

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 2024-2025 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 \$1,307,464 will be received in CDBG funds and approximately \$393,677 in HOME finds. The CDBG and HOME amounts may be proportionally increased or decreased from the estimated funding levels to match the actual allocation amounts. 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.

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. 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 2024-2025 Program Year for the period of *May 1, 2024 through April 30, 2025*

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 2022-2026 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 (three (3) virtual), 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 in spite of the Coronavirus Pandemic.

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.

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. Nonetheless, due to the need for social distancing, citizens are allowed to sit outside of council chambers. z

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.

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:

In addition to the FY 2024-2025 CDBG & HOME funds the City anticipates amending funds used in previous fiscal years to conduct allowable and additional activities. The funds being used from previous funding years are included in the attached.

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

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

Substantial Amendment has been defined as and includes the following:

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

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

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

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

In summary, the City anticipates committing funds for Public Facilities Improvement(s). Investments in Public Facilities will aid in addressing the need for improved infrastructure for a local housing provider.

Contingency Provisions:

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

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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 is the lead and sole responsible jurisdiction as it pertains to this Annual Action Plan.

Consolidated Plan Public Contact Information

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

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: ***Adult Education/Job Training; Youth Job Training/Education; Access to Affordable Housing; Access to Nutritious Food; Reducing Racial Disparities; Access to Quality Healthcare; Transportation Services for Older Adults; Emergency Repairs for the Elderly; Recreational Facilities for Teens; Mental Health Services; Affordable Daycare; Homelessness Support; Home Repairs; Housing Projects; Non-Covid Related Rental Assistance; Parent Support (e.g. emotional health support, parent resources, etc.).*** The top Public Facility needs identified during the city's public meetings included: ***Recreational Facilities for Teens; Access to Clean Drinking Water; and a Services Access Center.*** The top Public Services activities identified through the city's survey included, but are not limited to, ***Drug/Substance Abuse Services, Services for the Homeless, Fair Housing, Mental Health Services, Access to Affordable Housing, and Rental/Mortgage/Utility Assistance.*** While the top Public Infrastructure and Facilities activities identified through the city's survey included, but are not limited to, ***Youth Centers, Homeless Facilities, Water/Sewer Improvements, and Public Parks and Recreation Facilities.***

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

The City of Hamilton 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 (as an ex officio) 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	BOOKER T WASHINGTON COMMUNITY CENTER
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Community Center
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Booker T Washington Community Center provides senior and youth services to the surrounding community members.
2	Agency/Group/Organization	YWCA OF HAMILTON
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	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.
3	Agency/Group/Organization	Women Helping Women
	Agency/Group/Organization Type	Services-Victims of Domestic Violence

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Women Helping Women was consulted as a means of attaining the feedback of service providers that provide aid and legal services to persons in the community negatively impacted by domestic violence.
4	Agency/Group/Organization	Butler County Board of Developmental Disabilities
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	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 Butler County Board of Developmental Disabilities were consulted to attain feedback concerning the needs of persons with developmental disabilities in the community. Services discussed included housing, social service partnerships, and assistance that can be provided by the city and county.
5	Agency/Group/Organization	Housing Opportunities Made Equal of Greater Cincinnati
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Opportunities Made Equal was consulted to gather feedback concerning the fair housing needs identified through the services provided by the organization.
6	Agency/Group/Organization	Partnerships for Housing
	Agency/Group/Organization Type	Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Services for persons with disabilities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Partnerships for Housing was consulted to determine the housing needs of persons in the city with disabilities.
7	Agency/Group/Organization	Serve City
	Agency/Group/Organization Type	Services-homeless
	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?	Serve City was consulted to gather feedback concerning the needs of homeless persons in the community.
8	Agency/Group/Organization	Community Development Professionals LLC
	Agency/Group/Organization Type	Community Agency
	What section of the Plan was addressed by Consultation?	Community Agency
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development Professionals was consulted to gather feedback concerning the needs of the community as it relates to housing, services, and community partnerships.
9	Agency/Group/Organization	NEIGHBORHOOD HOUSING SERVICES OF HAMILTON
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Provider (Rental and Homeownership)
	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.
10	Agency/Group/Organization	Parachute Butler County CASA
	Agency/Group/Organization Type	Services-Children
	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?	Parachute was consulted to attain feedback concerning services for children (E.g Education, childcare, etc.).
11	Agency/Group/Organization	Butler County Elderly Services Board
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Services for elderly and/or disabled persons
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Butler County Elderly Services was consulted to determine the services and housing needs of elderly and disabled persons in the city.
12	Agency/Group/Organization	Boys & Girls of Hamilton
	Agency/Group/Organization Type	Services-Children

	What section of the Plan was addressed by Consultation?	Services - 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.
13	Agency/Group/Organization	Fitton Center for Creative Arts
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Community Service Provider
	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 it relates to positive and beneficial activities for community members.

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

The city did not receive feedback from a services provider for persons with substance abuse. Nonetheless, surveys were sent to local organizations that provide substance abuse services. The city will continue to attempt to gather their feedback.

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 2020 Annual Plan it is anticipated that the organization will apply for funding to facilitate the redevelopment of the Riverside Homes public housing sites, these will include, Low-income Housing Tax Credits, New Market Tax Credits RAD, as well as new and unnamed funding opportunities. Additionally, the organizations plans to consider submitting a demolition/disposition application for the Riverside Homes public housing project (OH015-4B).

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 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), three (3) public input meetings/events, draft Annual Action Plan comment period, and finally two (2) public hearings.

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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	Non-targeted/broad community	<p>The City of Hamilton held its first virtual public meeting the morning of August 24, 2023 via Microsoft Teams.</p> <p>The meeting was attended by approximately 17 participants. During the meeting suggestions were made specifically regarding public services and public facilities. Options for providing supportive services to persons in housing and experiencing homelessness were also discussed.</p>	<p>The top five (5) needs that were identified in the public event were:</p> <p>Adult Education/Job Training, Youth Job Training, Access to Affordable Housing, Access to Nutritious Food, and Reducing Racial Disparities.</p>	<p>The City of Hamilton takes into consideration all received comments.</p>	

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)
4	Newspaper Ad	Non-targeted/broad community	The City of Hamilton had posted in the local Journal News the Public Comment Period for the AAP.			

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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)
5	Internet Outreach	Non-targeted/broad community	The city posted to its website and social media a Public Input Survey. The city received approximately TBD responses.	The top Public Services activities identified through the city's survey included, but are not limited to, Drug/Substance Abuse Services, Services for the Homeless, Fair Housing, Mental Health Services, Access to Affordable Housing, and Rental/Mortgage/Utility Assistance. While the top Public Infrastructure and Facilities activities identified through the city's survey included, but are not limited to, Youth Centers, Homeless Facilities, Water/Sewer Improvements, and Public Parks and Recreation Facilities.	Specific Comments Received: "Cost, quality, and availability of housing are all on equal ground in regard to affordable housing issues in Hamilton. Availability is low, and the cost is high for available properties." "For the question, What do you think is a bigger Housing issue in the City of Hamilton? Cost Of Housing Quality of Housing Availability of Housing?, I would say it is both cost and availability but could only select one. It really is both equally. Not enough housing and the housing that there is, it is too expensive. Thanks!"	

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 **\$1,307,464** and HOME entitlement funding in the amount of **\$393,677** for fiscal year 2024-2025. 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 additional 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	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,307,464	0	93,301	1,400,765	0	The city anticipates utilizing the following Prior Year Resources: HRLF - \$76,485.00 and CRLF - \$16,816.11. Totaling \$93,301.11.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	393,677	39,110	0	432,787	0	

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: \$		
General Fund	public - local	Housing	49,210	0	0	49,210	0	The city anticipates committing \$49,210 from the city's General Fund for housing projects under HOME.

Table 5 - 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.

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

The city anticipates continuing to utilize CDBG and HOME funds for the revitalization, preservation, conservation, redevelopment of neighborhoods, stimulating economic development, supporting public services, and providing public improvements.

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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	Affordable Housing - Homeowner Assistance	2022	2026	Affordable Housing	Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Housing	CDBG: \$120,000 General Fund: \$49,210	Homeowner Housing Rehabilitated: 45 Household Housing Unit
2	Economic Development	2022	2026	Non-Housing Community Development	Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Economic Development	CDBG: \$50,000	Jobs created/retained: 1 Jobs Businesses assisted: 2 Businesses Assisted
3	Public Facilities Improvements	2022	2026	Non-Housing Community Development	Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Public Facility Improvements	CDBG: \$640,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 71287 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services	2022	2026	Non-Housing Community Development	Low/Moderate Income Areas	Public Services	CDBG: \$122,000	Public service activities other than Low/Moderate Income Housing Benefit: 10540 Persons Assisted Homelessness Prevention: 25 Persons Assisted Jobs created/retained: 2 Jobs Businesses assisted: 50 Businesses Assisted
5	Planning & Administration	2022	2026	All CDBG & HOME Planning & Administration	All HUD eligible areas within the City of Hamilton		CDBG: \$379,745 HOME: \$57,956	Public service activities for Low/Moderate Income Housing Benefit: 125 Households Assisted
6	Development of Affordable Rental Housing	2022	2026	Affordable Housing	Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton	Housing	CDBG: \$183,215	Rental units rehabilitated: 2 Household Housing Unit
7	Address Fair Housing Concerns	2022	2026	Fair Housing	Low/Moderate Income Areas	Fair Housing	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted
8	Aid in Addressing Homelessness	2022	2026	Homeless	Low/Moderate Income Areas	Homeless Activities	CDBG: \$20,000	Homelessness Prevention: 9500 Persons Assisted
9	Transportation	2022	2026	Non-Housing Community Development	Low/Moderate Income Areas	Transportation	CDBG: \$25,000	Other: 10000 Other

Table 6 – Goals Summary

Annual Action Plan
2024

Goal Descriptions

1	Goal Name	Affordable Housing - Homeowner Assistance
	Goal Description	<p>The City of Hamilton anticipates committing funds for the following affordable housing/homeowner assistance projects:</p> <p>CDBG (Total = \$120,000)</p> <p>SELF - Neighbors Who Care: Home Repair Program - \$20,000 (# served 25-30)</p> <p>Neighborhood Housing Services (NHS) - Emergency/Minor Home Repair Program (EN/RLF) - \$100,000 (# served 20)</p> <p>HOME (Total = \$254,940.36)</p> <p>NHS - Down-payment/Closing Costs Assistance (up to 20 households) - \$215,830.68</p> <p>NHS - Program Income (Use for DPA) - \$39,109.68</p> <p>Match Total: \$49,210</p> <p>SELF - HOME Match(Renovations for Homeownership) - \$24,995</p> <p>NHS - Acquisition/Rehab for Rental - \$24,215</p>
2	Goal Name	Economic Development
	Goal Description	<p>The City of Hamilton aims to promote economic development efforts throughout the City. Activities similar to the below (proposed) aid in supporting local businesses and creating employment opportunities for low-income residents and business owners. Economic Development - Commercial Revolving Loan Fund = \$50,000.</p>

3	Goal Name	Public Facilities Improvements
	Goal Description	<p>The City of Hamilton anticipates committing funds for the following Public Facilities & Improvements activities:</p> <p>City of Hamilton Fire Department - Quint Replacement - Station #25 - \$580,000.00</p> <p>Serve City - HVAC Improvement (Shelter & Apartments) - \$35,000.00</p> <p>Serve City - Emergency Sewer Line Excavation & Repair - \$25,000.00</p> <p>Total - \$640,000.00</p>
4	Goal Name	Public Services
	Goal Description	<p>The City of Hamilton anticipates committing CDBG funds for the following Public Services projects:</p> <p>City of Hamilton Law Department - Victims Advocacy - \$20,000 (#served approx. 500 persons)</p> <p>Fitton Center - Arts Outreach Program - \$12,000 (#served approx. 6000)</p> <p>Great Miami Valley YMCA - BTW Programming - \$30,000 (#served approx. 21,000 persons)</p> <p>CHIPS – Citywide Internship - \$25,000 (#served approx. 45 persons)</p> <p>Parachute – Butler County CASA - \$10,000 (Staff salaries)</p> <p>YWCA Hamilton – Empowering Minority Businesses - \$25,000 (#served @ 150 persons)</p> <p>Total - \$122,000 (total # persons served 17,695)</p>

5	Goal Name	Planning & Administration
	Goal Description	The City of Hamilton anticipates committing the following funds to CDBG & HOME Admin: Total CDBG - \$389,745 NDD - Administration (including Fair Housing Services - # Served @ 150) - \$250,850 Activity Delivery Costs (ADC) - \$128,895 Total HOME - \$57,956 City of Hamilton NDD - \$39,956 Neighborhood Housing Services - \$18,000
6	Goal Name	Development of Affordable Rental Housing
	Goal Description	The City of Hamilton anticipates committing funds to Neighborhood Housing Service for the development of affordable housing units. More specifically, the city anticipates committing approximately: NHS - CHDO Reserve Project Acquisition/Rehab - \$159,000 NHS - HOME Match - \$24,215 Total = \$183,215
7	Goal Name	Address Fair Housing Concerns
	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.
8	Goal Name	Aid in Addressing Homelessness
	Goal Description	The City of Hamilton understands the importance of addressing homelessness within the city. Homelessness was a need addressed/mentioned within the Needs Assessment responses. As such the city anticipates committing funds to the following project: Serve City – Move Forward Housing Stability Program - \$20,000

9	Goal Name	Transportation
	Goal Description	<p>The City of Hamilton anticipates committing CDBG funds to aid in providing transportation services to extremely low/low-income residents in the jurisdiction. Funds are anticipated to assist the following project:</p> <p>Transit Alliance of Butler County – Job Connector Shuttle - \$25,000 (approx. 10,000 trips)</p>

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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 2024-2025
2	Economic Development
3	Public Services
4	Public Facilities FY 24-25
5	NDD CDBG Administration CAP 20% FY 2024-2025
6	NDD HOME Administration CAP 10% FY 2024-2025
7	Clearance & Demolition

Table 7 - Project Information

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

The city's allocation priorities were determined based upon the responses provided during the public meetings and survey.

AP-38 Project Summary
Project Summary Information

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1	Project Name	Housing CDBG & HOME Activities FY 2024-2025
	Target Area	Low/Moderate Income Areas
	Goals Supported	Affordable Housing - Homeowner Assistance
	Needs Addressed	Housing
	Funding	CDBG: \$120,000 HOME: \$254,940 General Fund: \$24,995
	Description	The City of Hamilton anticipates committing funds for the following affordable housing/homeowner assistance projects: SELF - Neighbors Who Care: Home Repair Program - \$20,000 (# served approx. 25-30) Neighborhood Housing Services (NHS) - Minor Home Repair Program (EN/RLF) - \$100,000 (# served approx. 20) CDBG Total = \$120,000 NHS - Down-payment/Closing Costs Assistance (up to 20 households) - \$215,830.68 NHS - Program Income (Use for DPA) - \$39,109.68 HOME Total = \$254,940.36 SELF - HOME Match (Renovations for Homeownership) - \$24,995 Match Total: \$24,995
	Target Date	4/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	CDBG SELF - Neighbors Who Care: Home Repair Program - # served approx. 25-30 households Neighborhood Housing Services (NHS) - Minor Home Repair Program (EN/RLF) - # served approx. 20 households HOME NHS - Down-payment/Closing Costs Assistance - up to 20 households
	Location Description	All three (3) programs will provide housing city-wide. Nonetheless, each will focus on providing affordable housing to extremely low/low-income residents.

	Planned Activities	<p>CDBG</p> <p>SELF - Neighbors Who Care: Home Repair Program - # served approx. 25-30</p> <p>SELF's Neighbors Who Care: Home Repair program will provide repairs for 25-30 homes in the Hamilton city limits from May 2024 to April 2025 for low-to-moderate-income homeowners who are physically and/or financially unable to repair their own homes. All work provided will be at no cost to the homeowners. SELF will target owner-occupied homes in LMI areas of Hamilton, including census tracts 3 and 4.</p> <p>Neighborhood Housing Services (NHS) - Minor Home Repair Program (EN/RLF) - # served approx. 20</p> <p>CDBG program funds may be used to provide home repair assistance to extremely low/low income residents in the jurisdiction.</p> <p>HOME</p> <p>NHS - Down-payment/Closing Costs Assistance -</p> <p>HOME program funds will be used to provide down payment/closing cost assistance forgivable loans to individuals/families who are at or below 80% of the area median income and who are qualified to purchase a home within the city limits of Hamilton, Ohio. The forgivable loans will range up to \$10,000 and will carry a restrictive covenant against the property to ensure that the funds can be recaptured. NHS estimates that we will be able to provide up to twenty forgivable loans with the proposed HOME program funding in the event that a household does not need the full \$10,000 forgivable loan.</p>
2	Project Name	Economic Development
	Target Area	Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$50,000

	Description	The City of Hamilton aims to promote economic development efforts throughout the City. Activities similar to the below (proposed) aid in supporting local businesses and creating employment opportunities for low-income residents and business owners. Economic Development - Commercial Revolving Loan Fund = \$50,000; Design Assistance Program (DAP) = \$20,000.
	Target Date	4/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that the Commercial Revolving Loan Fund may assist small businesses with creating at least one (1) job opportunity in the community; while the DAP program may provide assistance to up to two (2) businesses.
	Location Description	City-wide
	Planned Activities	The goal of the Revolving Loan Fund Program is to grow businesses in the City as well as employment opportunities. While the Design Assistance Programs goal is to help pay technical/professional architectural services to business owners interested in renovating existing buildings.
3	Project Name	Public Services
	Target Area	Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$122,000
	Description	The City aims to assist and support local public service providers. It is anticipated that the City will provide funds for the following projects:City of Hamilton - Victims Advocacy = \$25,000Fitton Center - Arts Outreach Program = \$12,000Great Miami Valley YMCA - Booker T Washington Community Center Programming = \$30,000CHIPS - Citywide Internship = \$15,000Transit Alliance of Butler County - Job Connector Shuttle = \$25,000Parachute - Butler County CASA = \$15,000Server City - Move Forward Housing Stability Program = \$20,000YWCA Hamilton - Empowering Minority Businesses = \$25,000Total = \$167,000
	Target Date	4/30/2025

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The proposed public service activities will benefit the following estimated number of persons/families:</p> <p>City of Hamilton - Victims Advocacy - 500+ Persons Fitton Center - Arts Outreach Program - approximately 6,000 Great Miami Valley YMCA - Booker T Washington Community Center Programming - approximately 4,000 CHIPS - Citywide Internship - 40 interns Parachute - Butler County CASA - approximately 2 staff persons Serve City - Move Forward Housing Stability Program - approximately 25 persons YWCA Hamilton - Empowering Minority Businesses - approximately 50 businesses</p>
<p>Location Description</p>	<p>City-wide</p>
<p>Planned Activities</p>	<p>The proposed public service activities will benefit the following estimated number of persons/families:</p> <p>City of Hamilton - Victims Advocacy Fitton Center - Arts Outreach Program Great Miami Valley YMCA - Booker T Washington Community Center Programming CHIPS - Citywide Internship Parachute - Butler County CASA Server City - Move Forward Housing Stability Program YWCA Hamilton - Empowering Minority Businesses</p>
<p>4</p>	<p>Project Name</p> <p>Public Facilities FY 24-25</p>
<p>Target Area</p>	<p>Low/Moderate Income Areas All HUD eligible areas within the City of Hamilton</p>
<p>Goals Supported</p>	<p>Public Facilities Improvements</p>
<p>Needs Addressed</p>	<p>Public Facility Improvements</p>
<p>Funding</p>	<p>CDBG: \$640,000</p>
<p>Description</p>	<p>The City of Hamilton anticipates committing funds for the following Public Facilities & Improvements activities:City of Hamilton Fire Department Station #25 - Quint Replacement - \$580,000.00Serve City - HVAC Improvement Shelter & Apartments - \$35,000.00Serve City - Emergency Hot Water Replacement - \$25,000.00Total - \$640,000.00</p>

	Target Date	4/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	City of Hamilton Fire Department Station #25 - Quint Replacement - Approximately 63,399 persons Serve City - HVAC Improvement Shelter & Apartments - Approximately 7,888 homeless persons Serve City - Emergency Hot Water Replacement - Approximately 7,888 homeless persons
	Location Description	City-wide homeless support services will be provided by Serve City. While the Fire Departments Station #25 serve predominately low-income persons.
	Planned Activities	The City of Hamilton anticipates committing funds for the following Public Facilities & Improvements activities: City of Hamilton Fire Department Station #25 - Quint Replacement Hamilton Fire Department's fleet is dedicated to service in all areas of the city which includes a large number of L/M Income residents in all areas. A large part of that response model is utilizing on-duty fire crews as fire responders, frequently arriving prior to the ambulance. As the first-line emergency response unit, this fire quint will be dispatched for the majority of all medical calls. Hamilton's fire and EMS providers have responded to COVID-Positive patients who were both known and unknown. Serve City - HVAC Improvement Shelter & Apartments Serve City - Emergency Hot Water Replacement
5	Project Name	NDD CDBG Administration CAP 20% FY 2024-2025
	Target Area	
	Goals Supported	Planning & Administration
	Needs Addressed	Planning & Administration
	Funding	CDBG: \$250,850
	Description	NDD Administration is anticipated to be approximately \$260,850. and includes the Fair Housing services.
	Target Date	4/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable

	Location Description	City-wide
	Planned Activities	Administrative duties necessary to support the city's CDBG activities are anticipated.
6	Project Name	NDD HOME Administration CAP 10% FY 2024-2025
	Target Area	All HUD eligible areas within the City of Hamilton
	Goals Supported	Planning & Administration
	Needs Addressed	Planning & Administration
	Funding	CDBG: \$39,956
	Description	NDD HOME administration is anticipated to be approximately #####.
	Target Date	4/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	All HUD eligible areas within the City of Hamilton.
	Planned Activities	The city anticipates committing funds to provide administration of its HOME activities.
7	Project Name	Clearance & Demolition
	Target Area	All HUD eligible areas within the City of Hamilton
	Goals Supported	
	Needs Addressed	Clearance & Demolition
	Funding	CDBG: \$34,020
	Description	The city anticipates committing up to \$75,719.00 in CDBG funds to aid in the clearance and demolition of blighted unsafe structures.
	Target Date	4/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Low/Mod areas within the city limits.
	Planned Activities	The city anticipates removing approximately two (2) structure.

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

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

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

The city will continue its efforts to make sure that projects, funds, and services are equally distributed throughout the jurisdiction.

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 for 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	0
Non-Homeless	62
Special-Needs	0
Total	62

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	40
Acquisition of Existing Units	2
Total	42

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The city proposes the following projects that will aid in creating and/or supporting affordable housing in

the community:

NHSH - CHDO Acquisition - Two (2) low-mod income eligible households

NHSH - Down-Payment Assistance- Twenty (20) households

NHSH - Emergency Home Repair Program - Twenty (20) households

SELF - Neighbors Who Care - Twenty (20) households

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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 over 1000 Public Housing units and over 2000 Housing Choice Vouchers in the City of Hamilton and neighboring Middletown. BMHA's units range from studio to four-bedroom apartments

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

BMHA partners with U.S. Department of Veteran's Affairs Administration (e.g. VASH) 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. BMHA's Riverside Homes site is continuing redevelopment for the creation of a new apartment complex with 120 affordable units.

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;

BMHA invites housing providers to participate in the Poverty Subgroup of the Ministerial Group.

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

The local PHA is not designated as troubled.

Discussion

During the period of BMHA's 5yr/Annual Action Plan, the PHA anticipates the demolition and/or disposition of units, the conversion of public housing to Project-based Rental Assistance or Project-based Vouchers, committing 45 PBV's to the Hamilton YWCA's PSH project in support of their mission to

combat homelessness in the City of Hamilton, and Other Capital Grant Programs.

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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 applies and receives funding through the Balance of State Continuum of Care process.

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 & Family Promise) 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. Family Promise (local shelter and housing provider) also provides assistance within the city and also the surrounding area. 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 persons in making the transition to permanent housing and independent living. The City anticipates funding Serve City's Move Forward Housing Stability Program. The project "provides 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, and the Victim's Advocacy Program. Additionally, the City provides funding to the YWCA's Fierce Girls/Men of Honor Program.

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 2022 Payable in 2023** the total effective rate class one for the City of Hamilton and the Hamilton City School District are as follows: Hamilton's taxes are 60.64 mills and are compared to: 60.99 mills for Fairfield City; 68.29 mills for West Chester Township; 45.81 mills for Oxford; and 66.97 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 routinely facilitates discussions with the city's Planning Department concerning zoning ordinances, building codes, fees, etc. that may negatively impact the development and/or maintaining of affordable housing.

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. The city will continue to encourage the development of housing units for larger families. Additionally, discussions with the city's Planning Commission will continue to be had to promote future developments.

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 and Lead Safe Work Practices.

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 the development of new affordable housing options.

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. The City of Hamilton maintains compliance with current regulations established by the Environmental Protection Agency, regarding analysis of the water system for lead. Historically, testing results for lead throughout the water system are below EPA limits. New and proposed regulations by the EPA have focused on public notification and awareness, related to lead in water. The city's website provides helpful information concerning resources and lead safety.

Actions planned to reduce the number of poverty-level families

Per recent census data (2022: ACS 5-year estimates) approximately 1,404 households receive Supplemental Security Income and/or cash public assistance income and 4,010 received Social Security Income. Additionally, data revealed that 1,149 families are 50% below the poverty level, 2,705 are 125% below the poverty level, 3,833 are 150% below the poverty level, 4,950 families are 185% below the poverty level, 5,260 families are 200% below the poverty level, 8,225 are 300% below the poverty level, 10,601 are 400% below the poverty level, and 12,470 are 500% below the poverty level.

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. 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 (which was reported at 3.8% for the City of Hamilton (October 2023), 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, 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

The City of Hamilton's Neighborhood Development Division will administer the CDBG, CDBG-CV, the HOME and HOME-ARP programs. Funds will be used for a variety of activities which include, but may not be limited to, homeowner limited home rehabilitation, homebuyer 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:

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Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(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 - \$76,485.00;

Commercial Revolving Loan Fund - \$16,816.11; and

Miscellaneous Income Received - \$0.00.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

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

The city does not have nor anticipate having other forms of investment beyond those identified in Section 92.205.

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

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

The participating jurisdiction (PJ) (i.e. the City of Hamilton) 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.

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

The city does not have nor anticipate using HOME funds to refinance existing debt secured by multifamily housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not Applicable - At the present, the city does not have any active HOME TBRA programs.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not Applicable - At the present, the city does not have any active HOME TBRA programs.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable - At the present, the city does not have any preferences or limitations for rental housing projects.

Note -

The City's CDBG Revolving Loan Funds generates 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 homeownership 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.

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