the Renewal Community area.

Neighborhood Stabilization Program

The City of Hamilton has received an allocation of $2,385,315 of Neighborhood Stabilization Program resources from the U.S. Department of Housing and Urban Development. These funds were used in accordance with the program as well as the confines of the Community Development Block Grant rules and regulations. The City acquired selected foreclosed residential properties, and is clearing selected blighted structures; rehabilitate or reconstruct foreclosed upon units or build new units, and provide funding mechanisms. The City prepares to assist potential clients up to 120% of AMI. Additionally, the City is meeting its requirements to use 25% of the allocated funds to benefit those at or below 50% AMI.

Neighborhood Stabilization Program III (NSP3)

The City of Hamilton, acting as a sub-recipient of Butler County, has received $545,000 in NSP3 funds for community development activities. The funds will be used for demolition of selected blighting structures, acquisition/rehabilitation/reconstruction of selected structures, and 25% of the funds will be allocated to benefit at or below 50% AMI.

Community Development Efforts with Leveraged Resources

The City continued to invest resources into community development efforts that leverage and increase positive activities and outcomes in distressed neighborhoods. These investments include Affordable Housing Development activities, Lead Safe Workplace Practices, the Youthbuild Program, the Weed and Seed Program and the Neighborhood Initiative Area (NIA) Overlay Conservation Zoning District.

AFFORDABLE HOUSING DEVELOPMENT ACTIVITIES

The City has invested resources in developing affordable housing not only in the Neighborhood Initiative Area (NIA) but also supports down payment and closing cost assistance through Neighborhood Housing Services (NHS) of Hamilton, Inc., funding for acquisition of vacant properties to be used for development.

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Lease to Own

The City continues to invest resources in the development of a "Lease to Own" program in conjunction with the Neighborhood Housing Services (NHS) of Hamilton. This program will work with identified clients to acquire, rehabilitate and eventually take ownership of units within the City of Hamilton. The client will take ownership of the unit between the 22nd and 36th month of rental. The City anticipates that approximately eight to twelve (8 to 12) units will be eventually rehabbed and acquired by first time homebuyers.

Lead Safe Work Practices

In an effort to reduce hazards in Hamilton, the City developed 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.

HOMELESS PREVENTION

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 has pledged financial assistance to the Butler County Hosing and Homeless Coalition.

The objectives under the strategic plan for Continuum of Care are 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 by 2012

Several community-wide agencies assist with homeless prevention such as Mercy Franciscan at St. Raphael's Emergency Money Fund, rent and utility assistance through Supports to Encourage Low Income Families (SELF), and local Community Action Partnership of Greater Dayton, Ohio area office. 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 – S + C units and will receive an additional 20 units for the chronically homeless (see appendices).

The Butler County Housing and Homeless Coalition (BCHHC) meets bi-monthly and are working with agencies to develop a community wide policy for discharge coordination. The Executive Committee of the BCHHC meets monthly.

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Foreclosure Prevention

The City participates in the activities of the Butler County Foreclosure Prevention Committee. This committee was formed to attempt to stem the dramatic and rising foreclosure rate in Butler County. Additionally, the City has used funds to provide resources for HUD certified counseling agencies as well as the Legal Aid Society of Greater Cincinnati to provide and plan assistance program for City residents.

Focused Resources and Targeted Areas

Before the creation of this year's Consolidated Plan Update and Action Plan, the City decided to focus funding and target geographical neighborhoods to concentrate FY 12-13 resources.

INFORMATION AND DATA REVIEW

The City reviewed 2000 Census and other statistical information for ten (10) neighborhoods that have been determined to have at least 70% of its population with low and moderate incomes (80% of the City's Median Family Income). These neighborhoods are: Bonacker/Lincoln, Dayton Lane/North Dayton Lane, East Hamilton, German Village, Gordon-Cereal/Star Hill, Jefferson/N. Jefferson, North End, North Lindenwald, Rossville and Second Ward/Wilson Symmes. Information from the U.S. Census Bureau was analyzed and assigned a point value. The following information was used to for the analysis: Population, Number of Household, Percentage of Households With Incomes Below $10,000, Median Household Income, Per Capita Income, Percentage of Population Living below the Poverty Level, Number of Housing Units Vacant, Percentage of Rental Housing Units and Percentage of Housing Units built prior to 1939.

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Anti-Poverty Strategy

The City of Hamilton has developed long-term priorities (goals and objectives) through the Consolidated Planning process that fosters the reduction 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:

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.

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 to retain and expand job opportunities for low and moderate income persons and
3. Expand the use of economic development opportunities to encourage development 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 social service agencies increasing 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;

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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 implementing the City's Participation Plan.

Through dialogue with the City's established Community Development Advisory Board (see page 30) annual 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.

Extent of Poverty Reduction Measurement

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 is unemployment rate census income information and local income tax information.

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One Year Action Plan – FY 2012

Plan Development for Consolidated Plan Update for Fiscal Year 2012

The application created by the City of Hamilton's Neighborhood Development Division is distributed to all non-profit agencies that have been funded as well as others that expressed interest. Additionally, the City also makes the application available for download on the City of Hamilton web site. The agencies/organizations had approximately four (4) weeks to submit an application. The City provides technical assistance workshops as well as "one-on-one" counseling sessions for those intending to submit applications.

Public Participation and Public Hearings

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 1,300 randomly selected Hamilton households coded by census tract. The survey "return rate" was approximately 21 percent, which is in the return rate range of previous survey years.

In addition, for the first time, the City of Hamilton hosted 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 93 completed web surveys.

Public Meetings

The City hosted five (5) public meetings as part of the preparation of the current 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.

Four (4) of the public meetings were held after work hours in different quadrants of the city within public or semi-public facilities. The final public meeting was held at city hall during the weekday afternoon after which, a CDBG and HOME technical assistance seminar was held.

The meetings held were as follows:

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1. Tuesday, August 23
   6-7PM
   Hamilton School Board
   533 Dayton St.
   Hamilton, OH 45011

2. Tuesday, August 25
   6-7PM
   Booker T. Washington Center
   1140 South Front Street
   Hamilton, OH 45011

3. Monday, August 29
   6-7PM
   Hamilton Living Waters Ministry
   510 South 8th Street
   Hamilton, OH 45011

4. Tuesday, August 30
   6-7PM
   Partners in Prime
   140 Ross Avenue
   Hamilton, OH 45013

5. Wednesday, August 31
   1-2PM
   City Council Chambers
   345 High Street
   Hamilton, OH 45011

30 Day Public Comment Period

After the draft Consolidated Plan and Annual Action Plan were prepared, there was a 30-Day Public Comment Period. Legal Notice was published informing residents and interested parties where the draft plan was available for public review, including a list of places the draft was available for viewing. This notice of the draft Consolidated Plan availability was published on November 18, 2011 in the Hamilton Journal News. Any comments received during this period were will be responded to in writing with fifteen (15) working days. The draft Consolidated Plan was also available for viewing or download on the City of Hamilton website.

Public Hearing 1: The first Public Hearing took place on December 19, 2011. This Public Hearing is used to receive comments on the draft Consolidated Plan from the Planning Commission and the public.

Public Hearing 2: The second Public Hearing took place on January 25, 2012 at the Hamilton City Council and a final recommendation of fund use was made and approved for submission to HUD.

The Consolidated Plan Update, including Community Development Block Grant Project Use of Funds, the HOME Program Description and City's Displacement Policy is to be submitted to HUD by

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March 9, 2012 (at least 45 days prior to our City's Community Development Program Year, which begins May 1, 2012).

These meetings and public hearings are held at handicapped accessible location throughout the City. The City estimates that 6% to 10% of its population does not use English as its primary language. Spanish is the most prevalent second language used in Hamilton. Fliers and notices were translated into Spanish.

MONITORING

Sub-recipients

The City of Hamilton plans to maintain the existing successful sub-recipient monitoring system already in place. This system is intended to assure that programs are benefiting those intended. Additionally, this monitoring system verifies and reviews financial management, procurement procedures and property/assets. Site visits and monthly progress reporting are the primary means of obtaining sub-recipient information. After completion of site visits and review of progress reports, written correspondence is sent to each sub-recipient outlining areas of concern and methods to correct the situation.

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, procurement procedures contractual and labor compliance and site visits as required. The Department submits Monthly Performance Reports and an Annual Performance Report stating outcome of activity. Non-attainment of the performance goals stated, as determined by the Community Development Director, will result in the funds being reprogrammed after the close of the Program Year.

Priority Needs Analysis And Strategies

The City of Hamilton identified community needs through public input meetings, random citywide residential survey, and city website survey. Hamilton anticipates a reduction in both its Community Development Block Grant (CDBG) and HOME entitlement funding for Fiscal Year 2012-2013. The allocation for CDBG is estimated to be $1,032,655 and HOME is $280,000. In addition, the City of Hamilton is committed to a ten (10%) percent local match toward the HOME allocation of $28,000. The following provides a detailed description of priorities to guide the City's primary community development goals and one-year action plan.

<u>Housing Priorities</u>

1. Provide assistance to bring low- and very-low income homeowners housing units to standard condition
2. Increase the supply of affordable housing units available for special needs residents
3. Support Fair Housing efforts that provide accessibility to all housing options by all City residents.
4. Increase opportunities for low and moderate-income residents to become homeowners through down payment and closing cost assistance

5. Reduce lead hazard in conjunction with ongoing housing rehabilitation projects
6. Leverage private not-for-profit and for-profit investments with Block Grant funds to produce and finance affordable housing units
7. Provide resources to and support organization and programs that provide assistance to those in public housing
8. Expand existing program to increase neighborhood improvements that support and encourage the development of affordable housing
9. Support programs for low and moderate-income elderly homeowners to bring housing units to standard condition through the City's Housing Rehabilitation Program
10. Assist low and very low-income homeowners with emergency and minor home repairs
11. Assist organization that help the homeless transition from shelter to permanent housing
12. Acquire foreclosed and abandoned residential properties to stabilize and improve neighborhoods.
13. Rehabilitate and reconstruct acquired foreclosed and abandoned residential properties to standard and marketable condition.
14. Develop fund mechanisms for the disposition of acquired standard foreclosed and abandoned residential units.

Program	**Agency/Organization**	**Priority**	**Category**
Housing Rehabilitation (HRLF)	**City of Hamilton - NDD**	**Medium**	**Housing**
Emergency/Minor Home Repair	**City of Hamilton - NDD**	**Medium**	**Housing**

The City proposes to maintain its Housing Rehabilitation program through its established Revolving Loan Fund (RLF). The City will continue to work with a local CHDO to provide down payment and closing cost assistance to qualified persons. The City will continue to work with a non-profit to create housing units for those moving from the shelter into permanent housing. The city will work with a CHDO and potentially private developer to develop much needed elderly housing. The City will continue to work with a CHDO to provide a "rent to own" home ownership program. The City will continue to work with a non-profit organization to develop affordable housing units for extremely low-income residents.

Public Service Priorities

1. Improve the safety and livability of neighborhood with quality public services that improve the City's living environment.
2. Continue to support transportation services for low and very-low income residents of the City of Hamilton.
3. Reduce crime, through prevention programs, in low and moderate- income neighborhoods.
4. Support homeless prevention by assisting organizations that supply basic services.
5. Support and provide funding for fair housing activities in the City of Hamilton.
6. Provide technical support and assistance to organizations through resource development.
7. Provide support and assistance to healthcare organizations and agencies that benefit low and moderate-income residents.

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Program	Agency/Organization	Priority	Category
BTW Programming	**City of Hamilton Public Works Department**	**High**	**Public Services**
Summer Drop-In Playground	**Great Miami Valley YMCA**	**High**	**Public Services**
Homeless Services	**Serve City, Inc.**	**High**	**Public Services**
Fair Housing Services	**City of Hamilton's NDD**	**High**	**Fair Housing**
Victim's Advocacy Program	**City of Hamilton Law Department**	**High**	**Public Services**

Public Services are administered under a "capped" category in Fiscal Year 2012-2013. The City of Hamilton proposes to provide resources for youth services, homeless services, fair housing and a crime victim advocacy.

All items under Public Service are "High" priorities as identified by city residents and service providers.

Public Facility /Improvements Priorities

1. Increase the capacity of the City to positively change the social and physical conditions of low and moderate income neighborhoods experiencing blighting influences through programs tailored to meet the specific needs of the individual neighborhood.
2. Assist in the stabilization and revitalization of neighborhoods by improving housing quality, reducing the number of vacant and blighted structures, and increasing private sector investments.
3. Reduce the number of physically deteriorated streets, sidewalks, curbs, gutters through street improvements.
4. Reduce the number of deteriorated and unsafe conditions of recreational areas/ facilities in neighborhoods in the low and moderate-income area of the City of Hamilton.
5. 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 implementing the City's Citizen Participation portion of the Consolidated Plan.
6. Provide resources for public improvements and infrastructure that will stabilize neighborhoods with high percentage rate of foreclosure and abandonment.
7. Provide assistance in improving public facilities that serve special needs and the homeless.

Program	Agency/Organization	Priority	Category
East High Corridor Street Improvements	**City of Hamilton's Economic Development Department**	**High**	**Public Facility Improvements**
Street Resurfacing and Concrete Repair	**City of Hamilton's Public Works Department**	**High**	**Public Facility Infrastructure**

Hamilton proposes to make significant improvements to various public facilities, infrastructure and spaces in Fiscal Year 2012-2013. All improvements will impact and benefit low and

moderate-income residents of Hamilton. The City plans to support the physical improvement of the East High Street corridor which is the major gateway into the City of Hamilton In addition, within qualified low and moderate-income neighborhoods there will be street resurfacing, sidewalk replacement, infrastructure upgrades and landscaping improvements.

These improvements are "significant" (high) priority needs. Citizens and service providers identified the level of priority needs in the community.

Economic Development Priorities

1. Expand the use of economic development opportunities to encourage development and alleviate poverty.
2. Increase the capacity of the City to attract new business development by expanding the number of new construction sites, and through the aggressive marketing and disposition of acquired properties to businesses offering employment opportunities for low and moderate-income persons.
3. Increase the capacity of neighborhood commercial areas to retain and expand job opportunities for low- and moderate- income persons by funding plans for area improvements where plans do not currently exist and assist in the implementation of public improvements.
4. Increase the capacity of the City to attract new business development and retain and/or expand existing businesses thereby creating long-term job opportunities for low and moderate-income persons by expanding and marketing the Economic Development Revolving Loan Fund program.
5. Provide technical assistance to small business owners interested in establishing businesses in the community.

Program	Agency/Organization	Priority	Category
Economic Development – Revolving Loan Fund	**City of Hamilton's Economic Development Department**	**High**	**Economic Development**
New Entitlement – Capital	**City of Hamilton's Economic Development Department**	**High**	**Economic Development**
Design Assistance Program (DAP)	**City of Hamilton's Economic Development Department**	**High**	**Economic Development**

Hamilton proposes to provide resources to activities that assist and provide economic opportunities for low and moderate-income city residents. The City's Economic Development Department is proposed to receive resources to use for low interest revolving loan funds to retain and expand existing and recruit new businesses to the City of Hamilton. These funds are lent based on the retention or the creation of jobs. Under "Special Economic Development Activities," the City proposes to use resources to fund a Business District Revitalization Program.

City residents and service providers consider these proposed funded activities "High" priorities.

Other Activities

1. Clear blighted structures to stabilize and improve neighborhoods.
2. Prepare cleared sites that stabilize neighborhoods for residential redevelopment.

Program	Agency/Organization	Priority	Category
Demolition of Dilapidated Structures	**City of Hamilton Health Department**	**High**	**Clearance/ Demolition**
Special Code Enforcement	**City of Hamilton Health Department**	**High**	**Special Code Enforcement**

City residents and service providers consider these proposed funded activities "High" priorities.

Priority Needs Assessment

The "Priority Needs Table" follows the written part of this section. The priority needs ratings determined by the City of Hamilton in the "Priority Need Summary Table" are based on the 2000 Census, consultation with citizens, social service agencies and housing assistance providers, city-wide resident survey and locally conducted studies. 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.

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TABLE 11: **Priority Needs Summary Table**

Local Need for Affordable Rental Housing and Affordable Owner-Occupied Housing

Type of Household	Housing Needs	Percent Response	Estimated Dollars to Address for FY 2012-2013
Renter	Significant Need	35	$1,000,000
	Moderate Need	33	$1,000,000
	Low Need	32	$1,000,000
Owner	Significant Need	45	$1,000,000
	Moderate Need	36	$1,000,000
	Low Need	19	$1,000,000

Results of Priority Needs Survey, City of Hamilton, Community Development Department, 2011

TABLE 12: Priority Community Development Needs Summary Table

PRIORITY COMMUNITY DEVELOPMENT NEEDS SUMMARY TABLE			
Community Development Needs	**Priority Need Level (Significant, Moderate, Low)**	**Estimated Units (Optional)**	**Estimated Dollars to Address (For FY 2012)**
Public Facilities Needs			
Neighborhood Facilities/Centers	Moderate		$2,000,000
Senior Centers	Moderate		$1,000,000
Recreation and Park Facilities	Moderate		$2,000,000
Youth Centers	Moderate		$2,000,000
Health Facilities	Moderate		$10,000,000
Parking Facilities	Low		$1,000,000
Solid Waste Disposal	Moderate		$1,000,000
Asbestos Removal	Low		$2,000,000
Homeless Facilities	Moderate		$2,000,000
Infrastructure Needs			
Water/Sewer Improvements	Moderate		$3,000,000
Street Improvements	Significant		$10,000,000
Sewer Installation	Moderate		$3,000,000
Sidewalk Repair	Moderate		$5,000,000

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PRIORITY COMMUNITY DEVELOPMENT NEEDS SUMMARY TABLE			
Community Development Needs	**Priority Need Level (Significant, Moderate, Low)**	**Estimated Units (Optional)**	**Estimated Dollars to Address (For FY 2012)**
Street Resurfacing	Significant		$10,000,000
Handicapped Accessibility Needs	Moderate		$1,000,000
Public Service Needs			
Employment Services	Significant		$5,000,000
Services for the Homeless	Moderate		$10,000,000
Transportation Services	Significant		$10,000,000
Substance Abuse Services	Moderate		$5,000,000
Job Development Services	Significant		$10,000,000
Health Services	Significant		$10,000,000
Counseling Services	Moderate		$7,500,000
Anti-Crime Needs			
Crime Awareness/Prevention	Significant		$10,000,000
Youth Program Needs			
Youth Services	Significant		$10,000,000
Childcare Services	Moderate		$10,000,000
Other Public Service Needs			
Fair Housing Services	Moderate		$1,000,000
Educational Programs	Significant		$5,000,000
Senior Services	Significant		$10,000,000
Economic Development Needs	Significant		$15,000,000
Historic Preservation Needs	Moderate		$5,000,000
Removal of Unsafe & Dangerous Structures	Significant		$10,000,000
Vacant Buildings	Significant		$15,000,000
Vacant Storefronts	Significant		$20,000,000
Neighborhood Planning and Development	Significant		$25,000,000

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Budgets

EXHIBIT I FY 2012-2013 CDBG PROGRAM - SOURCES OF FUNDS		
SOURCES	**AMOUNT**	**PROGRAM INCOME BREAKDOWN**
FY 2012-13 CDBG Grant Allocation (Estimated)	**$1,032,655.00**	
Program Income		
Housing Revolving Loan Fund (HRLF)	**54,210.00**	
Housing RLF - Actual Received (05//01/10 - 10/31/10)		$15,500.79
Housing RLF - Projected (11/01/10 - 04/30/11)		$38,709.21
Economic Development Revolving Loan Fund (EDRLF)	**45,528.91**	
Economic Development RLF - Actual (05/01/10 - 10/31/10)		$6,123.09
Economic Development RLF - Projected (11/01/10 - 04/30/11)		$39,405.82
Sub Total of Program Income	**$99,738.91**	
Unrestricted Rollovers	**$0.00**	
TOTAL	**$1,132,393.91**	

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Exhibit I-A

Community Development Block Grant

2012-2013

Organizations	Proposed Use of Funds	Amount Requested	Priority Needs
Housing			
Neighborhood Development Division	Emergency/Minor Home Repair	$ 20,000.00	Med
Neighborhood Development Division	Housing Rehab - (HRLF)	$ 54,210.00	Med
	Activity Delivery Costs	$ 190,000.00	Med
	Sub Total	**$ 264,210.00**	
Economic Development			
Economic Development Division	Commercial (RLF)	$ 45,528.91	High
Economic Development Division	New Entitlement - Capital	$ 15,000.00	High
Economic Development Division	Design Assistance Program (DAP)	$ 10,000.00	High
	Sub Total	**$ 70,528.91**	
Clearance/Demolition			
Health Department	Demolition of dilapidated structures	$ 40,000.00	High
	Sub Total	**$ 40,000.00**	
Special Code Enforcement			
Health Department	Code Enforcement	$ 50,000.00	High
	Sub Total	**$ 50,000.00**	
Public Facilities and Improvements			
Neighborhood Development Division	Activity Delivery Costs	$ 95,000.00	High
	Sub Total	**$ 95,000.00**	
City Departments			
Economic Development Division	East High Corridor Street Improvements	$ 50,000.00	High
Public Works Department	Street Resurfacing & Concrete Repair	$ 167,500.00	High
	Sub Total	**$ 217,500.00**	
Public Services (up to 15% of allocation)	**CAP**	**$ 169,859.09**	
City of Hamilton	BTW Programming	$ 56,676.00	High
Great Miami Valley YMCA	Summer Drop-In Playground Program	$ 25,000.00	High
Serve City, Inc.	Homeless Support Services	$ 20,000.00	High
	Sub Total	**$ 101,676.00**	
Neighborhood Development Division	Fair Housing Services & Education	$ 15,000.00	High
Law Department	Victim's Advocacy Program	$ 26,000.00	High
Neighborhood Development Division	Activity Delivery Costs	$ 25,000.00	High
	Sub Total	**$ 66,000.00**	
Planning and Administration (up to 20% of allocation)	**CAP**	**$ 226,478.78**	
Neighborhood Development Division	Administration	$ 226,479.00	High
	Sub Total	**$ 226,479.00**	
Contingencies			
Neighborhood Development Division	Contingencies		
	Sub Total	**$ 1,000.00**	
	TOTALS	**$ 1,132,393.91**	

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EXHIBIT II		
FY 2012-2013 HOME PROGRAM - SOURCES OF FUNDS		
SOURCES	AMOUNT	PROGRAM INCOME
		BREAKDOWN
FY 2012-13 HOME Grant Allocation	$280,000.00	
City General Fund Match (10% of allocation)	$28,000.00	
TOTAL	$308,000.00	

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EXHIBIT II-A				
FY 2012-2013 HOME PROGRAM - PROPOSED USES OF FUNDS				
Organization	**Proposed uses of Funds**	**Entitlement Funds**	**Match**	**Total Budgeted**
Entitlement Projects				
ArtSpace Project, Inc.	Artspace Rental Hsg/Rehab.	$ 96,000.00		**$ 96,000.00**
Partnerships for Housing	Acquisition for Accessible Hsg.	$ 50,000.00	$ 28,000.00	**$ 78,000.00**
TriState Habitat for Humanity	Acquisition NRI Area	$ 50,000.00		**$ 50,000.00**
Sub Total		**$ 196,000.00**	**$28,000.00**	**$ 224,000.00**
CHDO Reserve $66,000.00 (minimum 15% of Allocation)				
CHDO Reserve Project		$ 42,000.00		$ 42,000.00
Sub Total		**$ 42,000.00**		**$ 42,000.00**
Admin Costs $44,000.00 (up to 10% of Allocation)				
Neighborhood Development Division	Activity Delivery Costs	$ 28,000.00		**$ 28,000.00**
Sub Total		**$ 28,000.00**		**$ 28,000.00**
CHDO Operating Cost $22,000.00 (up to 5% of Allocation)				
Neighborhood Housing Services	CHDO Operating	$ 14,000.00		**$ 14,000.00**
Sub Total		**$ 14,000.00**		**$ 14,000.00**
TOTAL		**$ 280,000.00**	**$28,000.00**	**$ 308,000.00**

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Proposed Project Sheets - TBA

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