# Executive Summary

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

**1. Introduction**

The City of Hamilton is submitting the Annual Action Plan for Fiscal Year 2021-2022 in accordance with the 24CFR 91.222. The Annual Action Plan identifies the activities to be funded with Community Development Block Grant (CDBG) resources received during the program year. The City of Hamilton anticipates that approximately $1,454,588 will be received in CDBG funds and approximately $386,437 in HOME finds. The City will continue to concentrate its Community Development efforts in four (4) principles areas: Housing, Economic Development, Public Services, and Public Facility Improvements.

**Clearance /Demolition**

The City is committed to conducting activities that promote and continue the safe dwelling of City residents. More specifically, the City has and may continue to commit funds to the City of Hamilton's Health Department's Clearance/Demolition program. Through the clearance/demolition of unsafe, non-habitable, dilapidated, and/or deteriorating structures the City is able to make the community and members safer.

**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 to support emergency home repair, housing rehabilitation, other housing stabilization, and production programs. The City will continue to work with partner agencies to develop affordable housing including units targeting very low and low to moderate income residents. Lastly, and as mentioned above the City will continue to clear vacant, 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, create jobs, revitalize business districts, and increase employment-training opportunities are a priority for the City. In addition, the City will continue to provide the access to the Revolving Loan Fund (RLF) to key business and start-up investments.

**Public Service**

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

**Public Facility Improvements**

Improvements to public facilities and infrastructure located in the City that serves LMI residents is critical to community development and quality of life efforts. The world Coronavirus Pandemic has presented a visible strain on the City's public facilities. Especially, facilities that aid in providing medical care to local residents. As a result, the City has evaluated the need and will strive to commit funds in areas that will address the growing need for services. As a whole, the City will make public improvements that enhance and compliment neighborhood safety and community development activities.

The overall objectives of Housing, Economic Development, Public Service, and Public Facility Improvements 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.

The Annual Action Plan covers both CDBG and HOME program funded projects for the *2021-2022* Program Year for the period of *May 1, 2021 through April 30, 2022.*

**2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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

* Encourage a healthy, safe, viable, affordable housing stock;
* Partner with a Continuum of Care that easily transitions the homeless population to permanent housing;
* Aid in creating stable, growing, permanent employment opportunities for all city residents;
* Encourage public Services that provide assistance to city residents to become more self-sufficient; and
* Public Facility and Infrastructure Improvements that address and meet the needs of city residents.

The goals, objectives, and related outcomes are listed in the 2017-2021 Strategic Plan. Each were chosen based upon comments and information received during the Public Meeting process, prior years' performance evaluations and needs analysis, current housing market analysis, leverage of funds, City Manager and staff input, and the City's Vision 2020 Comprehensive Plan Update.

**3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City feels strongly that an appropriate and efficient delivery system is in place to carry out past, present, and future activities identified in the Annual Action Plan.

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

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

Evaluation of past performance has led the City to the understanding that the development and maintenance of the City's affordable housing stock is imperative to community development and quality of life. The City aspires to continue minor home repair and housing rehabilitation/stabilization. The City will continue to work with partner agencies to develop affordable housing units for very-low/low income residents. Additionally, the City will continue to clear vacant, unsafe, and blighted residential nuisance properties that adversely impact the health, safety, and welfare of residents.

Evaluation of past performance has also revealed that it is necessary to focus efforts in public service, make improvements to public facilities, and to expand economic development opportunities. The City focuses its efforts in public service to address the unique needs of low to moderate income (LMI) individuals/families in the jurisdiction. The City understands the continued need to concentrate efforts and funds in fair housing, homeless services, affordable public transportation, youth recreation, and crime victim advocacy. The City has found through past performance and evaluation that there is a need for improvements to public facilities and infrastructure. As a result, the City will commit funds to make public improvements that provides reliable services and compliments the City's neighborhoods. In regards to economic development the City will support programs that encourage investments, retain and create jobs, revitalize business districts and increase employment-training opportunities. The City will continue to provide access to the Revolving Loan Fund (RLF) to key business and start-up investments.

**4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The City of Hamilton has worked to create an effective Citizen Participation Process to ensure the 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 in the Consolidated Planning process which includes a needs assessment survey, public input meetings (two (2) virtual - 1 scheduled impromptu on Aug. 21, 2020)), draft Consolidated and/or Annual Action Plan comment period, and finally two (2) public hearings. As a means of attaining the feedback of residents residing in high poverty/low income areas of the jurisdiction, the City made efforts to contact many local organizations and residents to encourage 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:

1. Public Meeting Notification available in English and Spanish;
2. Spanish and American Sign Language (ASL) translation available upon request at all public meetings/hearings and;
3. Extensive consultation with Butler County Homeless Coalition in quarterly meetings;
4. Coordination and posting of Public Meeting Notification in English via social media.

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

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:

* Public Meeting Notification emails available in English and Spanish;
* Publication on the City's social media platforms;
* Online Needs Assessment Survey (653 emails sent);
* Spanish and American Sign Language (ASL) translation available upon request at all public meetings/hearings;
* Extensive consultation with Butler County Homeless Coalition in quarterly meetings.

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

**5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

**Email Survey Summary:**

The City of Hamilton utilized a survey method and also public meetings to gather feedback concerning community needs. One of the survey methods utilized was Google Surveys. Approximately 653 emails were sent to persons who work, play, or live in the City of Hamilton. The email provided a link to a survey on Google Surveys. Of the 653 persons emailed, approximately 6$ responded and completed the survey. Below is a summary of the responses:

The top Public Service needs identified were:
Childcare Services (56%);
Health Services (62%);
Services for Developmentally Disabled (54%);
Elderly/Senior Services (59%);
Crime Awareness/Prevention (51%)
Services for Battered and Abused Spouses/Children (51%)
Employment/Job Training (54%).

57.9% of the respondents responded that the need for emergency/minor home repair programs for low-income City of Hamilton residents is a "Significant Need". 55.3% of the respondents stated that the need for housing rehabilitation in the City of Hamilton is a "Significant Need". 48.7% stated that the need for affordable owner-occupied housing is a "Moderate Need" (Note - This measure is down from its 2020-2021 FY estimate at 80%) . While 46.2% of the respondents responded that there is a "Significant Need" for affordable rental housing in the City.

In regards to Public Facilities, the following top needs were identified:
Homeless facilities (72%);
Youth Centers (74%)
Senior Centers-Moderate Need (62%);
Solid Waste Disposal-Moderate Need (26);
Neighborhood Facilities/Centers-Moderate Need (56%).

The "bigger Housing issue" identified by the respondents was identified as "Quality of Housing" at 65%. 50% of the respondents stated that "Historic Preservation" is a "Significant Need". The "removal/demolition of unsafe/dangerous or abandoned buildings" is identified as a "Significant Need" at 70%. The "Economic Vitality of Downtown Hamilton and the Riverfront" was also identified as a "Very Important" at 67.5%. Lastly, 57.5% of the respondents stated that the "improvement of the visual appearance of primary business districts, entryways, and streets is "Very Important".

**Mail Survey Summary:**

Due to the Coronavirus Pandemic the City of Hamilton elected to not mail surveys.

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

The City of Hamilton considers all comments received.

**7. Summary**

**Amendment Process:**

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

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

**Substantial Amendment** has been defined as and includes the following:

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

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

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

In summary, the City anticipates committing funds for Clearance/Demolition, Housing, Economic Development, Public Services, and Public Facilities. Investments in Clearance/Demolition will aid in addressing the need for Clearance & Demolition. Housing projects will aid in increasing the Location/type of affordable housing and the Availability of affordable units. Economic Development commitments will potentially increase economic development opportunities and employment within the City. Public Services commitments have the potential of addressing an array of concerns identified through public feedback. While Public Facilities commitments will aid in improving the overall safety of the City, improve the City's response to Drug/Substance Abuse emergencies, and also improve quick response to emergencies related to the increasing elderly population.

## PR-05 Lead & Responsible Agencies – 91.200(b)

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

| **Agency Role** | **Name** | **Department/Agency** |
| --- | --- | --- |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| CDBG Administrator | HAMILTON | Finance Dept./Neighborhood Development Division |
| HOME Administrator | HAMILTON | Finance Dept./Neighborhood Development Division |

Table 1 – Responsible Agencies

**Narrative (optional)**

The City of Hamilton's Neighborhood Development Division, a subsidiary of the Finance Department, administers the Consolidated Plan, Annual Action Plan, and CAPER.

**Consolidated Plan Public Contact Information**

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## AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

**1. Introduction**

The priority needs for the Consolidated Plan and Annual Action Plan are 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 upon available resources. The top Public Service needs identified through the City's public meetings include: Fair Housing & Housing Needs, Drug/Substance Abuse Services, Public Services & Housing Needs, Health Services, Mental Health Services, Services for the Developmentally Disabled, Services for Homeless Persons, Elderly/Senior Services, Crime Awareness/Prevention, Employment 7 Job Training, Childcare Services, and Services for Battered & Abused Spouses/Children. The top Public Facilities needs identified through the City's public meetings include: Street Repaving/Repair, Homeless Facilities, Public Parks & Recreation Facilities, Senior Centers, Youth Centers.  Email survey results varied slightly. As the top Public Service needs identified were: Transportation , Mental Health Services, Youth Services Programs, Drugs/Substance Abuse Services, Services for the Homeless, and Employment/Job Training. While Top Public Facilities needs identified through the email survey included: Homeless Facilities, Street Resurfacing/Repair, Senior Centers (Moderate Need), Solid Waste Disposal (Moderate Need), Neighborhood Facilities/Centers, and Health Facilities. Housing projects in the jurisdiction will be ongoing and other associated projects will continue to be held at a high priority.

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

The City of Hamilton consults with subrecipients, public and assisted housing providers and developers, social service agencies, as well as other government industries regarding coordination efforts in the jurisdiction. The jurisdiction maintains a productive and cooperative partnership with the local housing authority (Butler Metropolitan Housing Authority).

The jurisdiction works cooperatively with the Butler County Housing and Homeless Coalition to ensure priority needs of homeless persons/families and those suffering from mental illness. The jurisdiction has worked to ensure that all aspects of the "Continuum of Care" are being adequately addressed. As a result, the jurisdiction will continue to support aspects of the "Continuum". The City works with local nonprofits that provide direct public services that not only include housing assistance but also health, crime reduction, homeless prevention (e.g. Serve City), fair housing (H.O.M.E.), and transportation services (BCRTA).

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 concerning persons with HIV/AIDS and the homeless. Lead-based paint hazard reduction is coordinated with the state of Ohio.

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

The City of Hamilton 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. The City will continue to support aspects of the Continuum, and will do so by participating as an active board member.

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.

In addition to collaborating with the local Continuum of Care the City will address the needs of homeless persons and persons at risk for homelessness by collaborating with local service and housing providers to identify and address needs.

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

The City of Hamilton is an active participant in the Butler County Housing and Homeless Coalition (BCHHC). The BCHHC has applied and receives funding through the balance of State Continuum of Care process. The City participates in monthly BCHHC board meetings and anticipates continuing to work with the BCHHC and local agencies to develop a community wide policy for working collaboratively to remedy the issue of homelessness in the community.

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

Table 2 – Agencies, groups, organizations who participated

|  |  |  |
| --- | --- | --- |
| 1 | **Agency/Group/Organization** | Neighborhood Housing Services |
| **Agency/Group/Organization Type** | Housing |
| **What section of the Plan was addressed by Consultation?** | Housing Need Assessment |
| **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | The City of Hamilton consulted with Neighborhood Housing to attain feedback concerning the housing needs of residents in the jurisdiction. The City received information concerning single family needs within the jurisdiction. |
| 2 | **Agency/Group/Organization** | Butler County Transpoortation Alliance |
| **Agency/Group/Organization Type** | Transportation |
| **What section of the Plan was addressed by Consultation?** | Transportation |
| **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | Butler County Regional Transit Authority was contacted to determine and provide feedback concerning the transportation needs of the residents in the jurisdiction. |
| 3 | **Agency/Group/Organization** | SELF (SUPPORTS TO ENCOURAGE LOW-INCOME FAMILIES |
| **Agency/Group/Organization Type** | HousingServices-ChildrenServices-Elderly PersonsServices-Persons with DisabilitiesServices-EmploymentNeighborhood Organization |
| **What section of the Plan was addressed by Consultation?** | Housing and Financial Assistance |
| **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | S.E.L.F was consulted to attain feedback concerning the needs (housing, employment services, etc.) of persons/families residing in the City. |
| 4 | **Agency/Group/Organization** | YWCA OF HAMILTON |
| **Agency/Group/Organization Type** | HousingServices-Victims of Domestic Violence |
| **What section of the Plan was addressed by Consultation?** | Homeless Needs - Chronically homeless |
| **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | The YWCA was consulted to determine the needs of local women in need of housing and/or support. Support is made available in the form of employment assistance, life skills, etc. |
| 6 | **Agency/Group/Organization** | Fitton Center for Creative Arts |
| **Agency/Group/Organization Type** | Services-ChildrenServices-Elderly Persons |
| **What section of the Plan was addressed by Consultation?** | Education & Activities |
| **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | The Fitton Center was consulted to acquire information concerning the needs of the community as they relate to activities for seniors, youth, and families. It is anticipated the from the consultation that the City will develop a clearer understanding of the needs of the community as the relate to positive and beneficial activities for community members. |
| 7 | **Agency/Group/Organization** | Boys & Girls of Hamilton |
| **Agency/Group/Organization Type** | Services-ChildrenServices-Education |
| **What section of the Plan was addressed by Consultation?** | Services for children |
| **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | Representatives from the Boys & Girls Club of Hamilton were consulted to acquire feedback concerning services needed for children residing in the City of Hamilton. It is anticipated that additional ideas concerning the needs of children in the community will be communicated. Additionally, it is anticipated that additional methods the City may support the Boys & Girls Club may be identified. |
| 9 | **Agency/Group/Organization** | HAMILTON LIVING WATER MINISTRY |
| **Agency/Group/Organization Type** | Services-ChildrenServices - Families |
| **What section of the Plan was addressed by Consultation?** | Food, Technology |
| **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | Hamilton Living Water Ministries was consulted to provide suggestions for community support and resources for extremely low/low income families of Hispanic descent in the City of Hamilton. |

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

The City of Hamilton consulted with organizations and representatives that could provide applicable and experienced feedback concerning the jurisdiction's housing, homeless, development, and support service needs.

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

| **Name of Plan** | **Lead Organization** | **How do the goals of your Strategic Plan overlap with the goals of each plan?** |
| --- | --- | --- |
| Continuum of Care | Butler County Housing & Homeless Coalition | The City's CoC has committed to advocating for individuals and families experiencing or facing homelessness, ensuring there is an adequate system of care for those experiencing homelessness, supporting projects that enhance and improve the continuum of care process for those experiencing homelessness in the community, and also positioning the BCHHC as a key leader and influencer in the fight against homelessness in Butler County. The City of Hamilton supports each goal set by the BCHHC and will continue to work in tangent with the organization to eliminate homelessness in the City. |
| BMHA Annual Plan | Butler Metropolitan Housing Authority | Within BMHA's 2019 Annual Plan it is anticipated that the organization will consider submitting a demolition/disposition application for Riverside Homes as well as other dilapidated properties. Additionally, the organization plans to redevelop existing properties (e.g. Henry Long Tower). Similar to BMHA the City anticipated conducting the demolition of dilapidated properties and plans to partner with housing developers to create new and/or redevelop housing options within the City. |

Table 3 – Other local / regional / federal planning efforts

**Narrative (optional)**

The City of Hamilton has and plans to continue to consult with various housing providers, community representatives, service providers, business owners, and citizens during the Consolidated Plan and Annual Action Plan processes.

***Broadband Specific*** *- During consultation the City had discussions with Hamilton Living Waters and the YMCA concerning the expansion of internet options for local residents. Booker T Washington provides access to free wifi and a computer lab for local residents. Additionally, Living Waters does the same. Both organizations are considering ways to use potential funding in the future to expand their community service.*

***Resilience Specific*** *- The City of Hamilton lies within Butler County. As a result, the City has access to the resources made available by the Butler County Emergency Management Agency. The said agency, in times of emergency (i.e. floods, natural disasters, hazard mitigation, etc.) is able to respond and lead the City in addressing the emergencies as needed.*

## AP-12 Participation – 91.105, 91.200(c)

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

**Summarize citizen participation process and how it impacted goal-setting**

The City of Hamilton has worked to create an effective Citizen Participation Process 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 in the Consolidated Planning process which includes a needs assessment survey (online & mail version), two (2) public input meetings/events, draft Annual Action Plan comment period, and finally two (2) public hearings.

**Citizen Participation Outreach**

| **Sort Order** | **Mode of Outreach** | **Target of Outreach** | **Summary of****response/attendance** | **Summary of****comments received** | **Summary of comments not accepted and reasons** | **URL (If applicable)** |
| --- | --- | --- | --- | --- | --- | --- |
| 1 | Public Meeting | Minorities Non-English Speaking - Specify other language: Spanish | The City of Hamilton held its first virtual public meeting on August 19,2020 via Zoom. The meeting was attended by approximately twelve (12) participants. During the meeting suggestions were made specifically regarding public services and public facilities. | The top five (5) needs that were identified in the public event were: Drug/Substance Abuse Services, Affordable/Accessible Housing, Youth/Senior Services/Programs, Childcare, & Neighborhood Facilities/Centers. | The City of Hamilton takes into consideration all received comments. |   |
| 2 | Public Meeting | Non-English Speaking - Specify other language: Spanish Non-targeted/broad community | The City of Hamilton held its second virtual public meeting on August 20, 2020. The meeting was attended by approximately three (3) participants. Additional feedback was received concerning public service needs. | During the 2nd public meeting feedback was received concerning housing needs and supportive services for residents in the community. | The City takes into consideration all received comments. |   |
| 4 | Internet Outreach | Non-targeted/broad community | The City sent approximately 450 emails to persons who live, work, or play in the City of Hamilton. Approximately 47 email surveys were completed. 67.4% of the respondents were age 46 and over. 87% of the respondents "owned" their home. While 56.8 stated that the City is able to accommodate its residents who have limited English proficiency. | The top Public Service needs identified were: Childcare Services (56%);Health Services (62%);Services for Developmentally Disabled (54%);Elderly/Senior Services (59%);Crime Awareness/Prevention (51%)Services for Battered and Abused Spouses/Children (51%)Employment/Job Training (54%). 57.9% of the respondents responded that the need for emergency/minor home repair programs for low-income City of Hamilton residents is a "Significant Need". 55.3% of the respondents stated that the need for housing rehabilitation in the City of Hamilton is a "Significant Need". 48.7% stated that the need for affordable owner-occupied housing is a "Moderate Need" (Note - This measure is down from its 2020-2021 FY estimate at 80%) . While 46.2% of the respondents responded that there is a "Significant Need" for affordable rental housing in the City. In regards to Public Facilities, the following top needs were identified: Homeless facilities (72%);Youth Centers (74%)Senior Centers-Moderate Need (62%);Solid Waste Disposal-Moderate Need (26);Neighborhood Facilities/Centers-Moderate Need (56%). The "bigger Housing issue" identified by the respondents was identified as "Quality of Housing" at 65%. 50% of the respondents stated that "Historic Preservation" is a "Significant Need". The "removal/demolition of unsafe/dangerous or abandoned buildings" is identified as a "Significant Need" at 70%. The "Economic Vitality of Downtown Hamilton and the Riverfront" was also identified as a "Very Important" at 67.5%. Lastly, 57.5% of the respondents stated that the "improvement of the visual appearance of primary business districts, entryways, and streets is "Very Important". | The City takes into consideration all comments received. 3 out of 4 of the comments related to public facility improvements. The written comments are attached in the appendix. |   |

Table 4 – Citizen Participation Outreach

# Expected Resources

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

**Introduction**

The City of Hamilton anticipates utilizing Community Development Block Grant (CDBG) funds in the amount of $1,454,588 and HOME entitlement funding in the amount of $386,437 for fiscal year 2021-2022. 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 (persons/families below the 80% median income (AMI) or below. Both the City and the CHDO screen clients using the most recent year HUD income requirements.* The City will collaborate with local non-profit organizations to create housing units for those moving from local shelters into permanent housing. The City will also work with non-profit organizations to develop affordable housing units for extremely low-income residents.

**Anticipated Resources**

| **Program** | **Source of Funds** | **Uses of Funds** | **Expected Amount Available Year 1** | **Expected Amount Available Remainder of ConPlan** **$** | **Narrative Description** |
| --- | --- | --- | --- | --- | --- |
| **Annual Allocation: $** | **Program Income: $** | **Prior Year Resources: $** | **Total:****$** |
| CDBG | public - federal | AcquisitionAdmin and PlanningEconomic DevelopmentHousingPublic ImprovementsPublic Services | 1,454,588 | 22,267 | 0 | 1,476,855 | 0 | PI includes HRLF & CRLF payments, Misc. Rev. & Local Acct funds. |
| HOME | public - federal | AcquisitionHomebuyer assistanceHomeowner rehabMultifamily rental new constructionMultifamily rental rehabNew construction for ownershipTBRA | 386,437 | 0 | 0 | 386,437 | 0 |   |
| General Fund | public - local | AcquisitionNew construction for ownership | 0 | 0 | 0 | 0 | 0 | Due to the HUD's approval of the waiver of the Match requirement, the City of Hamilton has chosen to accept the waiver of the requirement. |

Table 1 - Expected Resources – Priority Table

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

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

The objectives of the CDBG and HOME programs include, but may not be limited to, the revitalization, preservation, conservation and redevelopment of neighborhoods; stimulating economic development; and providing public improvements. Each objective aims to benefit persons of low and low-moderate income.

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

The City of Hamilton operates a Landbank Program. Through the program the City may donate landbank property to nonprofit organizations for the development of affordable housing.

**Discussion**

N/A

# Annual Goals and Objectives

**AP-20 Annual Goals and Objectives**

**Goals Summary Information**

| **Sort Order** | **Goal Name** | **Start Year** | **End Year** | **Category** | **Geographic Area** | **Needs Addressed** | **Funding** | **Goal Outcome Indicator** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1** | Economic Development | 2017 | 2021 | Non-Housing Community Development | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton | Economic Development | CDBG: $29,410 | Businesses assisted: 3 Businesses Assisted |
| **2** | AFH Goal 6: Availability of affordable units | 2017 | 2021 | Affordable HousingPublic HousingNon-Homeless Special Needs | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton | AFH Factor 1: Location/type of affordable housingAFH Factor 6: Availability of affordable unitsAFH Factor 2: Private Discrimination | CDBG: $297,050HOME: $261,437 | Rental units rehabilitated: 1 Household Housing UnitHomeowner Housing Added: 8 Household Housing UnitHomeowner Housing Rehabilitated: 50 Household Housing Unit |
| **3** | Public Facilities/ Improvements | 2017 | 2021 | Non-Housing Community Development | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton | Public Facilities | CDBG: $757,990 | Other: 4995 Other |
| **4** | Public Services | 2017 | 2021 | Non-Housing Community Development | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton | Public ServicesHomeless ActivitiesAFH Factor 2: Private DiscriminationAFH Factor 3: Source of Income DiscriminationAFH Factor 5: Lack of Assistance for Transitioning | CDBG: $190,138 | Public service activities for Low/Moderate Income Housing Benefit: 15290 Households AssistedOther: 14000 Other |
| **5** | AFH Goal 3: Source of Income Discrimination | 2017 | 2021 | Affordable Housing | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton | AFH Factor 3: Source of Income Discrimination | HOME: $125,000 | Direct Financial Assistance to Homebuyers: 21 Households Assisted |
| **6** | Fair Housing | 2017 | 2021 | Affordable HousingPublic HousingHomelessNon-Homeless Special Needs | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton | Fair Housing | CDBG: $10,000 | Other: 125 Other |
| **7** | Clearance and Demolition | 2017 | 2021 | Non-Housing Community Development | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton | Clearance and Demolition | CDBG: $170,000 | Buildings Demolished: 7 Buildings |

Table 2 – Goals Summary

**Goal Descriptions**

|  |  |  |
| --- | --- | --- |
| **1** | **Goal Name** | Economic Development |
| **Goal Description** | The City has and in the past committed funds to the City's Economic Development Department. It is anticipated that the City will commit funds to Economic Development's Design Assistance Program ($15000) and Commercial Revolving Loan Fund ($14,410). Both programs will aid in the economic security and advancement of the City.   |
| **2** | **Goal Name** | AFH Goal 6: Availability of affordable units |
| **Goal Description** | The City of Hamilton anticipates committing funds to the below projects as a means of promoting the availability of affordable units in the City:(Note- Neighborhood Housing Services has the acronym NHSH)SELF - Neighbors Who Care - $20,000 (CDBG) (30-40 Homes)NHSH - Home Repair Program - $75,000 (CDBG) (20 Households)NDD Administration - $102,050 (CDBG)Activity Delivery Cost - $100,000 (CDBG)NHSH - New Construction - $125,000 (HOME) (8 single family homes)NHSH - 513 S 4th Street - $82,266 (HOME) (1 single family home)HOME Admin - $34,851 (HOME)NHSH - CHDO Operating Costs - $19,320 (HOME)  |
| **3** | **Goal Name** | Public Facilities/ Improvements |
| **Goal Description** | The City will work to improve the City's Fire Stations located in extremely-low/low income areas of the community. Projects will include the purchase of a Fire Apparatus Quint Replacement ($750,000). The repairs will not only aid in improving services to the surrounding low income community, but will also promote more timely response to emergencies in the surrounding community. In addition to funding for the fire stations the City also anticipates providing funds to Living Water Ministries in the amount of $7,990 for their Secure & Deter project; aimed at preventing the theft and vandalism of their center and also to protect the children participating in their programs.  |
| **4** | **Goal Name** | Public Services |
| **Goal Description** | Anticipated Funding to local social service providers and nonprofit agencies include the support to battered persons and children in the City (up to 50), community services through the YMCA to seniors and children (700 persons), job connection transportation for City residents (up to 10,000 trips, recorded as OTHER), community outreach services to persons and families (14,000 persons), supportive services to homeless persons/households (480 persons/households), and services to females who have suffered trauma (60 persons).Funding Summary:City of Hamilton Law Department - Victim's Advocate $37,000YMCA - BTW Programming $70,000Transit Alliance of Butler County - Job Connection Shuttle - Expansion $25,000Fitton Center for the Arts - Community Outreach $26,138SERVE City - Back Home (Transitional Housing) $20,000YWCA - Fierce Girls - $12,000 |
| **5** | **Goal Name** | AFH Goal 3: Source of Income Discrimination |
| **Goal Description** | The City of Hamilton in partnership with Neighborhood Housing Services, Inc. (NHSH) will continue to provide Down-payment and Closing Cost Assistance to individuals/single families in the jurisdiction. Through the Down-Payment and Closing Cost Assistance program households for the program are screened by the local NHSH who also serves as the advertising organization for the program (e.g. applications are available at the NHSH's office). Households applying for the program must have a total household income at or below the 80% area median income. Properties purchased under the Down-Payment and Closing Cost Assistance program are limited to single family homes within the jurisdiction. Additionally, the City utilizes HUD's HOME affordable homeownership limits based on 95% of the local median purchase price for new construction and existing homes. The City nor NHSH limits household participation due to race, color, sex, religion, age, national origin, disability, sexual orientation, gender identity, and/or familial status. Maximum expended amount of $5800 per household  |
| **6** | **Goal Name** | Fair Housing |
| **Goal Description** | The City of Hamilton anticipates committing funds to promoting fair housing. More specifically, the city will partner with Housing Opportunities Made Equal and also continue to have a fair housing specialist on site at the City. H.O.M.E. and the FH specialist will work to provide counseling services, information, and resources to local residents.  |
| **7** | **Goal Name** | Clearance and Demolition |
| **Goal Description** | The City of Hamilton anticipates providing funds to the City's Health Department by way of the Demolition/Clearance project in the amount of $170,000.  |

## Projects

## AP-35 Projects – 91.220(d)

**Introduction**

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

**Projects**

| **#** | **Project Name** |
| --- | --- |
| 1 | Housing CDBG & HOME Activities FY 20-21 |
| 2 | Economic Development - Commercial Revolving Loan Fund |
| 3 | Public Services FY20-21 - 15% Cap |
| 4 | NDD CDBG Administration CAP 20% FY 20-21 |
| 5 | NDD HOME Administration 10% CAP FY 20-21 |
| 6 | Health Dept. Special Code Enforcement, Slum/Blight Remediation & Demolition FY 20-21 |
| 7 | NHSH Down Payment & Closing Cost Assistance |
| 8 | CHDO Operating Expense - 5% CAP FY 20-21 |
| 9 | Public Facilities & Improvements |
| 10 | Fair Housing |

Table 3 - Project Information

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

The City of Hamilton has planned to allocate funds based upon reported community needs, responses collected during the Citizen Participation Process, Public Hearing feedback, and the anticipated success of a program at achieving its goal and meeting community need(s). The City's Neighborhood Development Division advises the City Manager on the Consolidated Plan, Annual Action Plan, resources allocations, and all other matters related to the administration CDBG and HOME funds. Due to limited funding, the City has struggled, over the years, to address all of the needs identified in the community. Nonetheless, the City has and plans to continue to strive to address needs based upon priority level and in a manner that is most beneficial to the community.

In the past, the City of Hamilton has committed funds to improve Public Facilities as they relate to Street Resurfacing & Public Infrastructure. In FY 2019-2020 due to the need to commit funds for emergency response providers, the City of Hamilton City Council unanimously approved a resolution asking the Butler County Board of Elections to place a 4.9 mill street repair levy before votes on the May 7, 2019 ballot. A gasoline tax increase by the State of Ohio was passed and will increase revenue for Street Resurfacing/Repaving  projects in the City of Hamilton. The revenue increase is approximately $1.2M. Additionally, a $5.00 additional license tax will be effective as of 1/1/2020 which will provide additional funds to Street Resurfacing/Repaving projects. It is anticipated that through the funds the City may repair up to five (5) miles of streets, and also repave up to five (5) miles of streets.

## AP-38 Project Summary

**Project Summary Information**

|  |  |  |
| --- | --- | --- |
| **1** | **Project Name** | Housing CDBG & HOME Activities FY 20-21 |
| **Target Area** | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton |
| **Goals Supported** | AFH Goal 6: Availability of affordable units |
| **Needs Addressed** | AFH Factor 1: Location/type of affordable housingAFH Factor 6: Availability of affordable units |
| **Funding** | CDBG: $320,000HOME: $233,507 |
| **Description** | The City of Hamilton is committed to funding and supporting housing projects for extremely low income/low income individuals and families. Funding and support may include, but not be limited to, the Home Repair Program - Entitlement Funds ($50,000 - up to 25 households). CDBG Activity Delivery Costs (ADC) is included at $90,000 (a portion of the ADC total is also being utilized to administer HOME housing projects). HOME includes NHSH New Construction North E Street ($125,000 - 8 households), Down-Payment Assistance ($125,000- up to 21 households) - as indicated in Project #8)), and also 513 S 4th Street Single Family Total Rehab ($82,266). |
| **Target Date** | 4/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | SELF & NHSH Home Repair Programs - approximately 50 householdsNHSH New Construction North E Street - 8 households |
| **Location Description** | Projects provided funding will take place in low-income areas of the community.  |
| **Planned Activities** | Activities will include the City of Hamilton's Neighborhood Development Divisions Home Repair Program (CDBG funds) and Neighborhood Housing Services, Inc. (NHSH) E Street project (HOME funds).  |
| **2** | **Project Name** | Economic Development - Commercial Revolving Loan Fund |
| **Target Area** | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton |
| **Goals Supported** | Economic Development |
| **Needs Addressed** | Economic Development |
| **Funding** | CDBG: $29,410 |
| **Description** | The City of Hamilton has in the past and plans to continue to support and/or provide funding to the Economic Development Department. Direct Financial Assistance to local businesses provides low interest loans to viable for-profit businesses for expansion projects occurring in Hamilton. The Direct Financial Assistance is focused on census tracts where low and moderate income residents reside. Thereby creating job opportunities in the neighborhood. |
| **Target Date** | 4/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | The Commercial Revolving Loan Fund through the City's Economic Development Program will assist up to three (3) local small business.  |
| **Location Description** | The program will assist small businesses in areas of low-income within the City of Hamilton.  |
| **Planned Activities** | The City plans to commit funds to the City's Economic Development Department's Direct Financial Assistance.  |
| **3** | **Project Name** | Public Services FY20-21 - 15% Cap |
| **Target Area** | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton |
| **Goals Supported** | Public Services |
| **Needs Addressed** | Public ServicesFair HousingAFH Factor 6: Availability of affordable unitsAFH Factor 7: TransportationAFH Factor 3: Source of Income DiscriminationAFH Factor 4: Impediments to MobilityAFH Factor 5: Lack of Assistance for Transitioning |
| **Funding** | CDBG: $190,138 |
| **Description** | Assistance to local social service providers and nonprofit agencies for the following organizations: City of Hamilton Law Department - Victim's Advocacy - $32,000Great Miami Valley YMCA - BTW Programming - $50,000Transit Alliance of Butler County - Job Connector Shuttle - $25,000Fitton Center for Creative Arts - Community Outreach Services - $15,138YWCA Hamilton - Fierce Girls - $8,000Neighborhood Development Division - $10,000 |
| **Target Date** | 4/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | City of Hamilton Law Department - Victim's Advocacy - approximately 50 personsGreat Miami Valley YMCA - BTW Programming - 700 personsTransit Alliance of Butler County - Job Connector Shuttle - 10,000 tripsFitton Center for Creative Arts - Community Outreach Services - 14,000 persons (duplicated)YWCA Hamilton - Fierce Girls - 60 persons |
| **Location Description** | City-wide, but particularly low income areas of the community. |
| **Planned Activities** | Services provided by the **YMCA-Booker T Washington Community Center** will include, but may not be limited to, serving approximately 700 youth and adults by providing them with programs that are anticipated to enrich their lives and better the community. More specifically, swim lessons, homework assistance, computer instruction classes, adult fitness classes, youth sports, ESL classes, as well as other enriching classes. The **Fitton Center Community Outreach Program** will offer educational programs and art experiences to underserved individuals throughout the City of Hamilton. **Serve City's** Supportive Services program anticipates using CDBG funds to provide services to persona and families in need of basic necessities and support. **Transit Alliance of Butler County** will provide approximately 10,000 bus trips to low income residents in the City of Hamilton. The **YWCA Hamilton** will provide supportive services to girls and young women who have experiences trauma in their lives through their Fierce Girls Program. Lastly, the City Law Department's **Victim's Advocacy Program** will provide support to persons and children in the community that are experiencing abuse and in need of support.  |
| **4** | **Project Name** | NDD CDBG Administration CAP 20% FY 20-21 |
| **Target Area** | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton |
| **Goals Supported** | Public Facilities/ ImprovementsPublic ServicesEconomic DevelopmentAFH Goal 6: Availability of affordable unitsAFH Goal 3: Source of Income Discrimination |
| **Needs Addressed** | Clearance and DemolitionAFH Factor 1: Location/type of affordable housingPublic FacilitiesPublic ImprovementsEconomic DevelopmentPublic ServicesHomeless ActivitiesFair HousingAFH Factor 6: Availability of affordable unitsAFH Factor 7: TransportationAFH Factor 2: Private DiscriminationAFH Factor 3: Source of Income DiscriminationAFH Factor 4: Impediments to MobilityAFH Factor 5: Lack of Assistance for Transitioning |
| **Funding** | CDBG: $102,050 |
| **Description** | Administration cost related to CDBG Activities up to a 20% CAP ($122,428) for the 2021/22 fiscal year. |
| **Target Date** | 4/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | N/A |
| **Location Description** | N/A |
| **Planned Activities** | Activities are described in detail individually within the Project section. Goal outcome indicator listed under "Other" lists a "Quantity" that is the sum of all CDBG activities.  |
| **5** | **Project Name** | NDD HOME Administration 10% CAP FY 20-21 |
| **Target Area** | Low/Moderate Income Areas |
| **Goals Supported** | AFH Goal 6: Availability of affordable unitsAFH Goal 3: Source of Income Discrimination |
| **Needs Addressed** | AFH Factor 6: Availability of affordable unitsAFH Factor 3: Source of Income DiscriminationAFH Factor 4: Impediments to MobilityAFH Factor 5: Lack of Assistance for Transitioning |
| **Funding** | HOME: $20,000 |
| **Description** | HOME administration funds will aide in supporting the administrative duties necessary to successfully complete all projects utilizing HOME funds. |
| **Target Date** | 4/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | N/A |
| **Location Description** | N/A |
| **Planned Activities** | HOME Administration costs will support the administration services needed to support the following programs:Neighborhood Housing Services - New Construction - North E Street (New Construction)Neighborhood Housing Services - Down-payment/Closing Cost AssistanceNeighborhood Housing Services - 513 S 4th Street |
| **6** | **Project Name** | Health Dept. Special Code Enforcement, Slum/Blight Remediation & Demolition FY 20-21 |
| **Target Area** | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton |
| **Goals Supported** | Clearance and Demolition |
| **Needs Addressed** | Clearance and Demolition |
| **Funding** | CDBG: $170,000 |
| **Description** | Te FY 2021-2022 will not include CDBG funding for Special Code Enforcement, Slum/Blight Remediation & Demolition. Other available funds received by the City of Hamilton will be used for the said project use. |
| **Target Date** | 4/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | N/A |
| **Location Description** | N/A |
| **Planned Activities** | N/A |
| **7** | **Project Name** | NHSH Down Payment & Closing Cost Assistance |
| **Target Area** | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton |
| **Goals Supported** | AFH Goal 3: Source of Income Discrimination |
| **Needs Addressed** | AFH Factor 3: Source of Income Discrimination |
| **Funding** | HOME: $118,998 |
| **Description** | The City of Hamilton in Partnership with NHSH will continue to provide Down-payment and Closing Cost Assistance to individuals/single families in the jurisdiction.$125,000 = NHSH Program Amount. |
| **Target Date** | 4/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | NHSH Down-Payment Assistance - up to 21 households |
| **Location Description** | Extremely low, low, and moderate low income areas of the City.  |
| **Planned Activities** | The City of Hamilton and NHS advertise and connect with social service agencies to acquire financially qualified individuals and/or families to participate in the Down-payment and Closing Cost program.  |
| **8** | **Project Name** | CHDO Operating Expense - 5% CAP FY 20-21 |
| **Target Area** | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton |
| **Goals Supported** | AFH Goal 3: Source of Income Discrimination |
| **Needs Addressed** | AFH Factor 1: Location/type of affordable housingAFH Factor 2: Private DiscriminationAFH Factor 3: Source of Income Discrimination |
| **Funding** | HOME: $19,325 |
| **Description** | The CHDO Operating Expense provides Admin support through the City of Hamilton to the City's CHDO (NHSH). |
| **Target Date** | 4/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | N/A |
| **Location Description** | N/A |
| **Planned Activities** | CHDO Operating Expense to Neighborhood Housing Services of Hamilton,  Inc.***The "Quantity" listed as the "Goal Outcome Indicator" lists the number of households to benefit from NHS's Down-Payment Assistance Program.*** |
| **9** | **Project Name** | Public Facilities & Improvements |
| **Target Area** | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton |
| **Goals Supported** | Public Facilities/ Improvements |
| **Needs Addressed** | Public Improvements |
| **Funding** | CDBG: $757,990 |
| **Description** | The City will work to improve the City's Fire Stations located in extremely-low/low income areas of the community. Projects will include the purchase of a Fire Apparatus Quint Replacement ($750,000) and Station #25 Fire Station Rehabilitation ($300,000). The repairs will not only aid in improving services to the surrounding low income community, but will also promote more timely response to emergencies in the surrounding community. In addition to funding for the fire stations the City also anticipates providing funds to Living Water Ministries in the amount of $7,990 for their Secure & Deter project; aimed at preventing the theft and vandalism of their center and also to protect the children participating in their programs. |
| **Target Date** | 4/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Living Water Ministries - approximately 300 persons |
| **Location Description** | Living Water Ministries - Census Tract 4 |
| **Planned Activities** | It is anticipated that the City of Hamilton Fire Department will use CDBG funds to acquire an much needed Fire Apparatus Quint Replacement. The Quint Replacement will be stationed at Fire Station 22, considered the urban core of the City, and will provide emergency response to fire and medical calls for the City (especially the Second & Fifth Ward).  |
| **10** | **Project Name** | Fair Housing |
| **Target Area** | Low/Moderate Income AreasAll HUD eligible areas within the City of Hamilton |
| **Goals Supported** | Fair Housing |
| **Needs Addressed** | Fair Housing |
| **Funding** | CDBG: $10,000 |
| **Description** | The City will work in tangent with Housing Opportunities Made Equal (H.O.M.E.) to provide Fair Housing services to all residents in the City of Hamilton. The City and H.O.M.E. will provide counseling, information, and resources to residents of the City. |
| **Target Date** | 4/30/2022 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Approximately 125 persons/families. |
| **Location Description** | City-wide |
| **Planned Activities** | A representative for the City will provide resources, information, and counseling services to local residents. While H.O.M.E. will do the same, in addition to, conducting trainings, random rental tests, advocacy, and other needs services as they relate to fair housing and tenant/landlord issues.  |

## AP-50 Geographic Distribution – 91.220(f)

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

The City of Hamilton has a diverse geographic area consisting of a varying range of income levels and minority groups. Historically, the jurisdiction is split into six (6) wards (1 (North), 1(South), 2, 3, 4, 5, 6 (North), 6 (South). Wards 2, 4, 5, and 6 (North) are the most integrated areas of the jurisdiction. The four (4) wards have populations of Black, Non-Hispanics, Hispanics, and White, Non-Hispanics. The highest population of Black, Non-Hispanics reside in the 2nd ward. The 4th, 5th and 6th (North) wards also possess a very small population of Asian/Pacific Islander, Non-Hispanics.

Results from the City's AFH suggest that individuals/families residing in the 2nd and 4th wards of the jurisdiction are more likely to be exposed to areas of concentrated poverty. The 2nd and 4th wards also possess a greater population of Black, Non-Hispanics and Hispanics.

The above data has prompted the City to continue to focus on projects that benefit individuals/persons residing in areas of the jurisdiction that are segregated (e.g. the City has in the past and plans to continue to commit funds programs the local YWCA, Boys & Girls Club, Butler County Transit Authority, as well as other local programs).

**Geographic Distribution**

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

Table 4 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

As part of the Consolidated Plan and Annual Action Plan development, the City determined that it is best to focus the limited FY 21-22 funding resources within target geographical neighborhoods. Maps of the five (5) target areas are included in the appendix of the Consolidated Plan and Annual Action Plan. The five areas and corresponding census tracts are Rossville (CT 11), German Village (CT 146), Dayton Lane/North Dayton Lane (CT 6), Wilson Symmes/2nd Ward (CT 3), and Jefferson/North Jefferson (CT 4).

**Discussion**

The City reviewed 2013-2017 American Community Survey and statistical information for the City of Hamilton . 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). The determined neighborhoods are: Bonnacker/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 for the analysis: Population, Number in 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. From these ten (10) neighborhoods the five (5) targeted areas were selected.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

**Introduction**

The City of Hamilton has and plans to continue to invest 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.'s, funding for acquisition of vacant properties to be utilized for new development. The City also commits funds to the rehabilitation of occupied units by extremely low/low-income individuals/families.

The City also invests resources in the development of rental housing in conjunction with NHS. The City works with NHS to prioritize neighborhoods, identify sites, and guide the architectural design of rental housing developments.

| **One Year Goals for the Number of Households to be Supported** |
| --- |
| Homeless | 480 |
| Non-Homeless | 0 |
| Special-Needs | 0 |
| Total | 480 |

Table 6 - One Year Goals for Affordable Housing by Support Requirement

| **One Year Goals for the Number of Households Supported Through** |
| --- |
| Rental Assistance | 0 |
| The Production of New Units | 9 |
| Rehab of Existing Units | 50 |
| Acquisition of Existing Units | 0 |
| Total | 59 |

Table 7 - One Year Goals for Affordable Housing by Support Type

**Discussion**

The following programs will aid in providing affordable housing option sto residents in the City of Hamilton:

NHSH - New Construction - North E Street (8 single family units)

NHSH - Down-payment/Closing Cost Assistance (approximately 21 households)

NHSH - 513 S 4th Street (1 single family unit)

## AP-60 Public Housing – 91.220(h)

**Introduction**

The City of Hamilton's public housing is administered and managed by Butler Metropolitan Housing Authority (BMHA). BMHA has the ability to operate throughout Butler County. Currently 50% of all public housing units administered by BMHA are within the City of Hamilton. BMHA maintains approximately 1142 Public Housing units and 545 Housing Choice Vouchers as of February 2016 (per BMHA Administration). BMHA's units range from studio to four-bedroom apartments. One of BMHA's most recent projects includes the Beacon Pointe redevelopment, phase 1 of the development added 60 dwelling units on a vacant site within a significant needs area.

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. The units are primarily large family three and four bedroom units. BMHA has concluded that based on current demand and demographics smaller units (e.g. one and two bedroom units) will be needed in the future. Additionally, senior housing units have experienced an increase in demand. As the number of elderly/senior population in the jurisdiction increases. - Note - BMHA has not updated its Annual Plan due to COVID. It is anticipated that their annual plan will be updated in 2022.

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

BMHA plans to investigate the possibility of partnering with U.S. Department of Veteran's Affairs Administration  as well as other agencies to provide veteran housing. BMHA plans to accomplish this by potentially utilizing several options including site based waiting list with specific preferences for veterans.

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

BMHA utilizes the following strategies to encourage public housing residents to become more involved with management and participate in homeownership:

BMHA encourages the development of Resident Councils at each of their housing sites;

BMHA is actively working with Supports to Encourage Low Income Families;

BMHA is actively working with Neighborhood Housing Services (NHS) to provide information to possible PHA residents and HCV participants.

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

N/A

**Discussion**

During the period of BMHA's 5yr/Annual Action Plan, the PHA has completed Beacon Pointe (60 units of affordable housing), and the demolition/disposition of Midtown Village.

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

**Introduction**

The City of Hamilton is an active participant in the Butler County Housing and Homeless Coalition (BCHHC). The BCHHC 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 the City of Middletown has pledged financial assistance to the Butler County Housing and Homeless Coalition.

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

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

The City seeks input from homeless persons through the solicitation of feedback during public meetings (e.g. Serve City) and the distribution of Public Needs Assessment surveys at public locations and online.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

The City of Hamilton routinely commits funding to address the needs of homeless individuals/families residing in emergency shelters or transitional housing (e.g. funding to local nonprofit organizations to support infrastructure repairs to a local shelter, etc.). The City also commits CDBG funds for a Victim's Advocacy Program (VAP). The VAP provides counseling and assistance to local victims of domestic violence.

Several community-wide agencies assist with homeless prevention such as rent and utility assistance through Supports to Encourage Low Income Families (S.E.L.F.) and the 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, the City supports Transitional Living, Inc.'s working relationship with Butler Metropolitan Housing Authority (BMHA)  to address the needs of homeless individuals/families with special needs.

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

The City of Hamilton plans and will continue to commit funds and support to programs and community organizations to assist homeless person in making the transition to permanent housing and independent living. The City anticipates funding Serve City's Supportive Services program. The project "provide mentoring and case management services to connect homeless persons/families with needed support in the community. The City also commits funds to the City of Hamilton's Internal Services for the Victim's Advocacy Program. The program provides counseling services to children and non-offending family members who have experienced trauma as a result of abuse. The program also provides assistance to individuals seeking to file Domestic Violence Civil Protection Orders (CPO) in the Butler County Domestic Relations Court.

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

The City of Hamilton has and plans to continue to assist low-income individuals and families from becoming homeless. As a result, the jurisdiction has partnered with and will facilitate discussions with local publicly funded institutions, systems of care, and organizations receiving assistance from public or private agencies to address the housing, health, social services, employment, transportation, education, or youth needs of the stated individuals and families. An example of programming supported by the City utilizing CDBG funds includes the support provided to the local YMCA - Booker T Washington Community Center, Victim's Advocacy Program, and Serve City's Supportive Services Program. Additionally, the City provides funding to the YWCA's Fierce Girls Program. The program provides identify potential victims of trauma and refer them to services that may aid in their recovery.

**Discussion**

The City of Hamilton will continue to promote and provide services to assist low-income and/or homeless individuals and families.

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

**Introduction:**

Two factors that affect the affordability of housing in a community are local property taxes and utility costs.  According to the Butler County Auditor, **Rates of Taxation in Butler County, Ohio Tax Year 2019**, the total effective rate class one for the City of Hamilton and the Hamilton City School District were the second (2nd) lowest in the immediate area.  For example, Hamilton’s taxes have decreased and are 54.51 mills as compared to: 56.97 mills for Fairfield City; 62.68 mills for West Chester Township; 47.83 mills for Oxford; and 69.85 mills for Middletown.

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

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

The City of Hamilton will facilitate discussions with the City of Hamilton's Planning Commission to determine whether changes may be made to zoning and code requirements for housing units of families with five or more members.

**Discussion:**

Feedback gathered during the Assessment of Fair Housing process suggests that zoning and code requirements make the process of creating large housing units difficult. As a result the City plans to assess the zoning and code requirements.

## AP-85 Other Actions – 91.220(k)

**Introduction:**

The City of Hamilton has and will continue to commit to actions that encourage and promote improvements to public facilities, economic development, public services, acquisition/new construction, and housing/rehabilitation. One example may be seen through the City's commitment to provide fair housing and tenant-landlord counseling services to local residents. The City continuously strives to eliminate housing discrimination and create a diverse and inclusive community.

**Actions planned to address obstacles to meeting underserved needs**

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

**Actions planned to foster and maintain affordable housing**

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

**Actions planned to reduce lead-based paint hazards**

In an effort to reduce hazards in the City of Hamilton, the City utilizes Lead Safe Work Practices. These efforts lead to the creation of a residential facade program. The program encourages work to improve the exterior of income eligible owner occupied housing structures and improve its standard condition.

**Actions planned to reduce the number of poverty-level families**

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

Additional services planned to reduce the number of poverty-level families may include but not be limited to services for children, the elderly, job connection shuttle services, community outreach services, supportive homeless services, fair housing services, and victim's advocacy support services.

**Actions planned to develop institutional structure**

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

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

**Public Institution:**

The City of Hamilton's Neighborhood Development Division 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, home owner home rehabilitation, home buyer assistance, capital improvements, economic development, and technical assistance to nonprofits and public services also operated by nonprofits organization in the City. The City may assist other public or nonprofit groups in providing other types of affordable housing assistance.

The Butler Metropolitan Housing Authority (BMHA) will continue and is responsible for carrying out the Comprehensive Public Housing Grant and Section 8 Voucher programs. As well as operating low income housing units. BMHA operates countywide and City of Hamilton Council appoints one board member to BMHA's board while the remaining members are selected by the County Commissioners. With the exception of BMHA 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 and the management of their units.

**Private Industry**

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

**Discussion:**

# Program Specific Requirements

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

**Introduction:**

Revolving loan funds and Program income for the City (in the past) has been generated through the following projects:

Housing Revolving Loan Fund;

Commercial Revolving Loan Fund; and

Miscellaneous Income Received.

The City's CDBG & HOME programs do not receive funds from urban renewal settlements, or float-funded activities.

**Community Development Block Grant Program (CDBG)**

**Reference 24 CFR 91.220(l)(1)**

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

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

**Other CDBG Requirements**

|  |
| --- |
|  |
| 1. The amount of urgent need activities | 0 |

|  |  |
| --- | --- |
|  |  |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 0.00% |

**HOME Investment Partnership Program (HOME)**

**Reference 24 CFR 91.220(l)(2)**

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

N/A

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

The affordability period is determined by the total investment of HOME funds in the unit, regardless of whether or not the funds are reflected in buyer financing. If the assisted property is sold while under the resale restrictions, the home must be sold to a HOME eligible buyer approved by the jurisdiction. The price at resale must provide the original HOME assisted homebuyer a fair return on the investment and be affordable to a reasonable range of low-income buyers. Therefore, sales price during the affordability period could occur at fair market value with the following limitations:

Fair return on investment is defined as the purchase price, plus 25% of the increase, if any, in value at the time of resale based on the valuation performed by a qualified Ohio-licensed appraiser. The appraisal would be the objective standard used at the time of the original purchase and at time of resale. The value of capital improvements, if any, would be determined by the value appraised at the time of resale. The sales price shall not exceed a price that results in net proceeds (after first lien and seller closing costs) to the seller that exceeds:

1. the reimbursement of the original owner's investment including down payment and closing costs made at the time of initial purchase, if any;

2. the value of capital improvements , if any, to the property as determined by an appraisal;

3. the principal amortized on the first lien during the period of ownership.

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

The participating jurisdiction (PJ) uses the "recapture" method under the HOME program as required by 92.254. Specifically: • The PJ uses the pro rata reduction model of recapture amount during affordability periods for HOME programs unless developer subsidy is used; • Recapture amount is the direct subsidy received by homeowners in the PJ's homebuyer assistance program; • The amount of recapture is limited to net proceeds from the sale or transfer of title whether voluntary or involuntary. Net proceeds are defined as sale price minus superior loan repayment (other than HOME funds) and closing costs. The participating jurisdiction (PJ) uses the “resale” method under the HOME program as required by 92.254 specifically: • The PJ uses the resale model for new construction for homeownership when there is only development subsidy such as when Habitat for Humanity develops new construction for homeownership. In instances where recapture or repayment occurs the jurisdiction will allocate the said funds into the next program year.

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

N/A

Note -

The City's Revolving Loan Funds generate income from loan repayments and payoffs.

The City and its local CHDO work together to provide a Homebuyer Assistance Program utilizing HOME funds. Households for the program are screened by the local CHDO who also serves as the advertising organization for the program (e.g. applications are available at the local CHDO's office). Households applying for the program must have a total household income at or below the 80% area median income. Properties purchased under the Homebuyer Assistance Program are limited to single family homes within the jurisdiction. Additionally, the City utilizes HUD's HOME affordable homewonership limits based on 95% of the local median purchase price for new construction. The City nor CHDO limits household participation due to race, color, sex, religion, national origin, disability, sexual orientation, gender identity, and/or familial status.