



Consolidated Plan and Annual Action Plan

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Executive Summary

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

1. Introduction

In 2014, Clermont County became an Urban County, which made it eligible to administer and manage projects and programming directly in coordination with the U.S. Department of Housing and Urban Development (HUD). This Consolidated Plan identifies the five-year programmatic goals and activities for the Community Development Block Grant (CDBG) for the Urban County of Clermont, which is comprised of 27 units of government, including two cities: Loveland and Milford; 11 villages: Amelia, Batavia, Bethel, Chilo, Felicity, Moscow, Neville, New Richmond, Newtonsville, Owensville, and Williamsburg; and 14 townships: Batavia, Franklin, Goshen, Jackson, Miami, Monroe, Ohio, Pierce, Stonelick, Tate, Union, Washington, Wayne, and Williamsburg. The County has prepared this Consolidated Plan (“Plan”) in order to qualify for CDBG and other formula program funding administered by HUD. This Consolidated Plan is effective from July 1, 2020 through June 30, 2024, which includes the 2020-2024 program years.

In sum, the Urban County of Clermont has undertaken housing and community development programs for decades, and in 2015 became the official point of contact for projects and programming with HUD. As an Urban County, it will continue to be the point of contact for administering, managing and planning County HUD activities. The goal of the 2020-2024 Consolidated Plan is to build on the successful efforts of the 2020-2024 Consolidated Plan by improving service provision and additional opportunities in the County. Successful past efforts that have taken place within Clermont County have resulted in repaired homes; helped developmentally-disabled adults find adequate housing and achieve independence; constructed, improved and or expanded public facilities including parks and senior centers; constructed or improved streets, sidewalks and water and sewer facilities; and provided human services to address needs of low-income residents (LMI). The 2020-2024 Consolidated Plan will continue, expand, and reinforce these accomplishments from the 2020-2024 Consolidated Plan.

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

Clermont County expects to address each of these objectives during the life of this Plan:

Improve Public Facilities and Infrastructure

Community and stakeholder feedback indicate a high priority need for public works and improvements throughout the County. The public demand that facilities and infrastructure be maintained and installed as appropriate to meet existing and increased needs. This Plan will focus on maintaining and improving existing – and creating new – public facilities and improvements that primarily serve LMI persons, and/or which are located in eligible LMI neighborhoods.



Increase Quality and Affordability of Owner Occupied Homes

The maintenance and preservation of housing for all residents – particularly affordable housing for low-income homeowners – is a high priority of this Plan. Owner-occupied housing can be a lift for low-income residents and families to experience improved opportunities and a higher quality of life.

Address the Needs of the Homeless and At-Risk Families

Homelessness is not a pervasive issue in Clermont County; however, ending homelessness and preventing at-risk families and individuals from becoming homeless is a fundamental priority of this Plan. Clermont County contains a shelter, but homeless people also make use of camps, vehicles, hotels, and the streets for temporary shelters. Strategies to address known homeless populations as well as people sporadically homeless, temporarily housed, illegally squatting in foreclosed properties, or who have special needs will be prioritized.

Provide and Expand Public Services

Community and stakeholder feedback also indicate a strong need for improved human services, particularly as they relate to individuals and families that suffer from drug abuse problems or domestic violence issues. Additional services and programming to benefit young people and the elderly is also desirable in Clermont County. Public Engagement indicated that there was a lack of programming in these areas and expanding services would address local needs.

Increase Quality and Affordability of Rental Housing

The maintenance and preservation of affordable rental housing for LMI residents is part of this Plan. Rental housing is a need indicated by the Committee and is often either the preferred, or the only attainable housing for many low-income residents. Further, individuals and families that are at risk of becoming homeless require assistance to maintain their dignity and preserve their place in the economic mainstream. Families that face economic uncertainty due to low incomes or employment issues can be made stronger through supportive housing assistance.

Enhance Economic Development Activities and Provide Training Opportunities to Residents

Economic development, job creation, and business attraction and retention – though not as high a priority – continue to be a part of this Plan for Clermont County residents. Public Engagement conducted for this plan noted the need to work to eliminate blight in low-income areas and the retail/commercial clusters that serve them.

3. Evaluation of past performance

Over the 2015 to 2020 planning period, Clermont County has had an increasingly positive effect on residents in need of housing and services and public infrastructure and facilities. The County also focused on countywide septic rehab and public services. During the 2015 to 2020 Planning Period the County' efforts include:

In 2016 the County funded 10 projects totaling approximately \$900,000

- Clermont County Health District Septic Rehab Program
- Village of Williamsburg Sewer Improvements
- Village of Owensville Cross Street Improvements

- City of Milford Riverside Park Improvements
- CASC Substance Abuse Counseling
- People Working Cooperatively Home Repairs
- Clermont Senior Services Home Repairs
- Habitat for Humanity
- Housing Opportunities Made Equal (HOME)
- Administration and Planning

In 2017 the County funded 7 projects totaling approximately \$850,000

- Clermont County Health District Septic Rehab Program
- Village of Bethel Union Street Bridge Replacement Project
- Wayne Township Community Center Phase III Project
- CASC Substance Abuse Counseling
- People Working Cooperatively Home Repairs
- Housing Opportunities Made Equal (HOME)
- Administration and Planning

In 2018 the County funded 8 projects totaling approximately \$980,000

- Clermont County Health District Septic Rehab Program
- Tate Township Fire Department Parking Lot Improvements
- Village of Amelia Chapel Road Sidewalk Extension
- CASC Substance Abuse Counseling
- Village of New Richmond Susanna Way Promenade
- People Working Cooperatively Home Repairs
- Housing Opportunities Made Equal (HOME)
- Administration and Planning

In 2019 the County funded 10 projects totaling approximately \$975,000

- Clermont County Health District Septic Rehab Program
- Batavia Township Amelia-Olive Branch Road Sidewalk Project
- Village of Felicity Walnut Street Improvements
- Village of Williamsburg Broadway & 4th Street Sidewalk Improvements
- Village of Moscow Walking and Bike Path
- Monroe Township Fire Station 32 Improvements Phase I
- CASC Substance Abuse Counseling
- People Working Cooperatively Home Repairs
- Housing Opportunities Made Equal (HOME)
- Administration and Planning

People Working Cooperatively, CASC Substance Abuse Counseling, and HOME, all provide essential services to County LMI residents and are frequent collaborators in the administration of County CDBG program objectives.

4. Summary of citizen participation process and consultation process

This Plan was developed over an extended period of time, starting in February 2019 and concluding with the submittal of the locally-approved plan in June of 2020. The Clermont County Board of Commissioners held public Hearings. Clermont County also held three topic-specific focus group meetings to obtain public and stakeholder comments: An initial focus group meeting was held with the Housing Advisory Committee to develop the Plan objectives and priority needs; a second and third focus group with the Housing Advisory Committee focused on housing, public service, infrastructure and public facility needs, and was held to solicit input from the Urban County and its 27 member communities. Two public open houses with a two-hour drop-in timeframe were held in two different municipalities to solicit input from County residents. One open house was held at the Batavia Village Government Center, and one was held at the Clermont County Public Library in Amelia. An online survey was distributed broadly and all meetings were advertised in local papers and on the County website. Finally, individual interviews were completed with each County Commissioner.

This process included cross-departmental coordination within County departments as well as targeted outreach to community organizations and service providers that have key knowledge about community assets and needs.

- Staff consulted with other departments in order to obtain the most accurate information possible.
- An extensive process of citizen and stakeholder input that included public hearings, two planning open houses, and three focus group meetings to obtain stakeholder views on plan needs.
- Interviews with Clermont County Board of Commissioners.
- Online survey/questionnaire to reach individuals not able to attend one of the scheduled Plan development meetings.
- Information sharing and discussion among member communities during Plan development.
- Notice of the Five-Year Consolidated Plan focus group meetings was sent via email to the 27 community members of the Urban County.

This process ensured representation and coverage of all issues to affected residents and stakeholders, with opportunity for their review and comment.

5. Summary of public comments

The major findings of the public engagement process are summarized below:

Public Facilities and Infrastructure:

There is a high demand for public facilities and infrastructure improvement, permanent supportive housing, and homeless and transitional housing throughout the communities within Clermont County. These were top-ranking priorities for residents, local officials, the County Commissioners, and non-profit organizations. Stakeholders especially felt that if infrastructure issues could be addressed, many housing and community development needs would correspondingly lessen. Safety improvements to roadways, sidewalks, bikeways, and crossing improvements to serve low-income residents can address transportation needs, recreational needs, and improve the quality of life for low income residents – these specifically are priority needs. Infrastructure improvements to water, sewer, septic, and stormwater treatment systems and parks are also a priority.

Owner and Rental Housing:

The provision of quality affordable permanent housing and a mix of housing types is a priority for the County. Many of the County’s better-established historic villages lack a supply of quality affordable housing. Specifically, participants noted a lack of one-bedroom units across the County. This is due to a predominance of single-family housing dwelling types, and a gap in the availability of apartments and multi-family units – particularly in rural areas of the County. The issue is exacerbated by the difficulty to provide septic and water services in rural areas, due to high cost and environmental issues.

Homelessness:

Homelessness and the prevention of homelessness is a priority for the County. The County recognizes that HUD is shifting priorities away from providing shelter beds and transitional shelters; however, it is apparent that the community needs more shelter beds to accommodate the current demand.

Overall, the Consolidated Plan reflects the coordinated efforts of the County, local municipalities and active residents, as well as the wide network of housing and human services providers in Clermont County. Through strategies outlined in this Plan, the effectiveness and impact of federal funds will be maximized through thoughtful investment of resources, reduced duplication of services, and improved service delivery. The goals and objectives identified in this Plan aim to improve the quality of life for Clermont County residents, particularly for low-income, homeless, and special needs individuals and families.

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

All comments and views submitted in this process were incorporated into the plan.

7. Summary

Two additional observations on comments received during the public engagement process:

Public Services:

There is a consensus around the need for continuing and improving public services, including services to homeless and those at risk of becoming homeless, emergency services to help at-risk populations keep their homes, services for children and their families, services for victims of domestic violence, and human services to help low-income people cope with daily life. Participants commented that resources were needed to address a pervasive substance abuse problem in the County that has a severe impact on low-income residents. The needs in this category outweighed the available funding, and it was noted that the limitation of 15% of CDBG funds to public services was a challenge for Clermont communities.

Economy:

During this past decade, before the current coronavirus pandemic, the County and its residents have benefited from an improved regional economy, where incomes increased and housing values have risen. However, the ongoing effects of the COVID-19 pandemic remain to be seen. Nevertheless, the overall economic strategies for the County focus on job creation, training of residents and skill building, and investment in quality infrastructure;

these are primary goals of this Plan, and were supported by participating residents and organizations. Economic development remains a pathway to improve the lives of the County's low-income and special needs residents.

To assure that the Plan would reflect the values of the community at large, the public process focused on identifying key issues and outlining priority objectives to guide implementation activities.

The Process

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

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

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

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	CLERMONT COUNTY	Clermont County Community and Economic Development

Narrative

The Clermont County Board of Commissioners designated the County’s Department of Community and Economic Development (CED) as the entity responsible for developing this Plan and administering its CDBG Program on behalf of the County. CED has a long and successful history in program administration, has worked with a number of public and private partners, and has the requisite capacity to administer a CDBG program on behalf of the County.

The County has historically worked to manage the submittal of CDBG projects to the Ohio Development Services Agency and has a well-established and successful housing and community development history. Each municipality in the County is chartered under State and local law to receive and administer grant funds. Each has worked in concert with the other municipalities and with non-municipal partners to extend program efficiency, scope and reach. Partnerships extend to housing developers and financial institutions, public housing commissions, service providers, homeless advocates, and profit and non-profit institutions of all types. Any actions undertaken occur by staff, acting at the directive of their legislative bodies and executive officers.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Clermont County works closely with the Clermont Metropolitan Housing Authority to establish, prioritize and implement public housing priorities in the County.

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 Clermont County Metropolitan Housing Authority, Clermont County Community Services, and several non-profit service providers, like the YWCA were key contributors in focus group meetings held to understand and assess housing issues in the County. These organizations are also members of the County’s Housing Advisory Committee.

To assure that this plan addresses the issues faced by housing assistance providers and mental health and service agencies, the following questions were asked at focus group meetings and in online surveys. These questions are based on HUD’s regulatory requirements.

- What are the most immediate needs of residents of public housing?
- Is there sufficient housing for households at all income levels? Is there a sufficient supply of public housing developments?
- What is the physical condition of public housing units? What are the restoration and revitalization needs of public housing?
- What are the barriers to providing affordable housing to low-income residents?
- Are there negative effects of public policies on affordable housing and residential investment?
- What strategy do you recommend the County prioritize for improving conditions for low-income and moderate-income families?
- Are there areas where households with multiple housing problems are concentrated?
Are there projects areas where households with multiple housing problems are concentrated? Are there any community assets in these areas/neighborhoods?
- Are there Park improvements needed in low-income neighborhoods? Are there streets, crossing, or safety improvements needed in low-income neighborhoods?

The answers provided to these questions were used to describe priorities and resident attitudes in each corresponding section of this Plan.

Additionally, two public open houses, three public focus groups, and an online survey were conducted during the outreach component of the 2020-2024 Consolidated Plan. Of the three focus groups, one concentrated on countywide goals and priority needs, as well as on housing and public services issues, and two others centered specifically on infrastructure and public facility issues; but also discussed housing and public services as well. All of the focus groups were well attended by public and assisted housing providers, and private and governmental health, mental health and service agencies.

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 delivery system is strong, but is challenged by financial constraints and a great need for eligible activities. The working relationships established between partners are noteworthy, having resulted in the creation and successful continuation of the Clermont County Housing Advisory Committee. Additionally, The Clermont County Affordable Housing Coalition works to coordinate services.

Clermont County is part of the Balance of State Continuum of Care for the Homeless (CoC), which is managed by the Ohio Developmental Services Administration (ODSA), with help from the Coalition on Housing and Homelessness in Ohio (COHHIO) and Clermont Community Services. These organizations together manage the CoC efforts for Clermont County (hereafter referred to as CoC). Additionally, Clermont County works in coordination with the Hamilton County Strategies to End Homelessness effort, the continuum of care for Hamilton County.

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

Clermont County works with the County CoC provider to direct funding to address the areas of greatest need. The CoC participated in the development of this plan and the identification of priorities. There is one emergency shelter in the county, the James Sauls Homeless Shelter. Plan stakeholders, including the CoC, identified maintaining these types of programs as a priority; this plan supports continuing these services as an ongoing priority.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Clermont Metropolitan Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with housing and service agencies during Plan development. This included the previously-mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
2	Agency/Group/Organization	CLERMONT COUNTY
	Agency/Group/Organization Type	Other government - County Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development, Data, Housing, Infrastructure and overall County needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
3	Agency/Group/Organization	Clermont Senior Services Inc.
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Senior needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with housing and service agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
4	Agency/Group/Organization	PEOPLE WORKING COOPERATIVELY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Quality of housing needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with housing and service agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
5	Agency/Group/Organization	Clermont County Department of Community and Economic Development
	Agency/Group/Organization Type	Other government - County Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
6	Agency/Group/Organization	Greater Cincinnati Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with housing and service agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
7	Agency/Group/Organization	Clermont County Department of Job and Family Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Child Welfare Agency Other government - County
	What section of the Plan was addressed by Consultation?	Family and Child Welfare

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with housing and service agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
8	Agency/Group/Organization	LEGAL AID SOCIETY OF GREATER CINCINNATI
	Agency/Group/Organization Type	Regional organization LEGAL
	What section of the Plan was addressed by Consultation?	LEGAL SERVICES
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with housing and service agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
9	Agency/Group/Organization	Clermont County Public Health
	Agency/Group/Organization Type	Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Public Health
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
10	Agency/Group/Organization	Clermont 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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
11	Agency/Group/Organization	Park National Bank
	Agency/Group/Organization Type	Regional organization Business Leaders Private Sector Banking / Financing

	What section of the Plan was addressed by Consultation?	Banking/Financing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with businesses during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
12	Agency/Group/Organization	Clermont County Mental Health and Recovery Board
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with housing and service agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan
13	Agency/Group/Organization	YWCA of Greater Cincinnati
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Emergency Shelter
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with housing and service agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
14	Agency/Group/Organization	Clermont Continuum of Care/Affordable Housing Commission
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
15	Agency/Group/Organization	Clermont County Township Association
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
16	Agency/Group/Organization	Batavia Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
17	Agency/Group/Organization	Franklin Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
18	Agency/Group/Organization	Goshen Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
19	Agency/Group/Organization	Jackson Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
20	Agency/Group/Organization	Miami Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
21	Agency/Group/Organization	Ohio Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
22	Agency/Group/Organization	Monroe Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
23	Agency/Group/Organization	Pierce Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
24	Agency/Group/Organization	Stonelick Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
25	Agency/Group/Organization	Tate Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
26	Agency/Group/Organization	Union Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
27	Agency/Group/Organization	Washington Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
28	Agency/Group/Organization	Wayne Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
29	Agency/Group/Organization	Williamsburg Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Township needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
31	Agency/Group/Organization	Bethel Village
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Village needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
32	Agency/Group/Organization	Felicity Village
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Village needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
33	Agency/Group/Organization	Moscow Village
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Village needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
34	Agency/Group/Organization	City of Milford
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	City needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
35	Agency/Group/Organization	New Richmond Village
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Village needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
36	Agency/Group/Organization	Newtonsville Village
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Village needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
37	Agency/Group/Organization	Owensville Village
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Village needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
38	Agency/Group/Organization	Williamsburg Village
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Village needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with local governmental agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.

39	Agency/Group/Organization	Clermont County Community Services Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Education Health Agency Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with housing and service agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
40	Agency/Group/Organization	Clermont County Veterans Services Commission
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Veterans needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formal and informal consultation occurred with housing and service agencies during Plan development. This included the previously mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.

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

No agencies were intentionally excluded from the process. An effort was made by the County to make all meetings open and to distribute information about the planning process to interested agencies. It is unknown if any other agencies were not consulted.

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

Table 3 – Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Clermont County Affordable Housing Commission	The goals and policies of the housing commission overlap and align with the goals and objectives of the Consolidated Plan. Additionally, the Hamilton County Strategy to End Homelessness is a planning framework for Clermont County.
Clermont County Comprehensive Plan	Clermont County Department of Community and Economic Development	The Comprehensive Plan sets Countywide goals, objectives, and strategies for economic development, natural systems, public facilities, transportation, and housing. This Consolidated plan is designed to work in concert with this regional vision.
Clermont County Agenda for The Future	Clermont County Chamber Foundation	The Agenda for the Future outline’s strategies for the economy, transportation, recreation, community, education, health, and housing. This Consolidated plan is designed to work in concert with this vision for the future of the County.

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

Project Priorities are designed with feedback from various organizations including the Ohio Development Services Agency and the Regional HUD office.

PR-15 Citizen Participation

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

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

Clermont County involved residents, non-profit organizations, staff comments from the County Departments, the County Board of Commissioners, the County Housing Advisory Committee, local municipal governments, and the Metropolitan Housing Commissions in the creation of this Plan. Plan outreach took the form of open houses, focus groups, and online surveys.

Included in the outreach was a goal setting and plan objectives was a discussion of the results of the Market Analysis and the Needs Assessment Analysis, and if new goals or objectives should be developed. This is how the County addressed new requirements for broadband services and resiliency. While the County did not receive specific comments on either, they will inform project selection in the 2020 to 2024 planning period.

The three focus group meetings were held with non-profit agencies and local governments on their individual housing, infrastructure, public facilities and public service needs. Locations were selected to maximize public participation. Interviews were conducted with each County Commissioner to discuss funding priorities and coordination with the strategies of the Plan. Additionally, the County held two public hearings to accept comments on the Plan during the process. The first was to accept comments on the Plan's identified goals and priority needs. The second hearing was held to accept comments on the draft Consolidated Plan. The Plan was adopted by the County Board of Commissioners prior to submission to HUD. Public meetings, online surveys, and public hearings were advertised in print media and online.

The chronology describes the times, and venues for the various aspects of public participation process:

- **February 5, 2019** – Focus Group #1 – Housing Advisory Committee including non-profits, business representatives, and service providers – Goals and Priority Needs including Housing and Public Services
- **September 17, 2019** – Focus Group #2 – Local municipal officials – Public Facilities and Infrastructure
- **September 18, 2019** – Focus Group #3 – Local municipal officials – Public Facilities and Infrastructure
- **August 20, 2019** – Open House #1 – Batavia Village Government Center – 5:00 p.m. – 7:00 p.m.
- **August 20, 2019** – Board of Commission Interviews

- **September 17, 2019** – Open House #2 – County Library – 5:00 p.m. – 7:00 p.m.
- **September 18, 2019 to October 31, 2019** – Online Survey for Resident Participation
- **May 27, 2020** –County Public Hearing #1
- **May 29, 2020** – Plan posted on County website for public comments
- **June 4 - June 8, 2020** – County public review period on draft Consolidated Plan
- **June 10, 2020** –County Public Hearing #2 – Clermont County Board of Commissioners
- **June 26, 2020** – Submission of Consolidated and Annual Plans to HUD

The County expanded and varied the number, location and time of the meetings to obtain input from racial and ethnic minorities, special needs populations including the elderly, disabled, homeless and those at risk of becoming homeless.

Citizen Participation Outreach

Table 4 – Citizen Participation Outreach

	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	Focus Group #1 - Stakeholder meeting with housing service providers and other community service providers, including members of the Clermont County Housing Advisory Committee; held on February 5, 2019	Attendees were invited to provide comments about the importance of public services, infrastructure, homelessness, job development, broadband service, resiliency and affordable housing. Attendees provided feedback on the Plan goals and priority needs. Of note were several issues: emergency/transitional housing, infrastructure, fair and permanent supportive housing, demolition and remediation, accessibility, services, senior/youth, and transportation.	None	N/A

	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments not Accepted and Reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	Ad for public outreach sessions.	No comments received.	None	N/A
3	Internet Outreach	Non-targeted/broad community	Ad for public outreach sessions.	No comments received.	None	https://clermontcountyohio.gov/community-development/conplan/(August 2019)
4	Newspaper Ad	Non-targeted/broad community	Ad for public outreach sessions.	No comments received.	None	N/A
5	Public Meeting	Non-targeted/broad community	Focus Group #2 - Public meeting with township, village, and city officials on September 17, 2019.	Local officials were invited to provide feedback on infrastructure and public facility needs, including broadband and resiliency, in their areas and the needs of low-income residents. Of note were several issues, particularly infrastructure, followed by: emergency/transitional housing, fair and permanent supportive housing, demolition and remediation, accessibility, services, senior/youth, and transportation.	None	N/A
6	Public Meeting	Non-targeted/broad community	Public open house information meeting at Batavia Village Government Center on 65 Second Street August 20, 2019.	Open house presented demographic analysis and the results of the needs analysis and market assessments. Residents were asked to provide feedback on local needs and priorities for housing, infrastructure, public facilities, public services, and economic development. No comments were received.	None	N/A

	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments not Accepted and Reasons	URL (If applicable)
7	Public Meeting	Housing Providers, Community Services agencies	Focus Group #3 - Public meeting with additional township, village, and city officials on September 18, 2019.	Local officials provided feedback on infrastructure and public facility needs in their areas and the needs of low-income residents. Of note were several issues – particularly infrastructure, followed by: emergency/transitional housing, fair and permanent supportive housing, demolition and remediation, accessibility, services, senior/youth, and transportation.	None	N/A
8	Public Meeting	Non-targeted/broad community	Public open house information meeting at Clermont County Public Library in Amelia, on 58 Maple Street on September 17, 2019.	Open house presented demographic analysis and the results of the needs analysis and market assessments. Residents were asked to provide feedback on local needs and priorities for housing, infrastructure, public facilities, public services, and economic development. Infrastructure, public facilities, and economic development activities ranked high in importance.	None	N/A
9	Flyer	Non-targeted/broad community	Informational flyer posted in public government buildings and libraries across county regarding public open house meetings on August 20 and September 17, 2019; also emailed to all municipalities for posting on their community bulletin boards	No comments received.	None	N/A

	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received	Summary of Comments not Accepted and Reasons	URL (If applicable)
10	Flyer	Non-targeted/broad community	Links sent out via County Twitter profile.	No comments received.	None	https://twitter.com/ClermontCounty
11	Flyer	Non-targeted/broad community	Flyer and advertisements for plan events posted on the County Facebook page.	No comments received.	None	https://www.facebook.com/ClermontCounty
12	Public Meeting	Non-targeted/broad community	Clermont Board of Commission Interviews August 20, 2019.	Board of commissioners provided feedback on the plan goals and priorities, following the incorporation of comments received during initial public outreach activities. Issues of note were: demolition and remediation, infrastructure, accessibility, senior and youth services, permanent supportive housing.	None	N/A
13	Public Hearing	Non-targeted/broad community	Clermont County Public Hearing #1 held on May 27, 2020	Feedback on Plan goals and priorities.	None	N/A
14	Public Hearing	Non-targeted/broad community	Public hearing on adoption of 5-year Consolidated Plan documents and Annual Action Plan activities scheduled Jun 10, 2020	No comments received.	None	https://www.clermontsun.com/2020/06/03/public-notices-june-4-2020/
15	Internet Outreach	Non-targeted/broad community	An online survey was available for citizen input for approximately 30 days.	Feedback on Plan goals and priorities. Highest priorities were: Emergency Shelter, Supportive Services, Permanent Supportive Housing, followed by: Fair Housing/Rehab/Seniors and Youth, and Transportation.	None	N/A



Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following narrative, and the data presented, is updated based on the 2011 to 2015 CHAS Data, supplemented by the ACS data, where appropriate. The County has also used the Ohio BoSCoC PIT and HIC reports and public health data collected by the Ohio Department of Public Health. The needs assessment of this Plan is intended to provide a clear picture as related to the quality of affordable housing, public housing, homelessness, special needs populations, and community development in Clermont County.

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

Summary of Housing Needs

Population and income changes in Clermont County show modest growth between the base year and current data estimates. Overall, median income went up by 6.32% from \$60,365 in 2010 (ACS Base Year) to \$64,183 in 2015 (2017 ACS). While the population in Clermont County decreased by 0.7% during this same period from 197,363 persons to 196,005 persons, the number of overall households within the County rose by 2.33%. Growth in population and housing indicates that the quality of life and opportunities offered to those residing in the County were enough to result in a near stable population and household growth.

The County has also worked to understand and evaluate the needs of public housing residents, families in public housing and persons living with HIV and their families. While the County serves residents with 217 units through housing voucher programs and 861 through Public Housing and 861, there is a long waiting list and greater demand exists in the County. Similarly, while no persons with HIV are reported to be served through this program. We know that the rate of persons living with HIV/AIDS in Clermont County was 78.4 per 100,000. While this is lower than the State as a whole, there is an opportunity to serve this populations housing needs.

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2010	Most Recent Year: 2015	% Change
Population	197,363	196,005	-0.69%
Households	71,633	73,305	2.33%
Median Income*	\$60,365.00	\$64,183.00	6.32%

Data Source: 2006-2010 ACS (Base Year), 2011-2015 ACS (Most Recent Year)
 *2010 Decennial Census, 2017 American Community Survey 5-Year Estimates

Clermont County - Income

MEDIAN INCOME

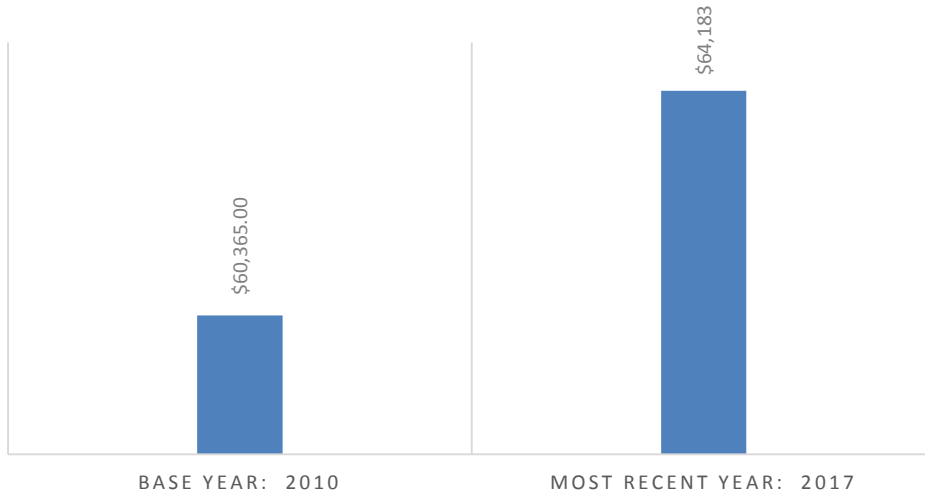


Chart 1

Clermont County - Population & Households

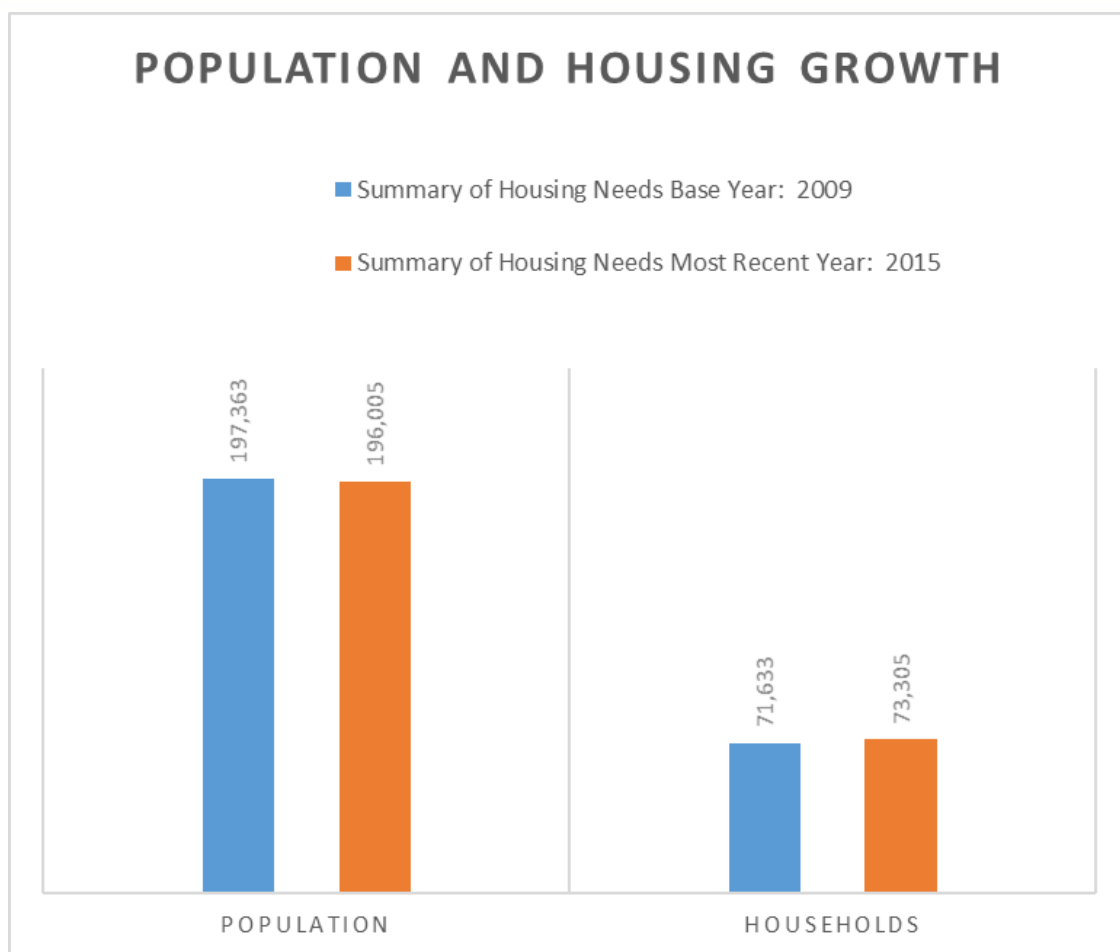


Chart 2

Table 6 - Total Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,290	8,869	13,059	7,959	35,105
Small Family Households	2,749	2,900	4,928	3,595	20,915
Large Family Households	489	563	952	753	3,404
Household contains at least one person 62-74 years of age	1,533	1,963	3,194	1,917	6,999
Household contains at least one person age 75 or older	1,135	1,825	1,676	741	1,728
Households with one or more children 6 years old or younger	1,279	1,297	2,154	1,392	4,351

Data Source: 2011-2015 CHAS

Median Family Income by Household Type

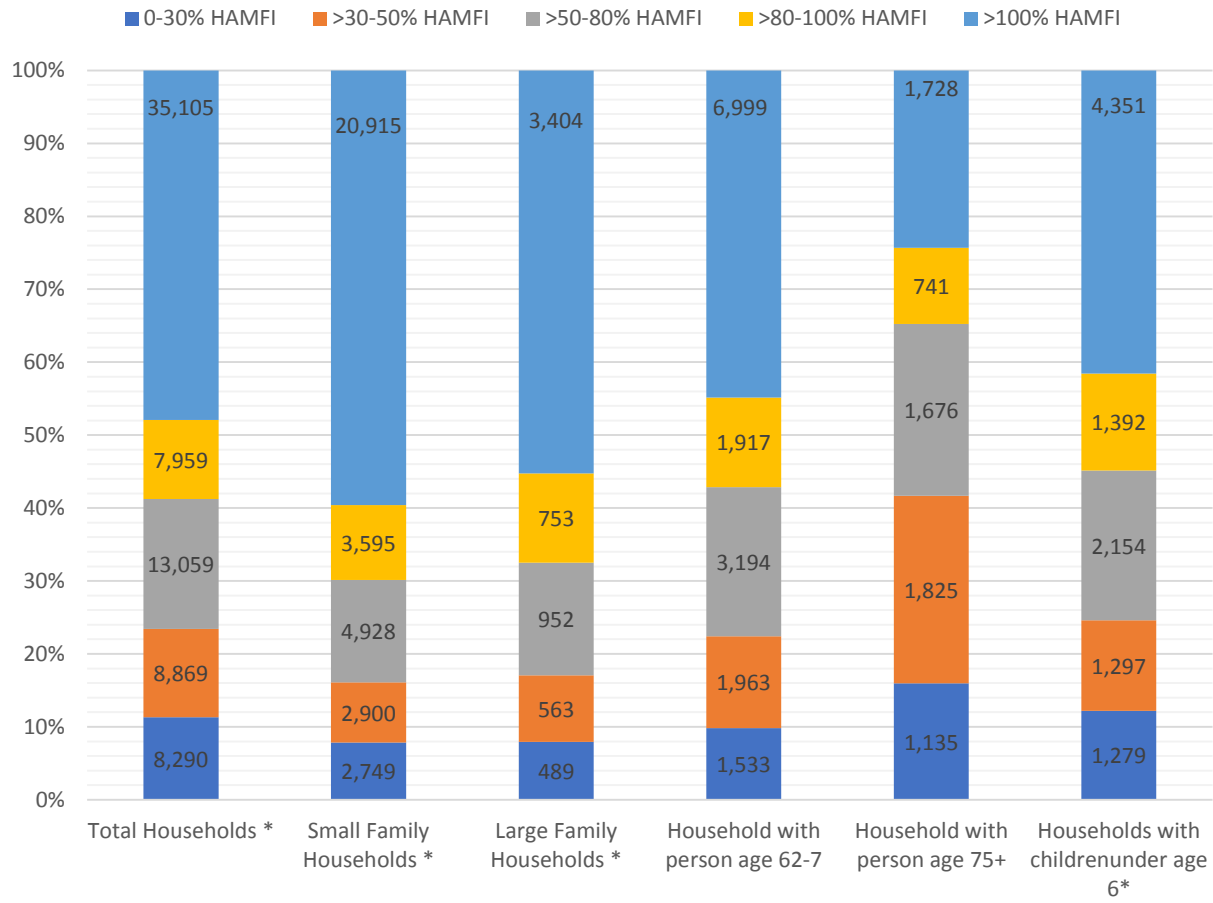


Chart 3

Housing Needs Summary Tables

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

Table 7 – Housing Problems Table

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	195	59	20	40	314	4	14	25	45	88
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	34	0	0	0	34	0	0	25	0	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	97	103	20	90	310	65	59	97	59	280
Housing cost burden greater than 50% of income (and none of the above problems)	2,650	672	100	4	3,426	1,662	1,158	618	84	3,522
Housing cost burden greater than 30% of income (and none of the above problems)	975	2,110	938	29	4,052	704	1,092	2,474	865	5,135
Zero/negative Income (and none of the above problems)	389	0	0	0	389	240	0	0	0	240

Data Source: 2011-2015 CHAS

Housing Problems - Renters

- Zero/negative Income (and none of the above problems)
- Housing cost burden greater than 30% of income (and none of the above problems)
- Housing cost burden greater than 50% of income (and none of the above problems)
- Overcrowded - With 1.01-1.5 people per room (and none of the above problems)
- Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)
- Substandard Housing - Lacking complete plumbing or kitchen facilities

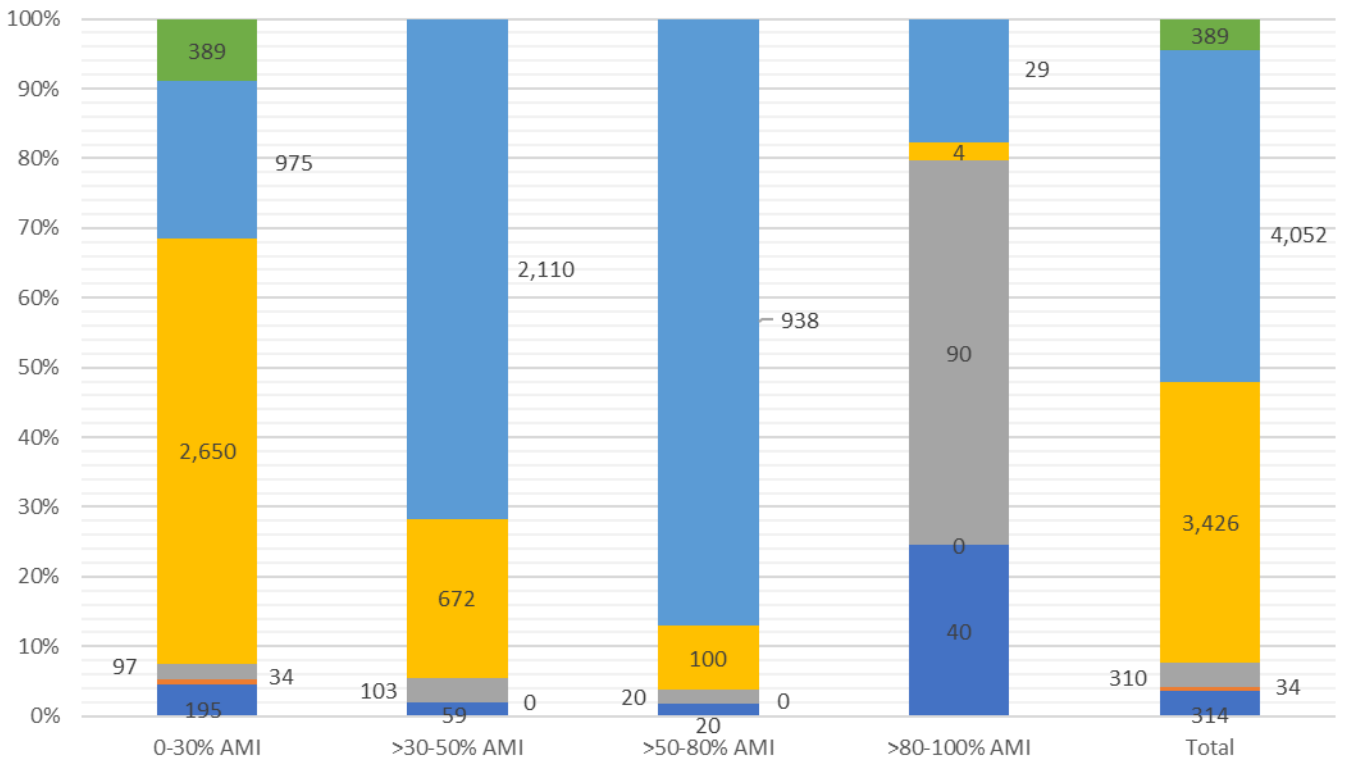


Chart 4

Housing Problems - Owners

- Zero/negative Income (and none of the above problems)
- Housing cost burden greater than 30% of income (and none of the above problems)
- Housing cost burden greater than 50% of income (and none of the above problems)
- Overcrowded - With 1.01-1.5 people per room (and none of the above problems)
- Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)
- Substandard Housing - Lacking complete plumbing or kitchen facilities

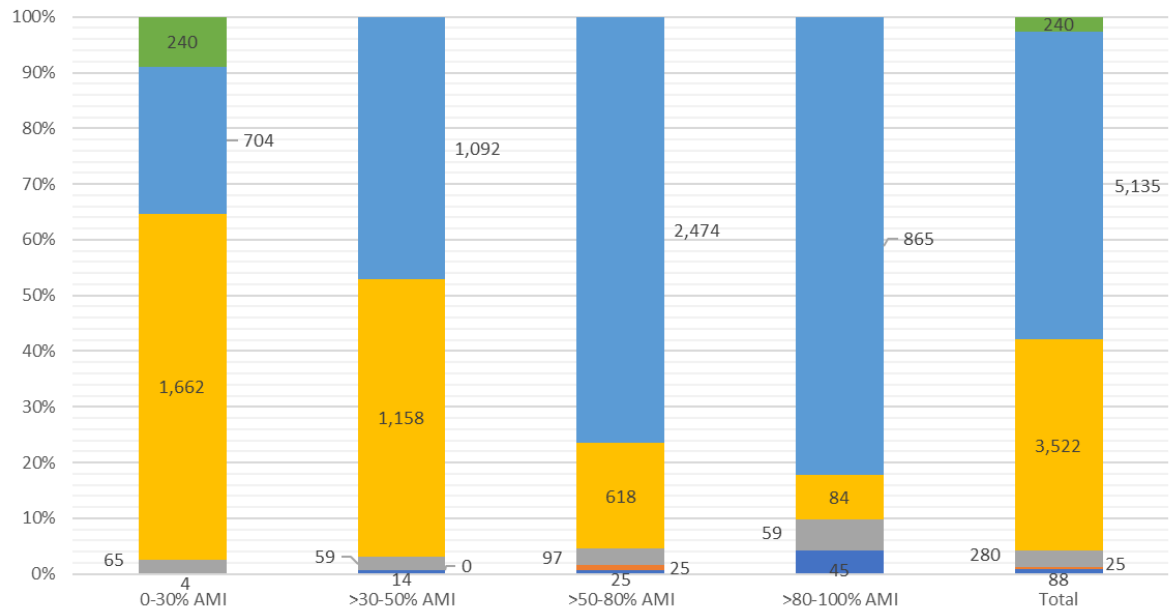


Chart 5

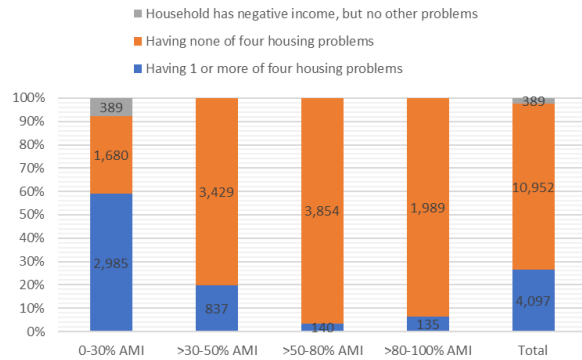
2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Table 8 – Housing Problems 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,985	837	140	135	4,097	1,727	1,247	773	188	3,935
Having none of four housing problems	1,680	3,429	3,854	1,989	10,952	1,272	3,374	8,293	5,638	18,577
Household has negative income, but none of the other housing problems	389	0	0	0	389	240	0	0	0	240

Data Source: 2011-2015 CHAS

Severe Housing Problems - Renters



Severe Housing Problems - Owners

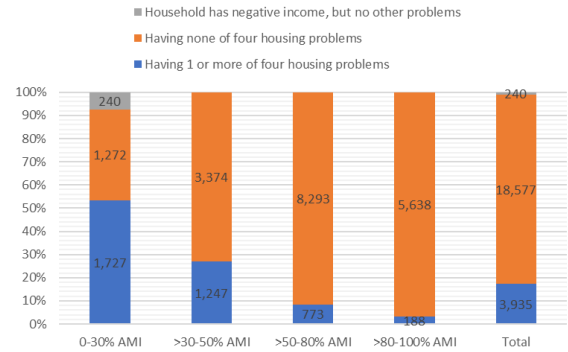


Chart 6

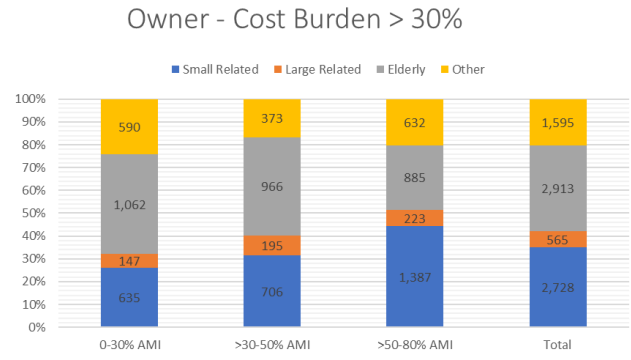
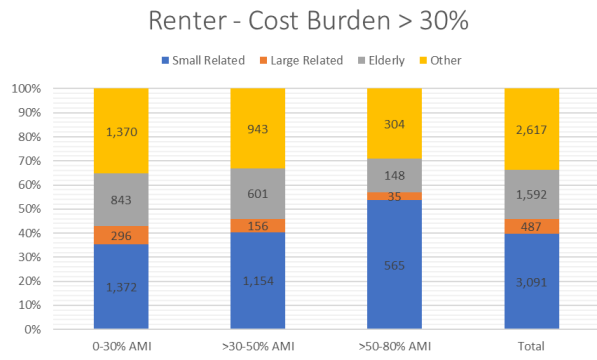
3. Cost Burden > 30%

Table 9 – Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,372	1,154	565	3,091	635	706	1,387	2,728
Large Related	296	156	35	487	147	195	223	565
Elderly	843	601	148	1,592	1,062	966	885	2,913
Other	1,370	943	304	2,617	590	373	632	1,595
Total need by income	3,881	2,854	1,052	7,787	2,434	2,240	3,127	7,801

DATA SOURCE: 2011-2015 CHAS

Chart 7



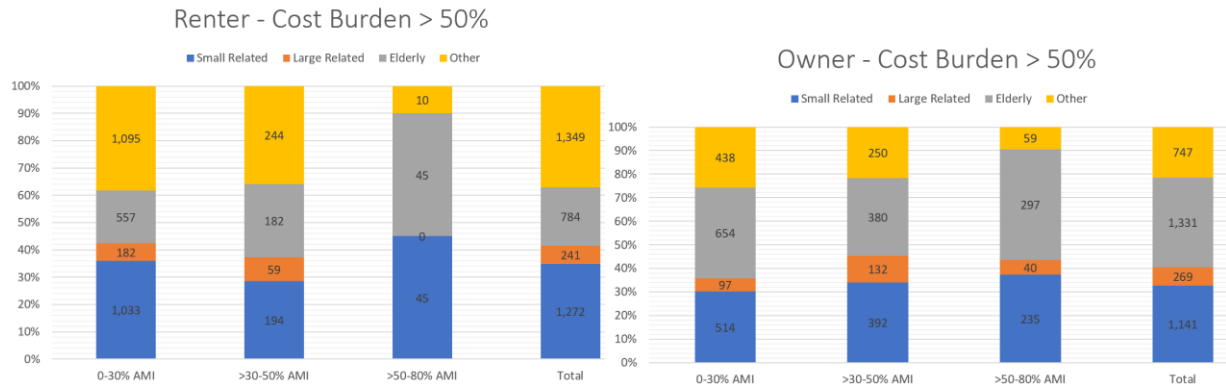
4. Cost Burden > 50%

Table 10 – Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,033	194	45	1,272	514	392	235	1,141
Large Related	182	59	0	241	97	132	40	269
Elderly	557	182	45	784	654	380	297	1,331
Other	1,095	244	10	1,349	438	250	59	747
Total need by income	2,867	679	100	3,646	1,703	1,154	631	3,488

Data Source: 2011-2015 CHAS

Chart 8



5. Crowding (More than one person per room)

Table 11 – Crowding Information – 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	101	103	20	10	234	55	10	83	59	207
Multiple, unrelated family households	15	0	0	80	95	10	49	43	0	102
Other, non-family households	15	0	0	0	15	0	0	0	0	0
Total need by income	131	103	20	90	344	65	59	126	59	309

Data Source: 2011-2015 CHAS

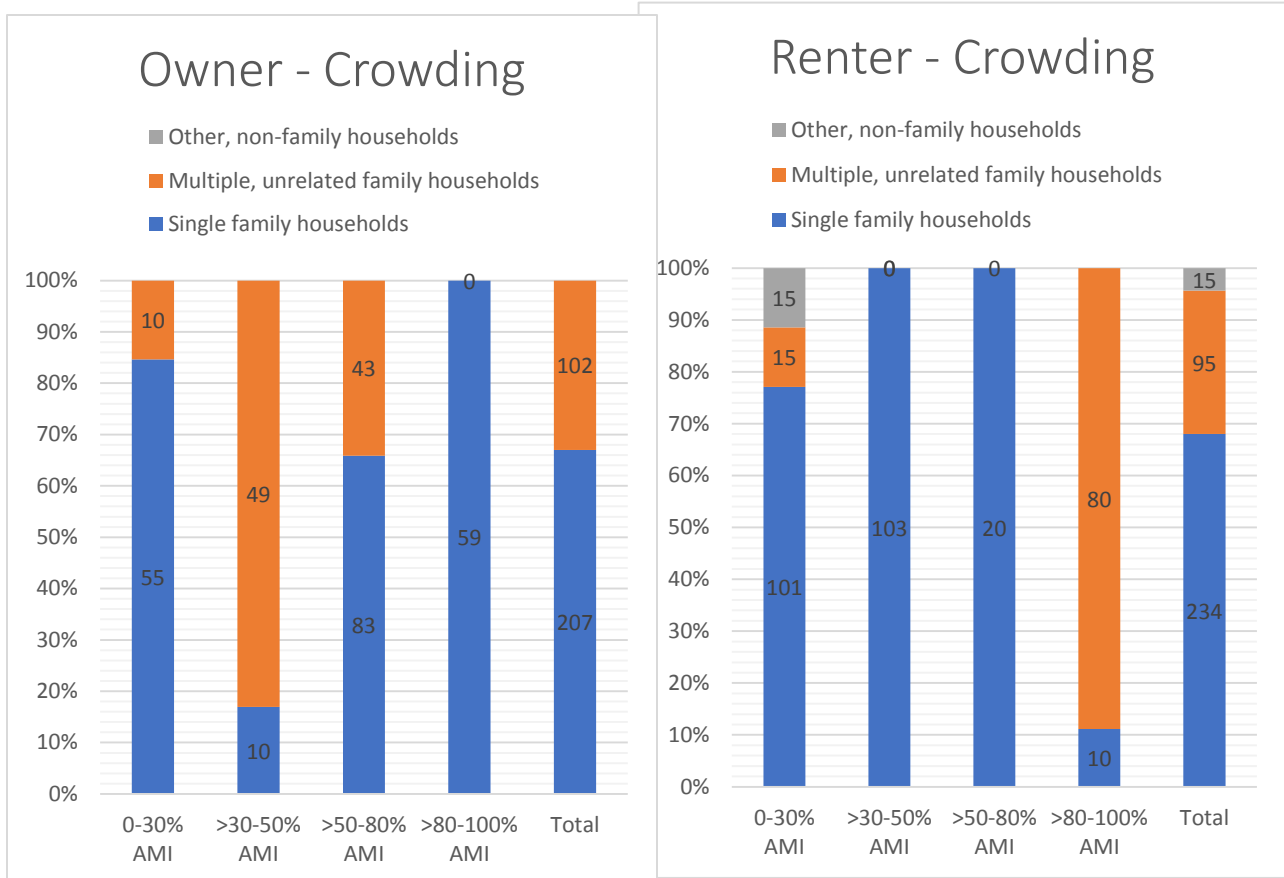


Chart 9

Table 12 – Crowding Information – 2/2

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1025	865	810	2700	300	460	1380	2140

Data Source Comments

2011-2015 CHAS

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

In Clermont County, approximately 52% of residents have incomes under 100% HAMFI and 41% have incomes under 80% HAMFI. This percentage is slightly less than the statewide proportion of 56.8% and the national proportion of 54.1%.

Across all population segments, there are a greater proportion of elderly, and families with children under six years of age that have incomes under 100% HAMFI. This proportion includes about 76% of seniors ages 75 and older, 58% of households with children under the age of 6, and 55% of individuals between the ages of 64-75. While these figures are relatively high, this has been a downward trend since 2015. While it is to be expected that incomes diminish as people approach later phases of life, it is worth noting that the proportion of people age 75 and up with incomes under 100% HAMFI is 24% higher than the countywide proportion.

Data suggest an increasing need to address housing issues in Clermont County for elderly residents when comparing the percent of population over 65 in Clermont County to State and National data. 13.4% of Clermont County residents are over the age of 65, up nearly 2% since release of the last Consolidated Plan. Clermont County has proportionally fewer elderly than the Ohio and National percentages of persons over the age of 65, which amount to 15.1% and 14.1 % respectively. In 2017, the U.S. Census Bureau's Population Division published, "Table 2. Projected Age Groups and Sex Composition of the Population: 2017 to 2060", which estimates that the percent of persons age 65 and older would grow to 65% by the year 2040, representing an addition of more than 30 million persons into this age cohort.

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

No specific data are available to the County at this time to assess the overall extent of this problem, but the data above provide information on number of families experiencing housing problems at various income levels. This plan supports coordination of services to disabled persons and victims of domestic violence, dating violence, sexual assault and stalking. Representatives from YWCA of Cincinnati participated in plan development and strategy sessions and they indicate that demand for these services is extensive and continued support should be a goal and action resulting from this plan.

What are the most common housing problems?

The six housing problems are defined as substandard housing (lacking complete plumbing or kitchen facilities); severely overcrowded housing (with more than 1.51 persons per room); overcrowded (with 1.01 to 1.5 persons

per room); housing cost burden of greater than 50% of income; housing cost burden of 30% of income; and zero/negative income.

Among renters in Clermont County, housing cost is by far the most prevalent of the problems. It accounts for 90% of total reported problems, with 47% of reported problems indicating a housing cost burden greater than 30%, and 40% of reported problems indicating housing cost burden greater than 50%. There is variance in how these problems disperse among income levels. For instance, at 80-100% AMI a housing cost burden of 30% accounts for 22% of problems, and overcrowding at 60%. In this income bracket, a housing cost burden of over 50% is less than 3% of the problems. Housing costs become a larger issue in lower income brackets, representing 96% of problems in the 50-80% AMI, 94% of problems in the 30-50% AMI, and 84% of problems in the 0-30% AMI.

These patterns extend to homeownership data as well. Among homeowners in Clermont County, housing cost accounts for approximately 94% of total reported problems, with 55% of the reported problems indicating a housing cost burden greater than 30%, and 38% of the reported problems indicating housing cost burden greater than 50%. Unlike renters, a low percentage – less than 4% - experience plumbing/kitchen problems. Severe overcrowding is not a noticeable issue among homeowners. Housing cost burden is an issue for more than 90% of homeowners in lower income brackets affecting 89% of individuals who are at 0-30% AMI, 97% of individuals who are at 30-50% AMI, and 96% of individuals who are at 50-80% AMI. In fact, housing cost burdens affect an even greater proportion of low-income homeowners than low-income renters.

Overall, the percentage of residents in Clermont County that pay more than 30% of their income, 29.02%, is similar but lower than that at the State (32.13%) and National (36.124%) levels.

Severe housing problems are defined as severe overcrowding, cost burdens of greater than 50% of income, housing that lacks complete plumbing or kitchen facilities, or households with zero or negative income. Houses that experience one or more of these four problems are considered to have severe housing problems. In Clermont County about 26% of renters and 18% of owners experience severe housing problems. Issues increase in lower income ranges where owners largely experience severe housing cost burden.

Crowding is most prevalent in single-family households for both renters and owners. There is a spike in unrelated household crowding for owners in the 30% to 80% AMI, which only represents 24% of the total owner crowding distribution.

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

Looking at cost burden by population segments reveals that small families and the elderly face the highest prevalence of cost burden greater than 30% of income. Small families represent approximately 36% of both renter and owner housing in this range and the distribution is fairly consistent across income brackets. There was also a 44% spike in housing cost burdens greater than 30% for households earning 50-80% AMI between 2009 and 2015. Housing cost burdens greater than 30% also affect 40% of seniors. Seniors earning less than 30% AMI also experienced a 44% spike in housing cost burden greater than 30% between 2009 and 2015. Among renters, housing cost burden greater than 30% is fairly consistent across income ranges.

Still, small families are most affected at 40 % with those earning 50-80% AMI having experienced a 54% spike in housing cost burden between 2009 and 2015.

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

Many families are at risk of needing to use shelters or even becoming unsheltered. Some common risks for this include loss of employment, eviction from housing, lacking access to jobs, lacking transportation to jobs, mental health issues and substance abuse disorders.

Clermont County is served by the Balance of State Continuum of Care (BOSCO). According to the United States Interagency Council on Homelessness, in January of 2019, there were 10,345 individuals, 999 families, 874 chronically homeless individuals, 643 unaccompanied young adults, and 676 homeless veterans in the BOSCO. Comparatively, the Coalition on Homelessness and Housing in Ohio (COHHIO), reported that in January of 2013, there were 3,830 individuals, 1,807 families, 330 chronically homeless individuals, and 226 homeless veterans in the BOSCO. In 2010, there were 4,555 individuals, 2,511 families, 429 chronically homeless individuals, and 146 homeless veterans in the BOSCO. The number of homeless counted declined between 2010 and 2013, in part due to temporary closure of a large transitional housing program for families. Between 2013 and 2019, however, as troops returned home from service in Operations Enduring Freedom and Freedom's Sentinel (collectively known as the War in Afghanistan), the number of homeless veterans in Ohio tripled. Additionally, the chronically homeless more than doubled in this time period.

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

HUD's definition of individuals or families at risk of homelessness include those falling into the 0-30% area median income bracket who are lacking support resources to prevent them from moving to an emergency shelter AND meet one additional condition, such as living in a motel, being at risk of termination of current living within 21 days, or having moved twice during a period of 60 days for economic reasons.

According to the most recent BOSCO Homelessness Report, of 2013, homeless families account for 47% of the homeless population in the area it serves. Reasons for homelessness among families include eviction, domestic violence, under employment/low income, loss of job, and lack of affordable housing.

According to the BOSCO 2013 Homelessness Report, homeless individuals account for 53% of the homeless population in the area it serves. Chronically homeless make up 9% of the homeless population and veterans make up 6% of the homeless population. Veterans are the most likely chronically homeless. Reasons for homelessness among Individuals include eviction, loss of job, lack of affordable housing, family conflict, underemployment, and/or low household income.

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

Based on the preceding narrative, further refined in the Housing Needs Analysis table of this Plan, the following priority housing needs have been identified:

1. Homebuyer assistance, particularly to address the large number of vacant properties.
2. Tenant-Based Rental Assistance for those newly made homeless or at risk of homelessness.
3. Property acquisition to provide affordable rental housing for those with special needs.
4. Homeowner rehabilitation.
5. Possible rental rehabilitation or development, if appropriate and feasible.

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

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

Introduction

HUD recognizes a disproportionately greater need when one racial group’s experience with a particular housing issue is at least 10 percentage points higher than for the jurisdiction as a whole. The tables, maps, graphs, and discussion that follow illustrate the trends in Clermont County and opportunities to strategically address disproportions of Housing Problems through the implementation of the 2020-2024 Consolidated Plan.

0%-30% of Area Median Income

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,419	1,272	629
White	6,034	1,202	499
Black / African American	127	55	40
Asian	25	4	0
American Indian, Alaska Native	25	10	0
Pacific Islander	10	0	0
Hispanic	104	0	90

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

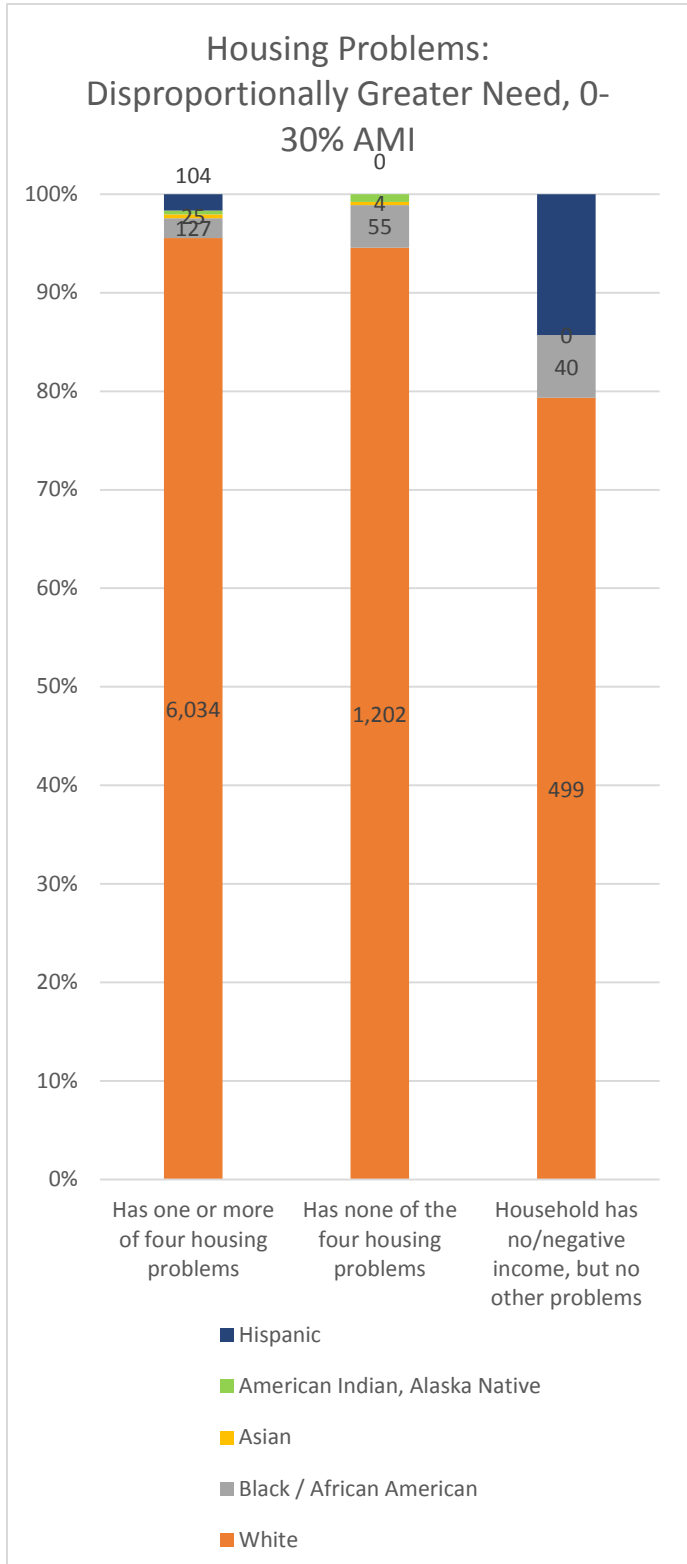
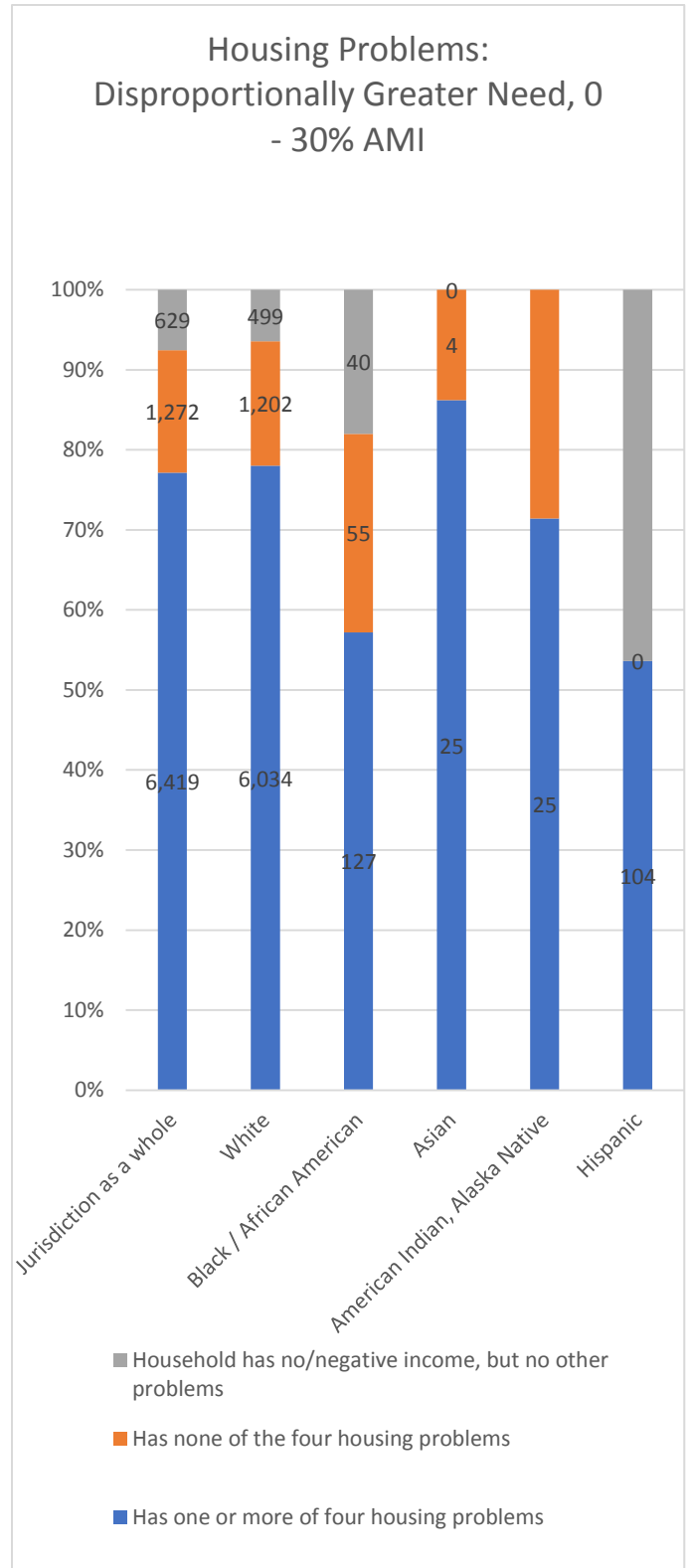


Chart 10



30%-50% of Area Median Income

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,280	3,608	0
White	5,055	3,468	0
Black / African American	55	25	0
Asian	19	29	0
American Indian, Alaska Native	4	25	0
Pacific Islander	0	0	0
Hispanic	24	25	0

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

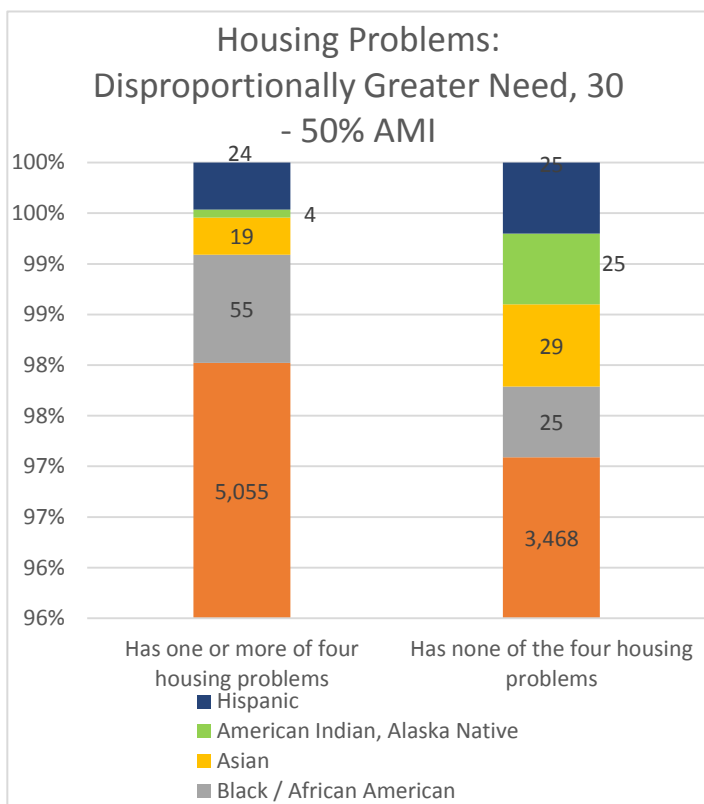
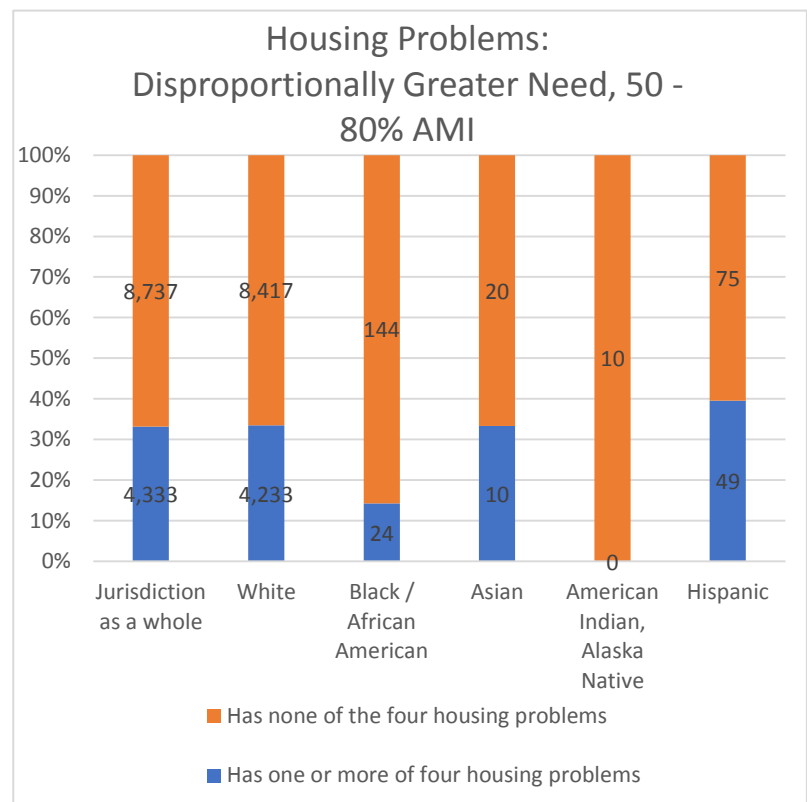


Chart 11



50%-80% of Area Median Income

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,333	8,737	0
White	4,233	8,417	0
Black / African American	24	144	0
Asian	10	20	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	49	75	0

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

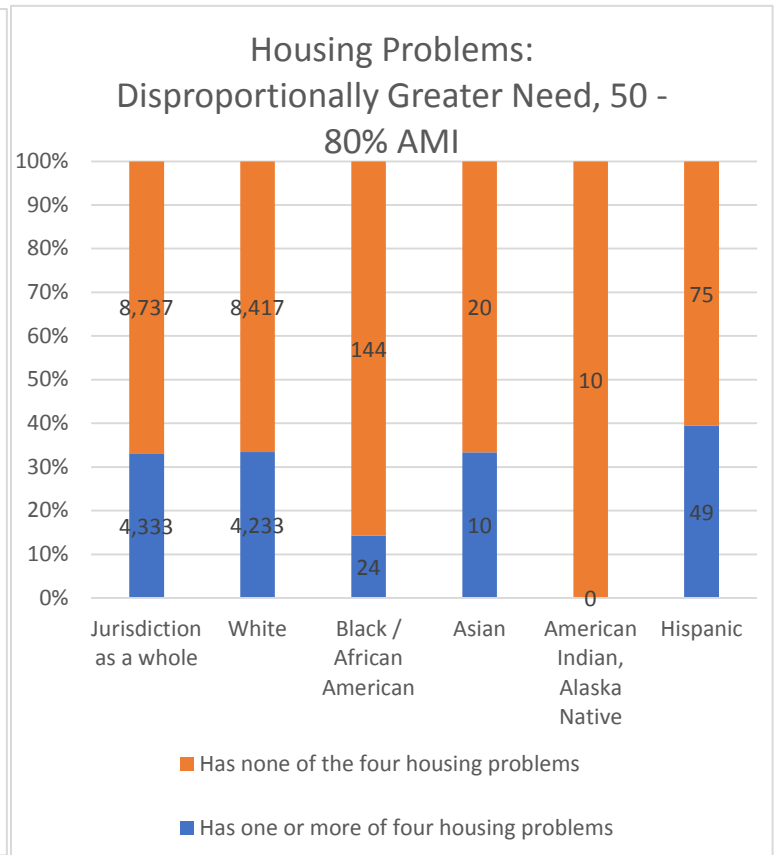
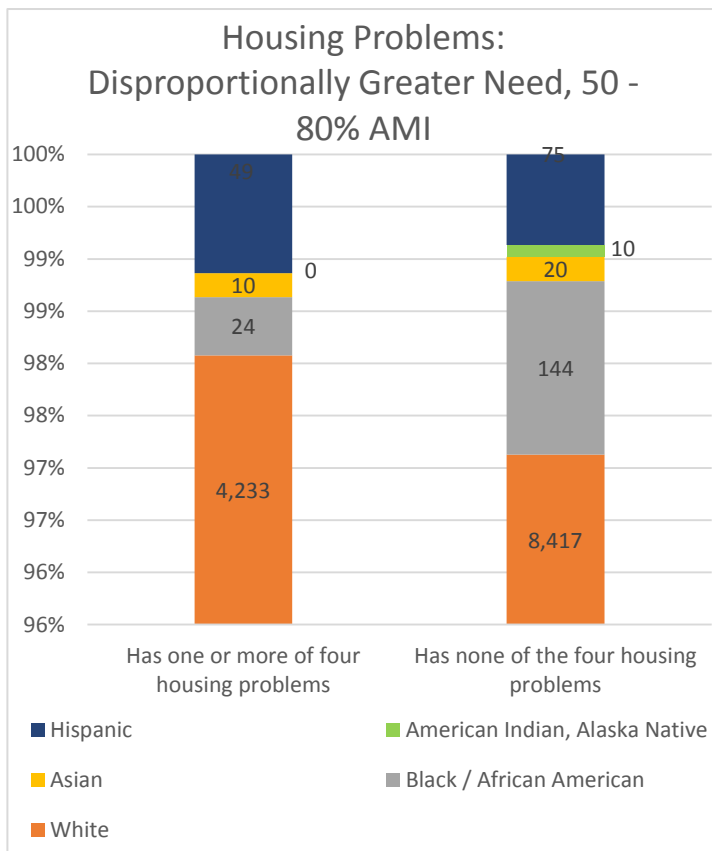


Chart 12

80%-100% of Area Median Income

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,230	6,717	0
White	1,160	6,287	0
Black / African American	0	120	0
Asian	0	99	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	65	119	0

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

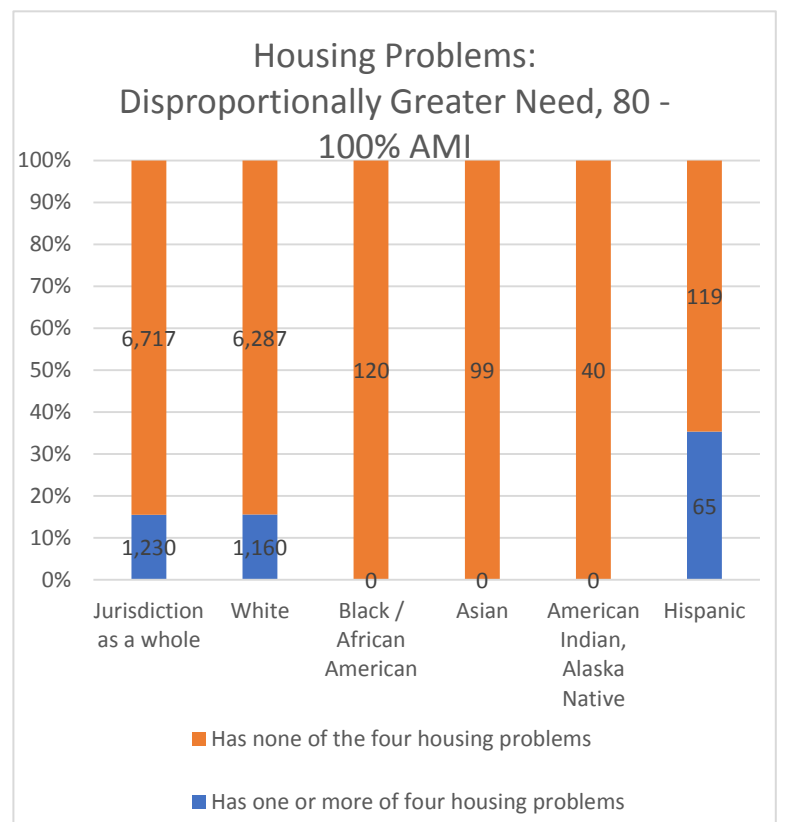
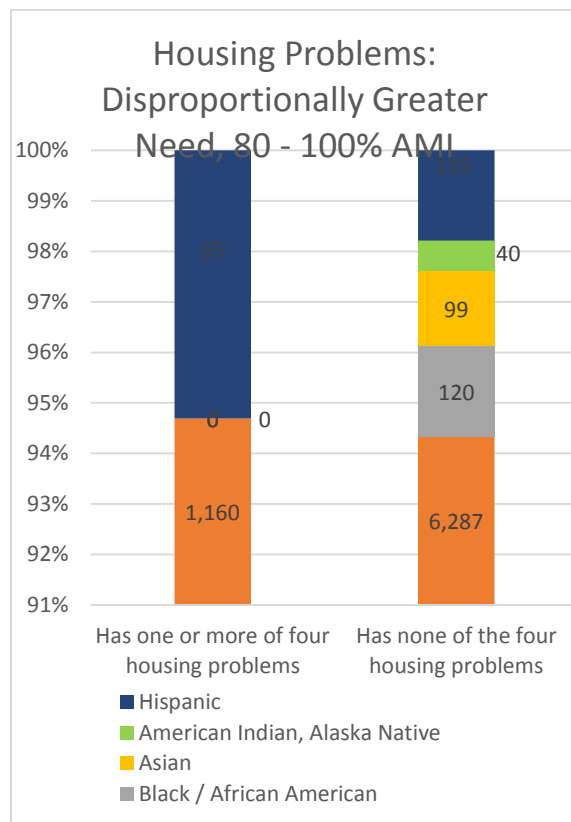


Chart 13

Discussion

At less than 30% AMI, proportionality of housing problems across race is fairly consistent. 25% of Black residents have no housing problems – less than the countywide average. 85% of Asian residents have one or more of the housing problems – greater than the countywide average. Hispanic residents have a higher proportion of individuals with no income.

At 30-50% AMI, proportionality of housing problems is fairly consistent. White residents make up roughly 97% of those with no problems, and roughly 98% of those with 1 of 4 problems. About 40-50% of Asian and Hispanic residents experience housing problems compared to about 60-70% of Black and White residents.

At 50-80% AMI, proportionality of housing issues is fairly consistent. About 14% of Black residents experience housing problems compared to about 32% of the jurisdiction as a whole. Only 40% of Hispanic residents experience a housing problem, 10% more than the jurisdiction as a whole.

At 80-100% AMI, proportionality is skewed across race. Only White and Hispanic residents experience housing problems in the 80-100% AMI range. 35% of Hispanic residents experience housing problems in this range, 20% more than the jurisdiction as a whole.

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

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

Introduction

As previously stated, HUD recognizes a disproportionately greater need when one racial group experiences greater than 10 percentage points more of a particular housing issue than the jurisdiction as a whole. The tables, maps, graphs, and discussion that follow illustrate the trends in Clermont County and opportunities to strategically address disproportions of Severe Housing Problems through the implementation of the 2020-2024 Consolidated Plan.

0%-30% of Area Median Income

Table 17 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,712	2,952	629
White	4,433	2,797	499
Black / African American	93	89	40
Asian	25	4	0
American Indian, Alaska Native	25	10	0
Pacific Islander	0	10	0
Hispanic	74	30	90

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

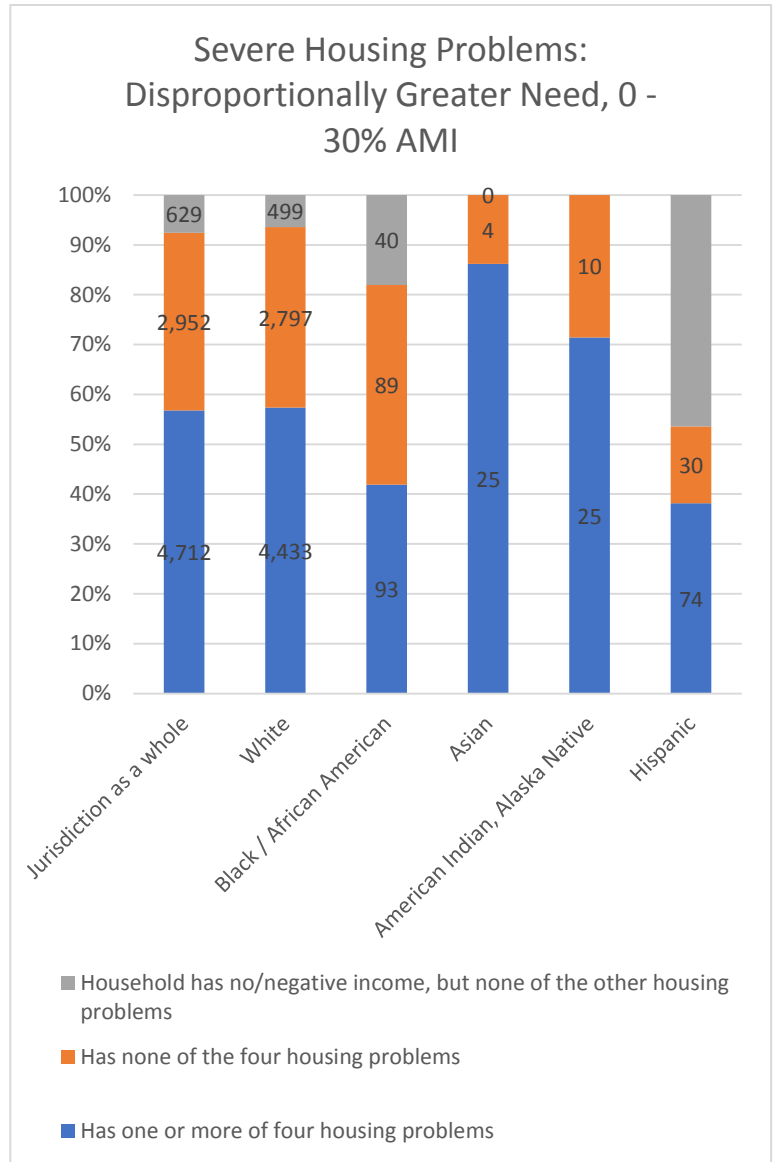
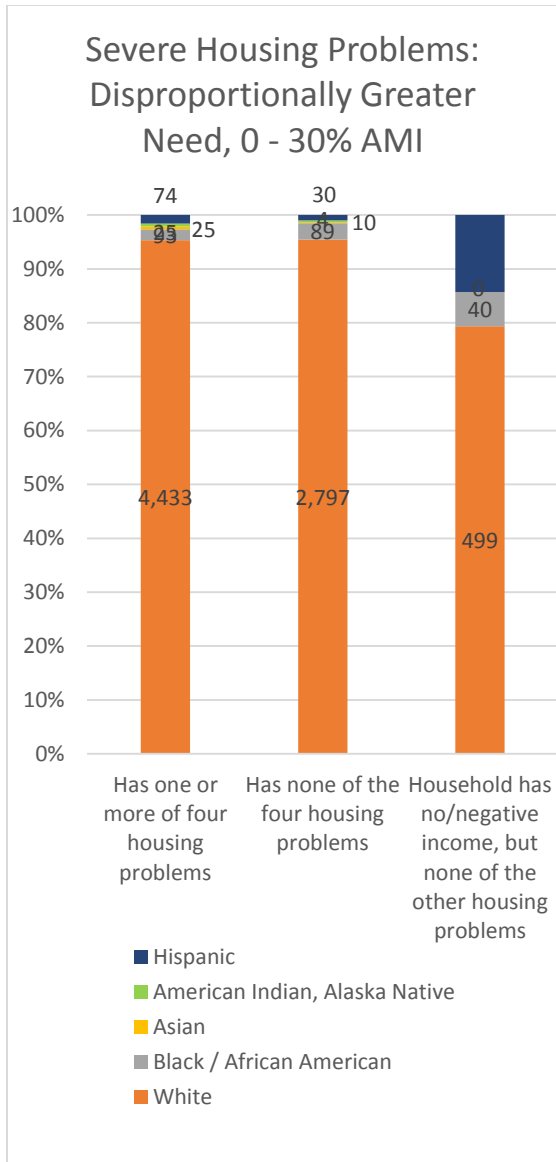


Chart 14

30%-50% of Area Median Income

Table 18 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,084	6,803	0
White	1,949	6,583	0
Black / African American	55	25	0
Asian	15	33	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	0	0
Hispanic	24	25	0

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

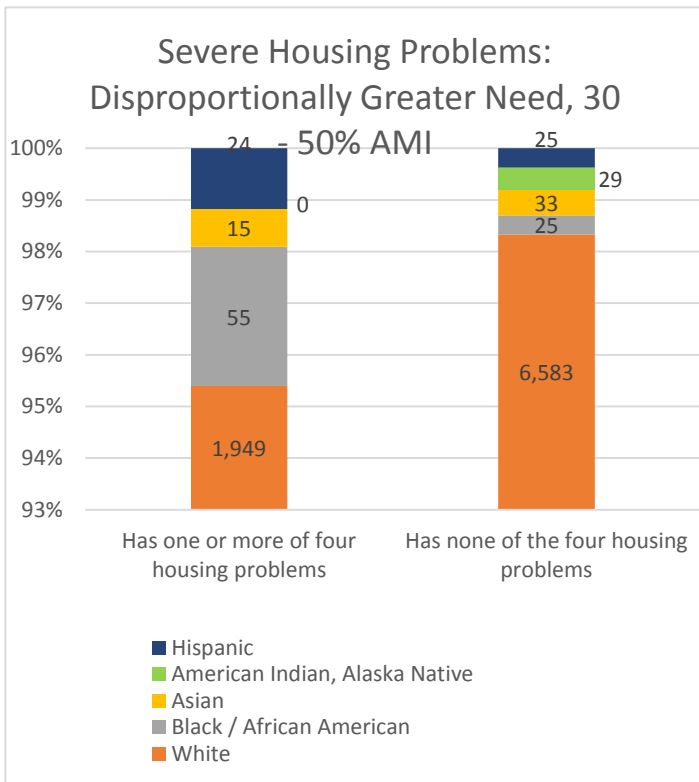
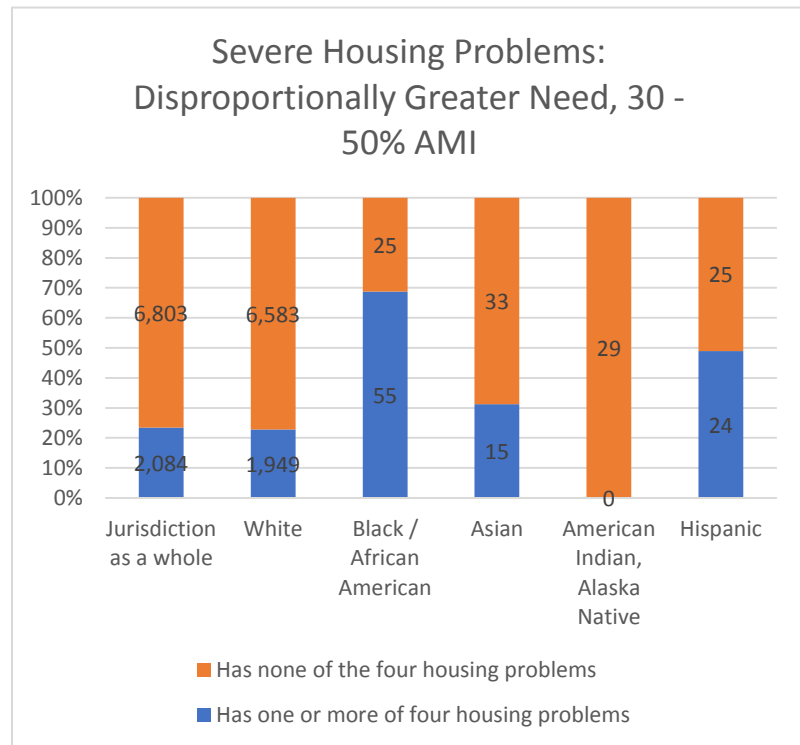


Chart 15



50%-80% of Area Median Income

Table 19 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	913	12,147	0
White	883	11,762	0
Black / African American	0	168	0
Asian	10	20	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	4	120	0

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

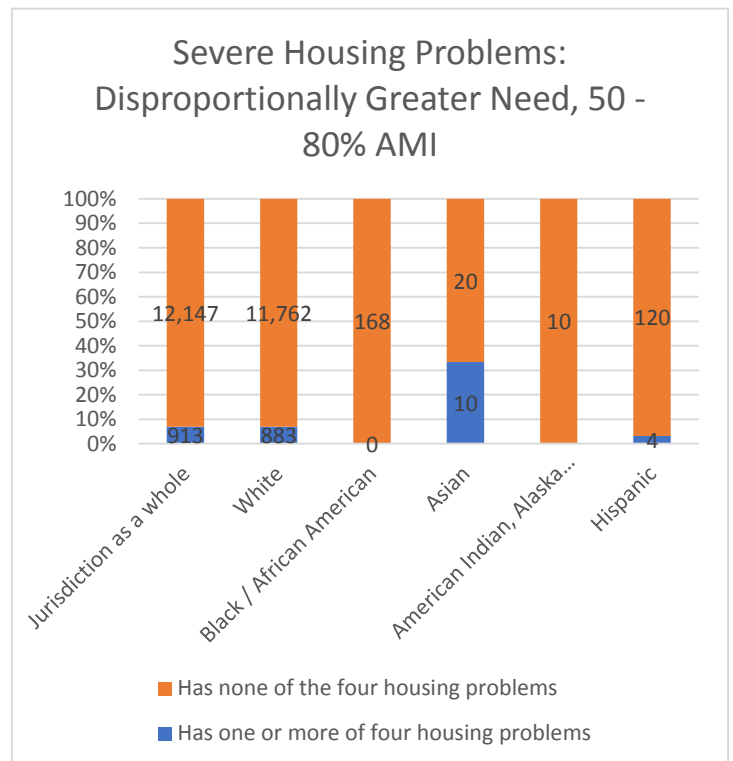
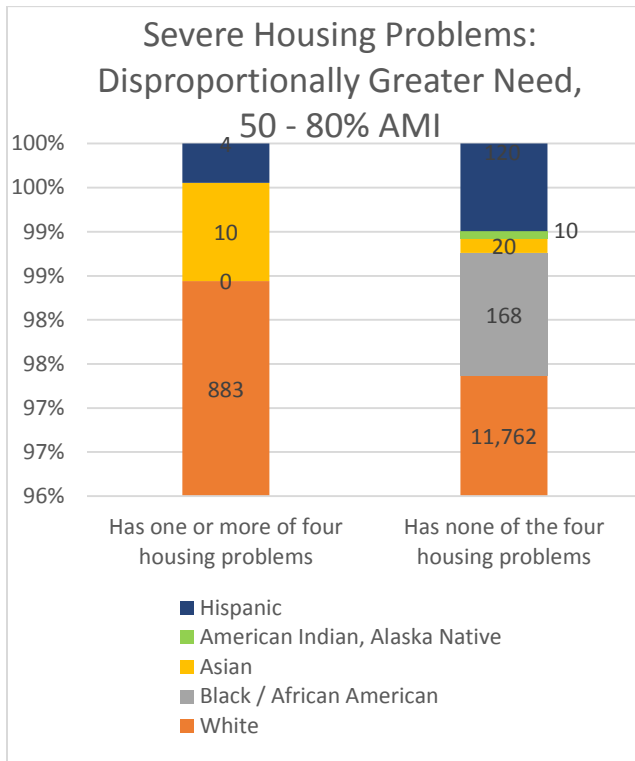


Chart 16

80%-100% of Area Median Income

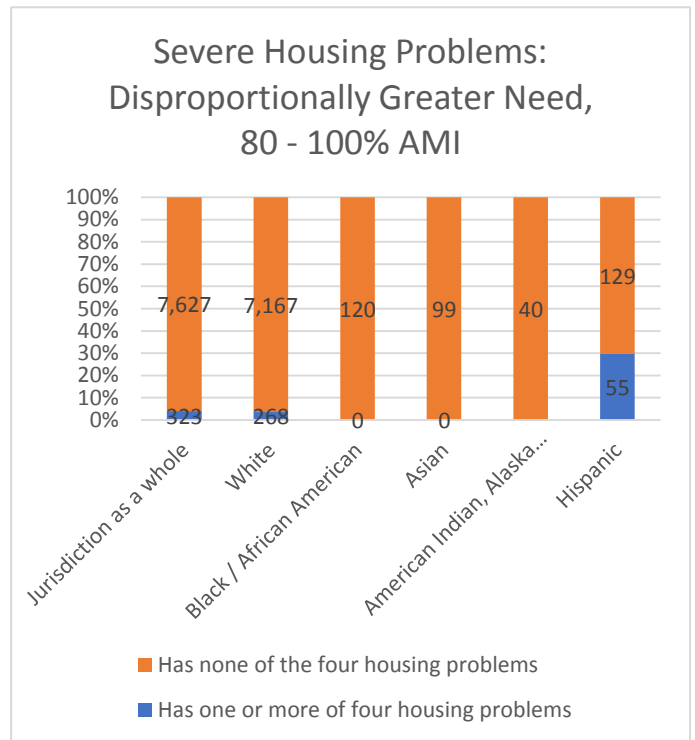
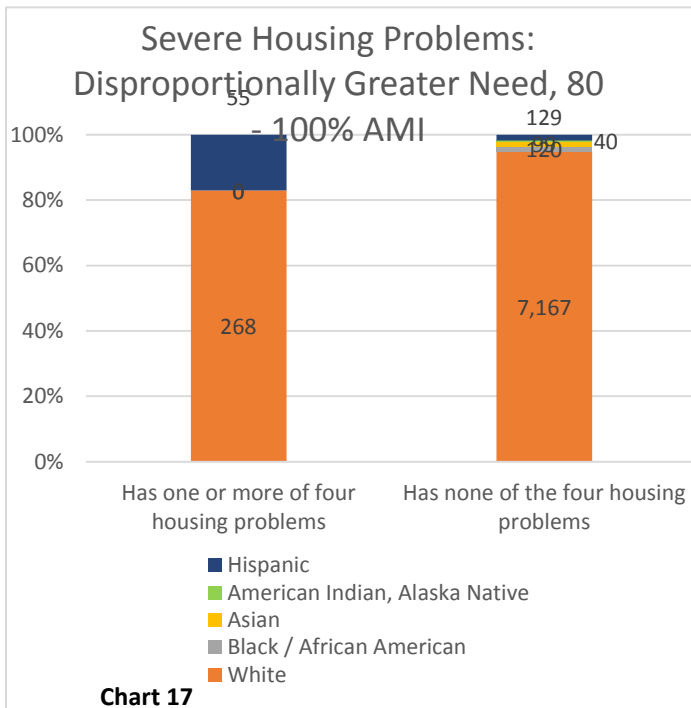
Table 20 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	323	7,627	0
White	268	7,167	0
Black / African American	0	120	0
Asian	0	99	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	55	129	0

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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



Discussion

At less than 30% AMI, proportionality of severe housing problems across race is skewed. Roughly 86% of Asian residents (28% more than the jurisdiction as a whole), and roughly 70% of American Indian residents (12% more than the Jurisdiction as a whole) experience a severe housing problem, as compared to roughly 60% of White, and 40% of Black and Hispanic residents.

At 30-50% AMI, proportionality of severe housing problems across race is skewed. Roughly 68% of Black residents (40% more than the jurisdiction as a whole), and roughly 45% of Hispanic residents (25% more than the jurisdiction as a whole) experience a severe housing problem, as compared to roughly 20% of White residents. At 30-50% AMI, American Indian residents experience no severe housing problem.

At 50-80% AMI, proportionality of severe housing problems across race is skewed. Roughly 36% of Asian residents experience severe housing problems (20% more than the jurisdiction as a whole), as compared to roughly 6% of White and Hispanic residents. At 50-80% AMI, Black and American Indian residents experience no severe housing problems.

At 80-100% AMI, proportionality of severe housing problems across race is skewed. Roughly 30% of Hispanic residents experience severe housing problems (20% more than the jurisdiction as a whole), as compared to roughly 5% of White residents. At 80-100% AMI, Black, Asian, and American Indian residents experience no severe housing problems.

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

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

Introduction

As previously stated, HUD recognizes a disproportionately greater need when one racial group experiences greater than 10 percentage points more of a particular housing issue than the jurisdiction as a whole. The tables, maps, graphs, and discussion that follow illustrate the trends in Clermont County and opportunities to strategically address disproportions of Housing Cost Burden through the implementation of the 2020-2024 Consolidated Plan.

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	54,426	10,800	7,425	649
White	52,090	10,474	6,988	519
Black / African American	643	98	118	40
Asian	519	24	40	0
American Indian, Alaska Native	219	4	25	0
Pacific Islander	0	10	0	0
Hispanic	518	85	102	90

Data Source: 2011-2015 CHAS

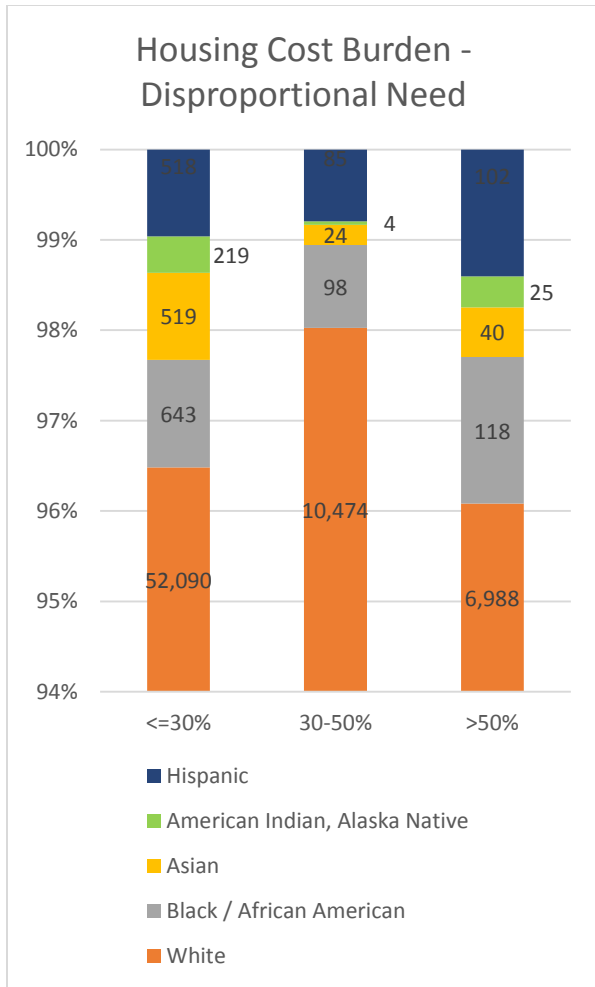
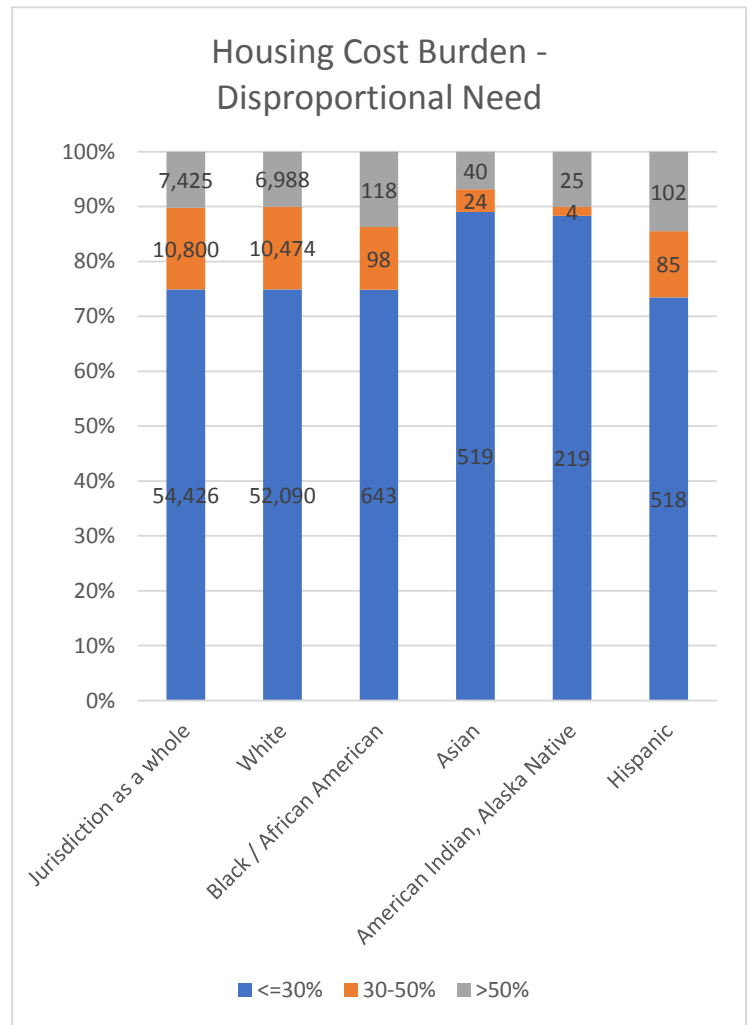


Chart 18



LMI Block Groups Map (2010)

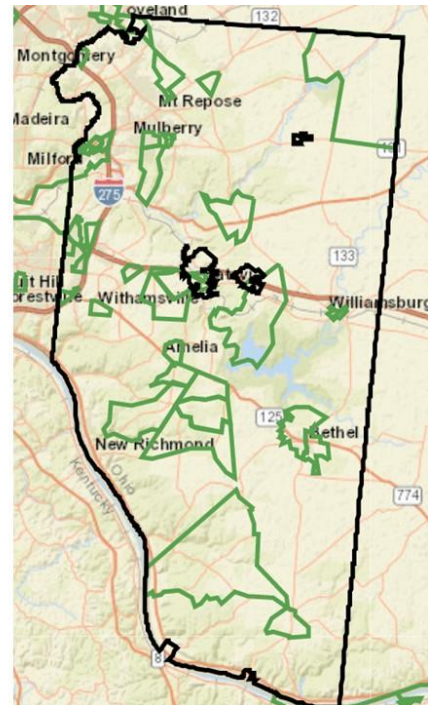


- Green areas indicate Block Groups where more than 51% of residents are Low/Moderate Income.

Low-Mod Block Groups



Source: CPD Maps, September 2019



Map 1

Discussion:

Housing cost burden proportionality across race is slightly skewed. White, and Black residents have similar proportions (roughly 75% at less than 30% AMI; roughly 15% at 30-50% AMI; and roughly 10% at greater than 50% AMI). Asian residents have a higher burden at the greater than 50% range (roughly 20%). Hispanic residents have a higher burden in the 30-50% range (roughly 25%).

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

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

Yes, although no pattern can be construed as to which races or ethnicities are affected in each income bracket. The following bullet points summarize problems noted in the previous discussions for income brackets wherein proportions of one race exceeded the jurisdiction as a whole by more than 10%:

- **Housing problems at 0-30% AMI** – There is no disproportionality of greater than 10% in this income bracket across racial or ethnic groups.
- **Housing problems at 30-50% AMI** – There is no disproportionality of greater than 10% in this income bracket across racial or ethnic groups.
- **Housing problems at 50-80% AMI** – There is no disproportionality of greater than 10% in this income bracket across racial or ethnic groups.
- **Housing problems at 80-100% AMI** – In this income bracket, Hispanic residents experience housing problems at about 20% higher rate than the jurisdiction as a whole.
- **Severe Housing Problems at 0-30% AMI** - About 70% of American Indian/Alaskan Native residents, and 86% of Asian residents experience severe housing problems in this income bracket, both much higher than 10% above than the jurisdiction as a whole, but less than reported in the 2015 to 2019 Consolidated Plan.
- **Severe Housing Problems at 30-50% AMI** - About 68% of Black residents and 45% of Hispanic residents experience severe housing problems in this income bracket, both much higher than 10% above the jurisdiction as a whole.
- **Severe Housing Problems at 50-80% AMI** - About 30% of Asian residents experience severe housing problems in this income bracket, higher than 10% above the jurisdiction as a whole.
- **Severe Housing Problems at 80-100% AMI** - About 30% of Hispanic residents experience severe housing problems in this income bracket, higher than 10% above the jurisdiction as a whole.
- **Cost Burden at 30-50% AMI** – Hispanic residents experience a greater than 25% disproportion, higher than 10% above the jurisdiction as a whole.
- **Cost Burden at the greater than 50% AMI** – Asian residents experience a more than 20% disproportion. A rate greater than 10% more than the jurisdiction as a whole.

There are several improving trends worth noting. The 2015 to 2019 Consolidated Plan reported housing problem disproportionality at greater than 10% in several categories that have now been reduced to less than 10% disproportionality:

- **Housing problems at 0 -30% AMI** - 100% of Asian residents experience housing problems at a rate greater than 8% more than the jurisdiction as a whole; down from more than 10%, which was reported in the 2015 to 2019 consolidated plan.

- **Housing problems at 30-50% AMI** – About 40 to 50% of Asian and Hispanic residents experience housing problems, which is about a 20% lesser rate than the jurisdiction as a whole. It was more than 10% above the jurisdiction as whole in the 2015 to 2019 Consolidated Plan.
- **Housing problems at 50-80% AMI** – About 32% of Asian residents experience housing problems, down from 88% in the 2015 to 2019 Consolidated Plan. This is no longer more than 10% above the overall jurisdiction rate.
- **Severe Housing Problems at 30-50% AMI** - About 85% of Asian residents experienced severe housing problems at a rate greater than 10% more than the jurisdiction as a whole in the 2015-2019 Consolidated Plan. This is no longer more than 10% above the jurisdiction rate.

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

The needs correspond to the answers to the questions above based on housing problems, severe housing problems, and cost burden. No additional needs are identified.

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

Yes, there are census block groups that have higher percentages of racial or ethnic groups proportionally than that of the jurisdiction as a whole. An opportunity exists to address disproportionately greater need by directing strategic efforts to target block groups with higher percentages of racial and ethnic groups experiencing disproportional housing and severe housing problems.

NA-35 Public Housing – 91.205(b)

Introduction

Clermont County is served by the Clermont Metropolitan Housing Authority (CMHA). CMHA provides Public Housing and administers Housing Voucher programs for an aggregate total of 217 units of Public Housing and 861 Housing Vouchers. CMHA owns and manages a mix of family and elderly units throughout Clermont County. Eligible families are matched with properties according to occupancy standards set by the U.S. Department of Housing and Urban Development. A percentage of these units are handicapped accessible. CMHA manages seven complexes funded by HUD that provide housing to seniors and 11 complexes that provide housing to families. CMHA provides a list and contact information to 17 apartment complexes that accept Housing Vouchers.

There are a large number of applicants on the waiting lists for Public Housing and Housing Vouchers. Additionally, there is an ongoing need for unit restoration and maintenance. Some properties have greater repair needs than others.

Totals in Use

Table 22 - Public Housing by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	217	861	0	861	0	0	0

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Table 23 – Characteristics of Public Housing Residents by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,213	10,783	0	10,783	0	0
Average length of stay	0	0	5	5	0	5	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	83	124	0	124	0	0
# of Disabled Families	0	0	29	333	0	333	0	0
# of Families requesting accessibility features	0	0	217	861	0	861	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

Race of Residents

Table 24 – Race of Public Housing Residents by Program Type

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	211	802	0	802	0	0	0
Black/African American	0	0	6	54	0	54	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	3	0	3	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Table 25 – Ethnicity of Public Housing Residents by Program Type

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	3	8	0	8	0	0	0
Not Hispanic	0	0	214	853	0	853	0	0	0

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

Data Source: PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 requires that 5% of all public housing units be accessible to persons with mobility impairments and another 2% be accessible to persons with sensory impairments.

The County has worked with CMHA to understand the needs of Clermont County residents for public housing assistance. CMHA provided feedback on needs and demand for assistance in the communities they serve. CMHA did not state that compliance with section 504 as an immediate need for existing housing; however, with long waitlists unit accessibility could be an issue as housing is slow to turn over. New units funded by the County will be evaluated for accessibility issues to assure ongoing compliance with section 504.

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

There are currently 217 public housing units in Clermont County and 861 tenant-based vouchers. Many of the public housing residents are elderly, with 83 persons accounting for 38%. More elderly use tenant-based vouchers, 124, but they account for a lower percentage of vouchers at 14%. There are 29 (13%) disabled families in public housing and 333 (39%) using tenant-based vouchers. Additionally, 217 total families in public housing request accessibility features and 861 families using tenant-based vouchers request accessibility features – accounting for 100% of the public housing supply.

Racial and ethnic composition of residents using public housing is proportional to racial distribution, with White residents comprising 211 (97%) of people living in public housing and 802 (93%) of people using tenant-based vouchers. Black residents comprise six (3%) of people living in public housing and 54 (6%) of people using tenant-based vouchers, slightly more than the overall proportion of the population but not greater than a 10% difference.

The CMHA reported a need for additional development of public housing units, stating that the waiting list needs exceed the number of existing units.

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

Affordable housing is an ongoing issue for residents across Clermont County, particularly those of extremely low and very low incomes. Elderly residents and African Americans appear to be overrepresented in the population of persons in need of public housing. Certain high-risk public housing populations, such as youth aging out of foster care or persons with mental illness, may require crisis intervention and case management services to avoid homelessness.

Discussion

The County will continue to support the efforts Clermont Metropolitan Housing Authority to provide public housing assistance to residents in need.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Clermont County continues to enjoy a period of prosperity, with increasing incomes, increasing home values and relatively low unemployment rates. The economy has provided steady employment, living wage jobs, and a tax base to support needed services. While many Clermont County residents have benefited, there remain issues with general and rural poverty, and fundamental issues with job access throughout the County. Homelessness is an issue and many more families in Clermont County are at risk of becoming homeless. Confronting and mitigating this unpleasant reality is a goal of this Plan.

Homeless Needs Assessment

Table 26 - Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	9	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	18	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	13	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Data Source Comments:

BoSCoC 2019 PIT
Count



Indicate if the homeless population is: **Partially Rural Homeless**

Rural Homeless Needs Assessment

Table 27 - Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	9	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	18	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	13	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Data Source Comments: BoSCoC 2019 PIT Count

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Anecdotally, public engagement revealed the presence of homeless camps in the County. With much of the County being rural in character, it is reasonable to expect that a representative portion of the homeless population face issues associated with rural homelessness. While the specific split between rural homelessness and non-rural homelessness is not included in the 2019 PIT data, the paragraph below describes and estimates the extent of nature of homelessness across the County.

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

According to the 2015 Ohio Homelessness Report published by the Coalition on Homelessness and Housing in Ohio (COHHIO), the Balance of State CoC in 2011 had a total of 4,431 persons who were homeless. These numbers declined to 3,320 in 2015. There are similar trends for families, which went from 2,423 in 2011 to 1,414 in 2015, and chronic homeless, which went from 492 in 2011 to 297 in 2015. Homelessness in veterans rose during this time-period from 200 in 2011 to 254 in 2015.

According to HUD's "2019 Point-in-Time Estimates of Homelessness: Supplement to the Annual Homeless Assessment Report," the total homeless point-in-time numbers for Ohio BOSCoC in 2019 was 3,479, including, 2,102 Individuals, 1,377 persons in families, and 416 family households. These numbers are up slightly from those reported for 2018, which were 3,133 total homeless, 1,089 individuals, 1,324 persons in families, and 418 family households. These numbers are down significantly from those reported for 2010, which were 4,555 total homeless, 2,044 individuals, 2,511 persons in families, and 810 family households. Clermont Community Services housed 491 persons in 2018. Additionally, the BoSCoC 2019 PIT count reported no chronically homeless people in Clermont County with 44 individuals and 27 households.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	33	0
Black or African American	5	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	2	0
Not Hispanic	42	0

Data Source
Comments: BoSCoC
 2019 PIT Count

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

These data are not available for veterans in Clermont County; however, of the totals reported in 2019 for the BOSCO, 49.5% were in families, and 4.6% were veterans. In 2018 Clermont Community Services reported serving a total 491 homeless individuals. Applying the percentage of persons served reported by the BOSCO to the numbers reported by Clermont Community Services in 2018 gives an estimate of 187 people in families and 23 veterans served annually. Further, the PIT Count noted 9 families with Children receiving shelter services.

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

Although it is a small sample size, with 5 black persons and 33 white persons of 44 persons counted in the 2019 PIT, black persons represent 11% of the homeless PIT count and only 1.7% of the population (2019) as a whole. This is a slight disproportionality among how racial and ethnic backgrounds experience homelessness and similar to results of the housing problems disproportionality analysis by race within the County.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In 2018, Clermont County Community Services was able to provide housing to 491 persons; while the organization did not report the number of persons turned away in the 2018 Annual Report, in 2014 800 individuals were turned away. This indicates that the need for housing far outweighs the ability of organizations to provide housing services in Clermont County.

Discussion:

The County will continue to work with organizations that serve homeless residents and residents at risk of becoming homeless to reduce the effects of homelessness within Clermont County.

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

Introduction:

Many of the service agencies that participated in developing the plan identified a need for additional public services to address the needs of the community. Elderly residents, children, and victims of abuse are often underserved special needs populations, and agencies that support these populations are in need of funding support. The sources of funds available for this objective include CDBG, Medicaid, and other public and private sources (supportive services). The County will continue to seek additional resources in order to expand the scope and effectiveness of services offered. The County estimates the following non-homeless special needs populations:

- **Elderly (defined as 62 and older).** Based on the 2019 ACS Estimate, 16.9% of Clermont residents are over 65, with 15,673 residents between 60 and 64, and 20,961 residents between 65 and 74 years of Age.
- **Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework).** Based on the 2019 ACS Estimates, 6.5% of the population is over age 75 with 10,142 residents age 75 to 84 and 3,370 residents over age 85.
- **Persons with mental, physical, and/or developmental disabilities.** Based on the 2019 ACS estimates, 10.2% of Clermont County residents under 65 qualify as disabled. There are 8,417 persons with hearing difficulty, 4,357 persons with vision difficulty, 10,879 persons with cognitive difficulty, and 13,256 persons with ambulatory difficulty.
- **Persons with alcohol or other drug addiction.** According to the Ohio State Health Assessment in 2016 6.4% of Clermont County residents had used Marihuana in the last 12-months, better than the Statewide comparison date of 8.1%. While data for Clermont was not available for illicit drug use (3% of Ohio residents), prescription pain reliever use (4.7% of Ohio residents), or excessive drinking (15.2% of non-LGBT residents and 19.7% of LGBT residents), it is reasonable to assume that comparative portions of Clermont residents struggle with these issues.
- **Persons with HIV/AIDS and their families.** According to the Ohio HIV Surveillance Report, in 2018 the rate of persons living with HIV/AIDS in Clermont County was 78.4 per 100,000
- **Victims of domestic violence, dating violence, sexual assault, and stalking.** According to the Ohio State Health Assessment Clermont County reported 96 violent crimes per 100,000 persons between 2012 and 2014 and the lifetime prevalence of rape, physical violence and stalking for women in the State of Ohio is a sobering 38%. In Clermont County alone, that figure would represent approximately 40,000 women.

Describe the characteristics of special needs populations in your community:

The County will address special needs, including the elderly, frail elderly, physically disabled, and developmentally disabled. It will do so through funding housing rehabilitation programs (including barrier-free home improvements) and through funding the acquisition of rental units to provide long-term and affordable housing, combined with supportive services, for the developmentally disabled population. Resources are limited to fully address the needs of mentally, and severely-mentally ill people, those with substance abuse problems, homeless veterans, those affected by HIV/AIDS, and public housing residents; however, the County will continue to fund programming that serves these special needs populations.

There is also need to address the needs of children raised in foster care. Too often children raised in foster care reach age 18, and find themselves ill-prepared for adult life and have little, if any, support to help them make a successful transition into adulthood. Without comprehensive services, they can be forced into homeless shelters or other less than optimal places.

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

Each of the identified special needs populations have both housing and service needs; all are important and should be addressed. The numbers are large for each category. Difficult decisions will be made to direct available resources to capable partners. The County will continue to make a good faith effort to address this need through housing and service projects in the 2020 to 2024 funding cycle.

The major obstacle is a lack of sufficient funding to address all segments of need. This affects not only the level of services, but staffing limitations as well. The County will be striving to maintain the scope of existing programs within the area.

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

The Clermont County Community Health Assessment finds that the prevalence of persons living with HIV/AIDS in Clermont County is lower than in the State of Ohio. In fact, according to the Ohio HIV Surveillance Report, in 2018 the rate of persons living with HIV/AIDS in Clermont County was 78.4 per 100,000, compared to 206.4 persons per 100,000 Statewide.

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

Describe the jurisdiction’s need for Public Facilities:

Clermont County has a need to retain existing public facilities that are currently operating at a desirable level. To the extent possible and permitted by funding restrictions, the County recognizes a basic need to maintain staffing, condition, and contemporary quality at existing public facilities, summarized in the following categories:

- Public parks
- Senior centers
- Emergency response facilities
- River and recreational accessways (trails and paths)

Clermont County also has a need to repair existing public facilities that are not operating at a desirable level. To the extent possible and permitted by funding restrictions, the County recognizes a basic need to address issues at existing public facilities, summarized in the following categories:

- Maintenance at senior centers
- Playgrounds and parks in disrepair requiring modernization
- Parking lots at community centers

- Energy consumption inefficiencies at public facilities

Clermont County recognizes that while maintenance and repair of existing facilities present an important and extensive need, there is also a need to create new public facilities to address gaps in current systems. To the extent possible and permitted by funding restrictions, the County recognizes the need to provide new public facilities, summarized in the following categories:

- Community centers
- Senior housing campuses
- Park improvements
- Homeless shelters
- Recreation facilities for youth
- Community gardens
- Satellite community centers
- Water parks
- Creating joint use facility opportunities for parks, pools, and schools
- New geothermal facilities and energy efficient requirements

How were these needs determined?

Public facility needs were determined by meeting with community leaders in a series of public forums and focus groups. The issues identified by these leaders were determined by the County to be relevant to current funding priorities given the market and demographic conditions.

Describe the jurisdiction’s need for Public Improvements:

Clermont County has a need to keep existing infrastructure operating at a desirable level. To the extent possible and permitted by funding restrictions, the County recognizes a basic need to maintain condition, and contemporary quality with existing public improvements summarized in the following categories:

- Sidewalks
- Road Reconstruction
- ADA ramps for sidewalks
- Safety features of public environments

Clermont County also has a need to fix existing infrastructure not operating at a desirable level. To the extent possible and permitted by funding restrictions, the County recognizes a basic need to address issues with existing public improvements, summarized in the following categories:

- Road Reconstruction
- Sidewalks
- Maintenance activities for transportation infrastructure
- Infill development
- Targeted infrastructure maintenance to affordable neighborhoods and LMI areas

- Drainage and stormwater systems
- Septic systems
- Underground infrastructure
- Other capital projects

The County recognizes that while maintenance and repair of existing infrastructure presents an important and extensive need, there is also a need to create new public improvements to address gaps in the current systems. To the extent possible and permitted by funding restrictions, the County recognizes the need to provide new public improvements and strategies, summarized in the following categories:

- Improvements coordinated through the development of a County-wide capital improvement or comprehensive plan.
- Improvements funded through a 3 or 5-year rotational funding program which will allow communities to do fewer, but larger projects, with a greater impact on quality of life for low-income residents.
- Establishing growth boundaries to direct improvements into target areas to better serve low-income residents.
- Requiring new improvements to be directed to areas with existing infrastructure services like sewer and water.
- Funding new transit service or expanding existing services to better accommodate the needs of low-income residents.
- Better transportation options, including non-motorized transportation.
- Funding demolition to remove blighted structure and houses and create more neighborhood green space including small neighborhood parks.
- New road construction, including roadway reconstruction/reconfiguration for complete street improvements.
- Creation of new open space corridors, trails, and amenities along rivers.
- Installation of streetscape elements including, benches, trees, bike parking, streetlamps, curbing, medians, crosswalks, bikeways and sidewalks.
- Vehicle parking, on-street and off-street.
- Bike paths and trails.
- Blight removal.
- Parcel assembly for large-scale redevelopment readiness.

How were these needs determined?

Public improvement needs were determined by meeting with community leaders in a series of public forums and focus groups. The issues identified by these leaders were determined by the County to be relevant to current funding priorities given the market and demographic conditions.

Describe the jurisdiction’s need for Public Services:

Clermont County has a need to keep existing public services operating at a desirable level. County leaders are dedicated to providing public services, and priorities are as follows:

- Maintain homeless services, human services, homeless prevention, rapid rehousing programs, emergency and transitional housing programs.
- Maintain staffing levels for key agency partners.
- Encourage comprehensive planning/strategic planning activities to optimize coordination of services.
- Measure the impact of existing public services on poverty and housing need on a regional level.
- Funding planning activities in areas with low capacity to conduct planning.
- Funding for transit connectivity for seniors, disabled individuals, and low-income individuals to employment and essential services.
- Support for vital services to residents, including housing, senior programs, child advocacy, literacy and other agencies providing essential needs.
- Housing rehabilitation services.
- Support services and human services, and emergency human services for residents in need, families with children, elderly, disabled, veterans, and other special need populations (child victims of abuse, victims of domestic violence, those at risk of losing home, hungry, etc.)
- Provision of training opportunities to professionals that help residents navigate complex systems and access available resources.
- Creating and managing food banks.
- Providing educational opportunities.

Clermont County also has a need to restore public services that are not operating at a desirable level, summarized in the following categories:

- Provide local connections with public transportation.
- Work with public service providers to determine current gaps and areas of underperformance, and take steps to correct issues.
- Address underperformance of services resulting from inadequate staffing levels.
- Address service-related infrastructure needs, like relieving blocked storm drains, snow removal staff and equipment, park maintenance staff and equipment.

The County recognizes that there is also a need to consider new public services to address gaps in the current systems, summarized in the following categories:

- Support for new and improved public transportation and the need to consider leveraging programs to garner support for a new transportation tax in some communities.
- Expand homeless support services by providing more beds, better shelters, and expanded rapid rehousing and transitional housing.
- Address a service gap that exists for felons and sex-offenders in service provision.
- Provide assistance for homeowners for mortgage payments who are at risk of foreclosure.
- Support new programs and strategies to for seniors to age in place.
- Create new community gardens and programs to help neighbors grow their own food, provide plans, ground, seed, etc.
- Support transportation demand management strategies by providing bus passes for students, public employees, and even offer pass benefits to employers.

- Provide residents with a list of public service resources that are available to them in order to promote equity, access, and efficiency of programs.

How were these needs determined?

Public service needs were determined by meeting with community leaders in a series of public forums and focus groups. The issues identified by these leaders were determined by the Consortium to be relevant to current funding priorities given the market and demographic conditions.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis section of this plan provides a clear picture of the local housing market, public and assisted housing needs, homeless and special needs facilities, barriers to affordable housing and characteristics of the local economy and workforce.

Key points of the Housing Market Analysis include:

- More than 70% of the residential housing stock in Clermont County are detached, single-family homes.
- The median home value in Clermont County was \$155,500 in 2015, a 33% decrease from 2009.
- The median contract rent in Clermont County was \$626 in 2015, a 9% increase from 2009.
- 2010 Census data show 54,106 owner-occupied units and 19,232 renter-occupied units in Clermont County.
- The Clermont Metropolitan Housing Authority (CMHA) operates 217 public housing units and administers 891 Housing Vouchers.
- The County's homeless facilities inventory was created using various data resources, including CMHA, shelter plus care providers, supportive housing programs, and other resources.
- Clermont County has a strong network of public, private and non-profit organizations offering facilities and services for persons with special needs (elderly or frail elderly, persons with disabilities, persons with alcohol or other drug addictions, and victims of domestic violence and sexual assault).
- There is a need for affordable housing and affordable healthcare for special needs populations.
- The top four largest employment sectors in Clermont County are retail trade (18% of jobs); arts, entertainment, and accommodation (14% of jobs); education and health care services (12% of jobs); and manufacturing (12% of jobs).

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

Introduction

There are 79,863 housing units in Clermont County, of which 70% are single-family detached homes.

All residential properties by number of units

Table 28 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	56,145	70%
1-unit, attached structure	4,243	5%
2-4 units	2,108	3%
5-19 units	10,123	13%
20 or more units	2,569	3%
Mobile Home, boat, RV, van, etc	4,675	6%
Total	79,863	100%

Data Source: 2011-2015 ACS

Unit Size by Tenure

Table 29 – Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	55	0%	413	2%
1 bedroom	622	1%	4,629	24%
2 bedrooms	8,260	15%	7,969	41%
3 or more bedrooms	45,169	84%	6,221	32%
Total	54,106	100%	19,232	99%

Data Source: 2011-2015 ACS

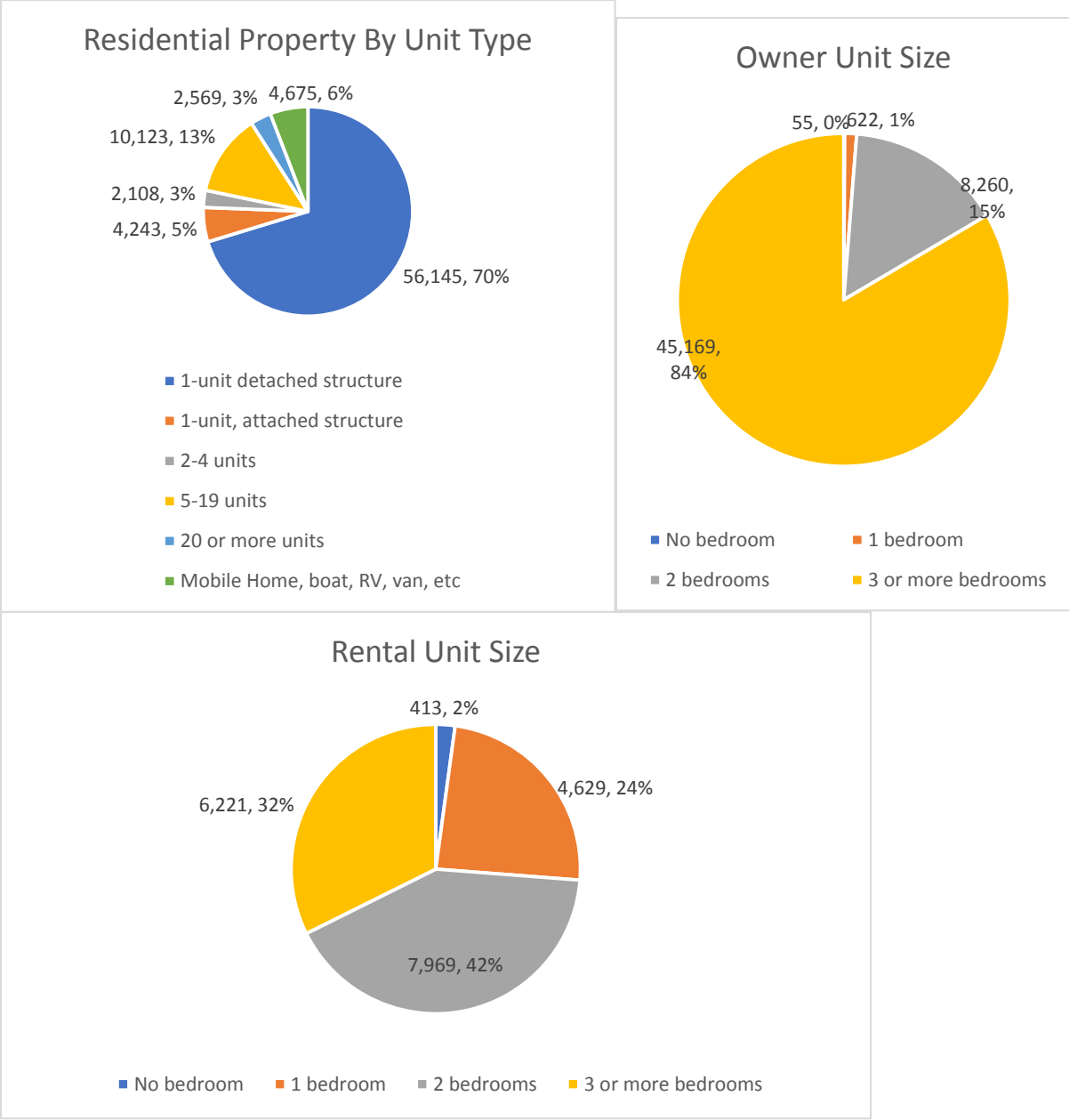


Chart 19

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

One-unit detached is the most prevalent residential unit type and size at roughly 70%. Owner-occupied units are larger than renter-occupied units, with roughly 99% having 2 or more bedrooms. One- and two-bedroom units comprise 74% of for-rent units in Clermont County.

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

Clermont County does not expect to lose any affordable housing as result of the expiring section 8 contracts or by other means.

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

Since owner-occupied housing is generally larger (99% of which are 2-3 bedroom units), and rental units are smaller (67% of which are 0-2 bedroom units), there may be a shortage of affordable housing for families in the rental market.

As was discussed in the needs assessment, housing cost burden is the greatest problem experienced for both renters and owners. The elderly, in particular, experience cost problems and there may be a need for additional housing for this population segment.

Describe the need for specific types of housing:

Over the life of this Plan, the County will implement programs to assist existing homeowners, those aspiring to be homeowners, and renters seeking to afford decent housing. Home maintenance and chore services, acquisition and repair, and new construction on a limited scale will also be offered.

The County may fund programming to assist homeowners, and those who want to become homeowners, with:

1. Housing repairs.
2. Home maintenance and chore services.
3. Limited new construction.
4. Down payment assistance.

The County may fund programming to provide rental assistance, which may include:

1. Acquisition and, if necessary, repair.
2. Housing Choice Vouchers and tenant-based rental assistance to prevent homelessness.
3. Development of new, or rehabilitation of substandard existing, rental units.

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

Introduction

Between 2016 and 2017, income rose by 4.76% in Clermont County, increasing housing affordability for individuals and families. During this time, however, the Median Home Value declined 3%, from \$160,700 to \$155,500. Even considering these trends, high numbers of residents still experience cost burdens of 30% of total income, and severe cost burdens at 50% of total income. It is clear that the supply of affordable housing in Clermont County does not meet the demand.

Cost of Housing

Table 30 – Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	160,700	155,500	(3%)
Median Contract Rent	575	626	9%

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Table 31 - Rent Paid

Rent Paid	Number	%
Less than \$500	5,650	29.4%
\$500-999	12,359	64.3%
\$1,000-1,499	909	4.7%
\$1,500-1,999	135	0.7%
\$2,000 or more	99	0.5%
Total	19,152	99.7%

Data Source: 2011-2015 ACS

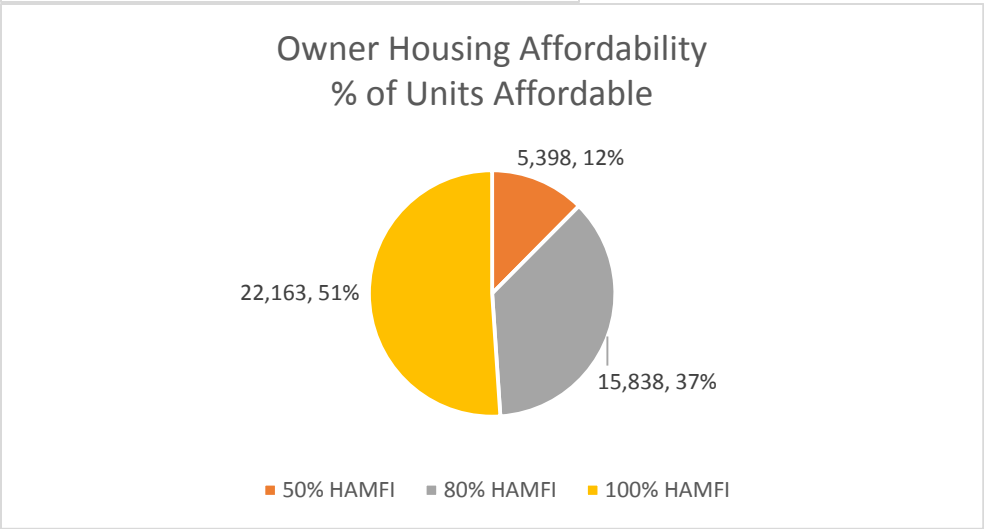
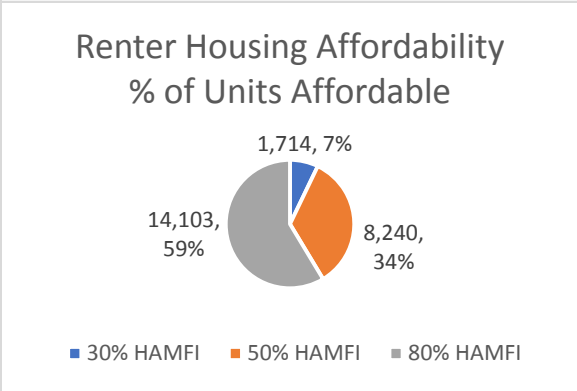
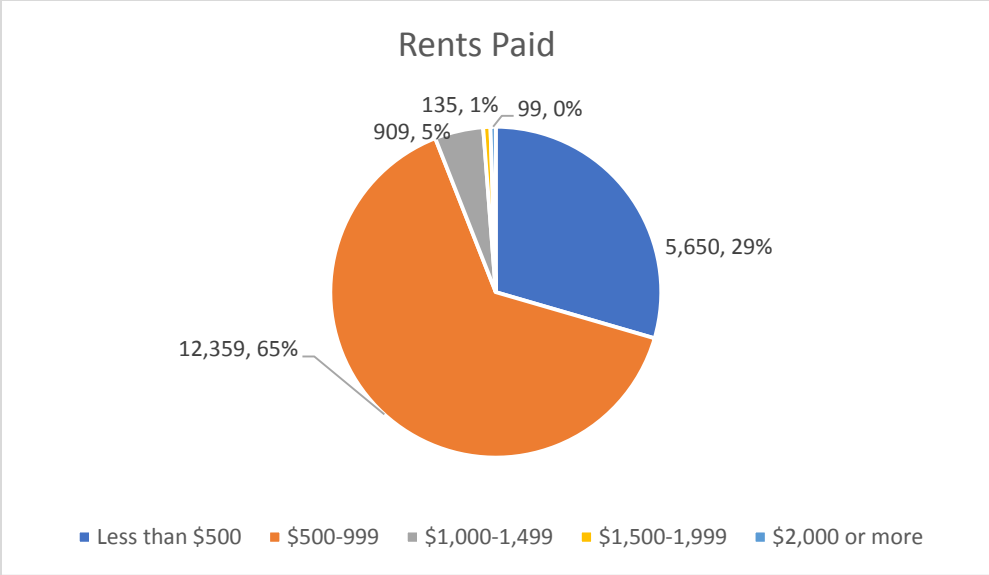


Chart 20

Housing Affordability

Table 32 – Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,714	No Data
50% HAMFI	8,240	5,398
80% HAMFI	14,103	15,838
100% HAMFI	No Data	22,163
Total	24,057	43,399

Data Source: 2011-2015 CHAS

Monthly Rent

Table 33 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Data Source: HUD FMR and HOME Rents

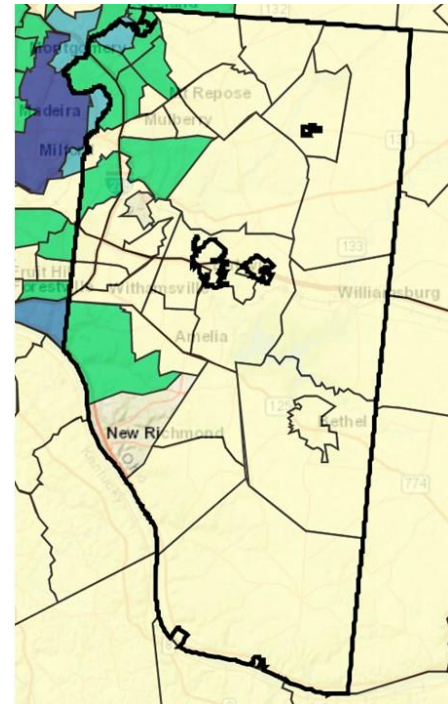
Median Home Value



Median Home Value

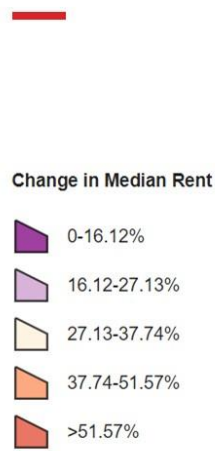


Source: CPD Maps, September 2019

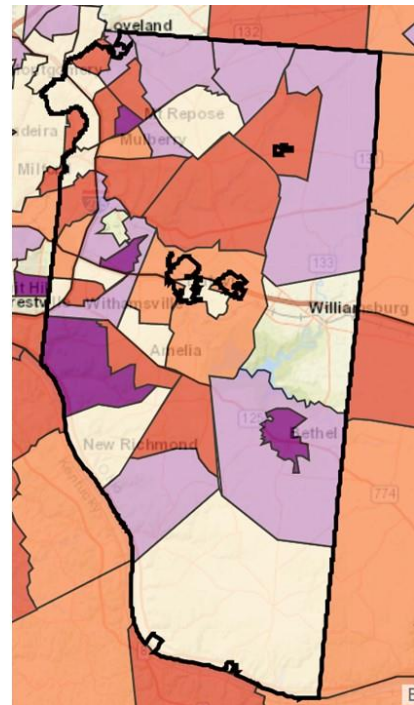


Map 2

Change in Median Rent



Source: CPD Maps, September 2019



Map 3

Is there sufficient housing for households at all income levels?

65% of rental units in Clermont County cost less than \$1000 per month. There are comparable amounts of affordable housing units for both renters and homeowners. At 50% AMI, homeowners spend roughly \$6,000 on housing while renters spend roughly \$8,000 annually. At 80% AMI, homeowners spend roughly \$15,000 on housing and renters spend approximately \$14,000 on housing annually. There are some data gaps which make comparisons difficult to assess: the data show that there are no homeowners at 30% AMI and no renters at 100% AMI. In total, there are approximately 47,000 affordable homes to own and approximately 25,000 affordable homes to rent in Clermont County.

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

As the housing market continues to strengthen in Clermont County, the cost for both rental and owner-occupied housing is expected to rise. With the limited supply of affordable housing options, increasing area incomes, and the evidence of cost burden among residents, the need for quality affordable housing options will increase during this planning period. The County will continue to make meeting the demand a priority for fund allocations.

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

Clermont County does not at this time manage or receive HOME funds directly from HUD so the County does not have local data on HOME rents available. Housing Opportunities Made Equal (HOME) agency of Greater Cincinnati

provided Fair Housing services including training, outreach, testing and other required elements required by HUD to the County of Clermont.

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

Introduction

According to 2011 to 2016 ACS estimates, there were 54,109 owner-occupied units and 19,205 renter-occupied units in Clermont County. Approximately 43% of owner-occupied and 53% of renter-occupied units were built prior to 1980. Routine maintenance is necessary to keep this older housing stock from becoming substandard.

Definitions

“Standard Condition” is defined as all buildings that meet the building code. “Substandard Condition but suitable for rehabilitation” is generally defined as units where rehabilitation expenditure is less than 75% of estimated post rehabilitation value. “Substandard Condition” would be any units where rehabilitation expenditure is more than 75% of post re-habilitation value.

Condition of Units

Table 34 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,808	20%	7,890	41%
With two selected Conditions	116	0%	370	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	43,185	80%	10,945	57%
Total	54,109	100%	19,205	100%

Data Source: 2011-2015 ACS

Year Unit Built

Table 35 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,695	22%	2,697	14%
1980-1999	19,392	36%	6,453	34%
1950-1979	18,269	34%	7,783	41%
Before 1950	4,728	9%	2,285	12%
Total	54,084	101%	19,218	101%

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Table 36 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	22,997	43%	10,068	52%
Housing Units build before 1980 with children present	6,837	13%	5,300	28%

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

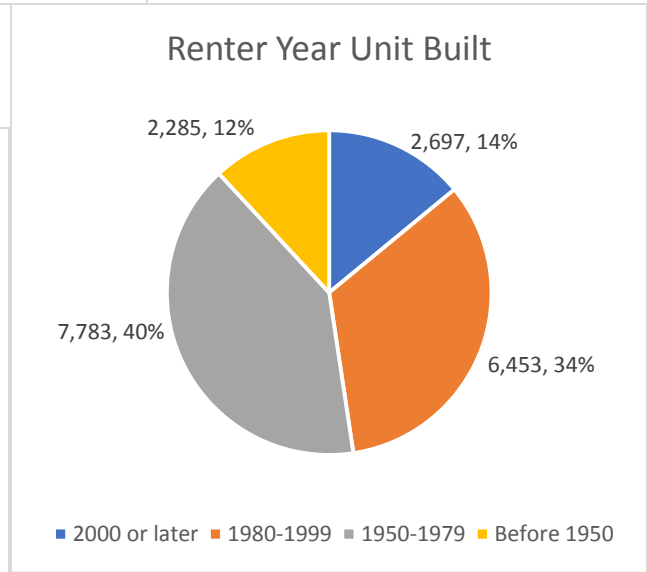
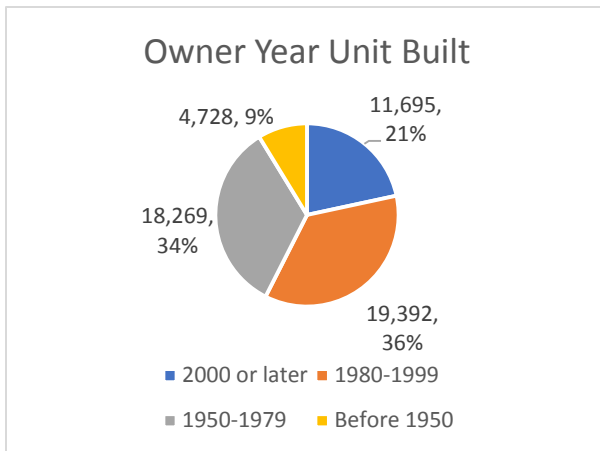
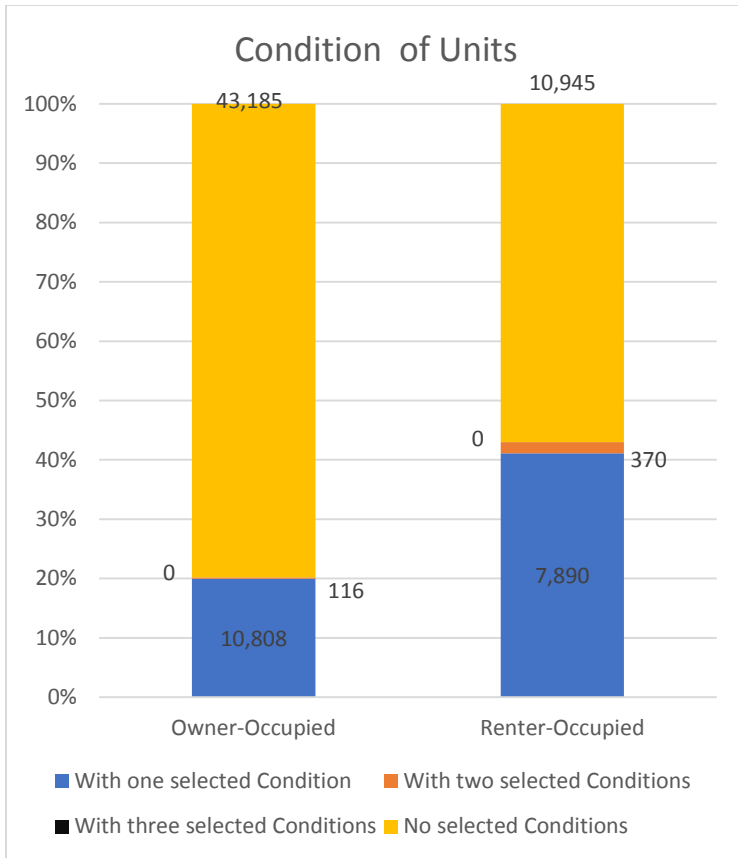


Chart 21

Vacant Units

Table 37 - Vacant Units

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

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Owner-occupied housing units are generally in better condition than are renter-occupied housing units. About 20% of owner-occupied housing has one or more selected conditions, compared to about 41% of renter housing that has one or more selected conditions.

Owner-occupied housing is also newer than rental-occupied housing. 22% of owner housing has been built since 2000, compared to 14% of renter housing.

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

43% of owner occupied housing and 52% of renter occupied housing were built between before 1980. 13% of owner-occupied housing and 28% of renter-occupied housing have children present in the household. All of this housing is at a higher risk for LBP hazards. It is reasonable to assume that at a minimum a representative sample of the low- or moderate-income families live in these units.

Discussion

Owner housing in Clermont County is generally in better condition than rental housing. Roughly 20% of owner-occupied housing has 1 or more selected conditions. Roughly 41% of renter-occupied housing has 1 or more selected conditions. Owner-occupied housing is also generally newer with 22% of the stock built since 2000. In comparison, 14% of rental homes were built on or after 2000.

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

Introduction

The Clermont Metropolitan Housing Authority is the public housing provider in Clermont County. Consultation was conducted with the commissions to assess the needs, conditions, and strategies for public housing in the 2020 to 2024 grant cycle.

Totals Number of Units

Table 38 – Total Number of Units by Program Type

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			219	891			0	0	665
# of accessible units									

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
Data Source: PIC (PIH Information Center)*

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

As described above, the Clermont Metropolitan Housing Authority is the public housing provider in Clermont County. Each provides LRPH and all but two administer Section 8 Voucher programs for an aggregate total of 219 units of public housing and 891 Housing Vouchers.

Public Housing Condition

Table 39 - Public Housing Condition

Public Housing Development	Average Inspection Score

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

The County worked with CMHA to understand the needs of Clermont County residents for public housing assistance. No specific comments were made about the condition of units managed or specific needs for renovation. The largest needs identified that there was that the supply of one-bedroom units did not meet the demand, and that there was a lack of affordable units in the rural parts of the County. Additionally, while CMHA meets the requirements for supply of handicapped accessible units, it was noted that these units are nearly impossible to find and that they rarely become vacant.

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

The County worked with CMHA to understand the needs of Clermont County low-income families for public housing assistance. Overall, the needs of families are not substantially different from the population as a whole, except that larger units (2-3 bedrooms) are in greater supply than are the smaller units. It was noted that the need to protect children contributed to policies that make it difficult to house low-income residents with criminal backgrounds in public housing developments.

Discussion:

Based on consultation with CMHA, the following strategies should be considered as priorities for improving the living environment of low and moderate-income families that live in public housing:

- **Housing:** Continuing to provide housing, and when possible expand public housing supply by supporting efforts to increase funding to address demand.
- **Target Incentives:** Incentivizing outreach to specific populations in need, especially populations that may be underserved in the County.
- **Healthy Living:** Providing training and education to residents on healthy family living practices, including healthy meal preparation, cleanliness, home upkeep, family exercise, and community stewardship.
- **Accountability:** Institute failsafe policies to assure that families receiving assistance are accountable for their actions and responsible for basic maintenance and upkeep of the units they occupy.
- **Upward Mobility:** Provide residents with supportive services to enable them to move out of public housing into a permanent residence. Examples of programs include job training programs, employment placement programs, finance management, and housing assistance.
- **Staffing:** Funding for service coordinator positions that focus on providing services that allow seniors to remain in independent life instead of being moved into a nursing home.

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

Introduction

Clermont County’s homeless facilities inventory is comprised of various data sources, including the Clermont Metropolitan Housing Agency. The Coalition on Homelessness and Housing in Ohio (COHHIO), the Ohio Developmental Services Administration (ODSA) that manages the Balance of State Continuum of Care for the Homeless, the Clermont County Affordable Housing Coalition, and Clermont Community Services help to link people in need to resources available. Additionally, some services are provided by Clermont Community Services, Inc.

Facilities and Housing Targeted to Homeless Households

Table 40 - Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	4	0	0	15	0
Households with Only Adults	33	0	1	15	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	30	0
Unaccompanied Youth	0	0	0	0	0

Data Source Comments:

2019 Ohio BoSCoc HIC Count.

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

Access to mainstream resources is a critical step for persons experiencing homelessness to achieve greater self-sufficiency. To that end, linkages to mainstream services and benefits are a key component in the CoC process. The Coalition on Homelessness and Housing in Ohio, works with Clermont Community Services, and helps to link people in need to resources available.

Employment services and programming are coordinated through the County Department of Jobs and Family Services. The department works to integrate those youth and adults facing barriers to employment into the labor force by providing job training and other employability support services that will result in increased levels of employment. The department coordinates the OhioMeansWork programming for Clermont County.

Clermont County Mental Health and Recovery Board also works to assure mental health treatment and supportive services are available adults and children with mental illness, developmental disabilities, and substance abuse treatment needs. They provide funding to groups with innovative ideas to support mental health and prevent substance abuse.

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

James Sauls Homeless Shelter

The James Sauls Homeless shelter is operated by Clermont Community Services and is open 365 days a year, 24 hours a day. Clients are able to stay up to 60 days. Three meals are provided daily along with laundry services free of charge. Once a person enters the shelter, they must adhere to standards including a curfew, no drugs or alcohol, and must obtain employment within one week. If a person is eligible and waiting on social security, workers comp, or similar payment assistance, they are exempt from finding employment within one week. Case Management services are provided to assist clients with goals and obtaining housing. Financial Assistance is available for rent and security deposits for persons exiting the shelter.

YWCA House of Peace Shelter

The YWCA House of Peace shelter provides safe protective shelter, crisis line assistance, and necessary supportive services for battered women and their children to move them toward self-sufficiency, independence and freedom from abuse. It is the only domestic violence shelter in Clermont County, also serves Adams and Brown Counties

The YWCA offers short and long-term housing and support for women and their children who have moved beyond an emergency phase and are making the transition to independent living. Transitional housing and services are available for clients leaving the YWCA Domestic Violence Shelter and the YWCA House of Peace. Ten unfurnished apartments are for women and children for 6-24 months.

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

Introduction

Clermont County has a strong network of public, private and non-profit organizations offering facilities and services for persons with special needs. The following section identifies specific agencies and services available to assist persons that are elderly or frail elderly, that have disabilities, alcohol or other drug addictions, as well as victims of domestic violence and sexual assault.

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

Each of the identified special needs populations have both housing and service needs, all are important and should be addressed. The numbers are large for each category. Difficult decisions will be made to direct available resources to capable partners. The County will make a good faith effort to address this need through housing and service projects in the 2020 to 2024 funding cycle.

As described in prior sections of this document, the elderly are one of the largest populations in Clermont County experiencing housing cost burdens. This pattern extends to public housing where there are 83 elderly residents in public housing and 124 using vouchers and 29 disabled persons residing in public housing and 333 residents use vouchers.

Many of the organizations that provide housing and supportive services in the County that have received funding in the past have programs that target special needs individuals.

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

The Clermont County Mental Health and Recovery Board is responsible for all public funds (state, federal and local) allocated for mental health and alcohol/other drug treatment and prevention services. Specifically, the Board's mission is to plan and make provision for comprehensive mental health and recovery services that are accessible to all residents of Clermont County and to evaluate the delivery and effectiveness of these services.

The current major contract service agencies for the Board include the Clermont Counseling Center (adult mental health services), Child Focus, Inc. (mental health services for children), and the Clermont Recovery Center (drug and alcohol treatment services for all ages). The Board also contracts with local hospitals for psychiatric inpatient services. Over 5,000 clients are served annually, and thousands more participate in prevention programs.

Clermont County works with local service providers to meet the needs of residents with mental and physical health needs:

- **Coalition for a drug free Clermont County** - The mission of the Coalition is to provide education to help reduce and ultimately prevent substance use and abuse. The Coalition believes that education is the key to prevention.

- **Clermont County National Association of Mental Illness (NAMI)** – NAMI Southwest Ohio is dedicated to improving the lives of families and individuals affected by mental illness through education, support and advocacy.
- **CASA for Clermont Kids** - A non-profit agency based on the belief that children are entitled to a safe, loving and permanent home, CASA recruits and trains community involved citizens to volunteer.
- **Clermont County Family and Children First (CCFCF)** - The entity responsible for the planning and coordination of services to multi-need children and families in Clermont County.
- **YWCA of Greater Cincinnati** - The YWCA is dedicated to eliminating racism, empowering women and promoting peace, justice, freedom and dignity for all. The YWCA provides the only domestic violence shelter in Clermont County. It is a safe protective shelter with crisis line assistance, and necessary supportive services for battered women and their children to move them toward self-sufficiency, independence and freedom from abuse.
- **Clermont Community Services (CCS)** - Clermont Community Services is the Community Action Agency of Clermont County. It supports the delivery of services that address essential health, housing and prevention needs with an emphasis on children and families with low to moderate income. CCS also provides youth services - drug prevention programs are offered in Clermont and Brown County schools.

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

Clermont County will not receive or Manage funds from the HUD HOME or ESG programs. Some eligible activities to support housing issues will continue to be managed through State programs. Additionally, the Clermont County Mental Health and Recovery Board receives Federal and State funding and distributes those funds to partner organizations to provide essential supportive services and, when appropriate, housing. This arrangement has been successful and is expected to continue into the future.

Prevention of homelessness in Clermont County is a priority whether the resident at risk of homelessness is in a special population or not. CDBG funds will be provided to non-profit organizations that provide prevention services. Additionally, programs that support the housing and service needs of families, women, and children will be prioritized. Finally, it was noted during much of the public engagement that Clermont County is in the midst of a drug crisis, which has the potential to disproportionately impact special needs populations within the County. Clermont County will look to support programming that can also address drug abuse, education, treatment, and prevention activities.

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

During the 2020 to 2024 planning cycle, funding will be provided to housing and supportive service providers like YWCA, Clermont Community Services and other agencies to provide housing and/or supportive assistance to special needs populations. These activities support the County’s one-year goals for public services, housing, and homelessness reduction.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The creation and preservation of affordable housing options in Clermont County is affected by market conditions and public policies. Outreach to agencies identified the following barriers to affordable housing in the County.

Tax Policy: Tax policy was not identified as a barrier to affordable housing in Clermont County. However, the County is committed to working with affordable housing providers to use available tools to support the development of additional housing units, including supporting developments that want to utilize Low-Income Tax Credits (LITC).

Land Use Controls: Many of the barriers that have been identified in the County relate to land use controls, which include, transportation, infrastructure, zoning ordinances, building and building codes.

- **Transportation:** Lack of transportation options, and a prevalence of roadways designed primarily or exclusively for automobile traffic, discourages neighborhood investment and project feasibility, which limits and controls land development in the County, which is predominantly rural in character.
- **Infrastructure:** Gaps in the network and poor roadway conditions lead to poor connectivity and separation between residences, goods and services, and jobs. Additionally, septic service and water issues prevent or hinder provision of low-income housing in certain areas. The County has focused much of its efforts to eliminate land-use controls on septic rehab.
- **Zoning Ordinances:** Planning and zoning for affordable housing and integrating affordable housing into neighborhoods is one of the most effective ways to support affordable housing projects as opportunities arise. The County is committed to supporting these efforts in member communities to the extent permitted with its CDBG funding.
- **Building Codes:** Ensuring that building codes are enforced uniformly and not used to discourage affordable housing.

Fees and Charges: Municipal fees can be a major disincentive to affordable housing development.

- **Policies that Affect Return on Residential Investment:** Developing policies to waive or pay fees.
- **Information:** Lack of information about service availability, affordable housing availability, and no single point of contact for residents.
- **Barriers to Entry:** Credit reports, background checks, and lack of down payment or security deposit assistance programs prevent people that need housing from being approved.

Growth Limits: Real and perceived limits on growth are another barrier to affordable housing provision.

- **Perception:** Public perception that affordable housing is “bad” for neighborhoods. A holistic, community-wide approach is needed to confront stigma.
- **Affordable Housing Supply:** There is a lack of options for affordable housing in Clermont County, particularly one-bedroom apartment and multi-family housing types, especially in rural areas. Housing

that does exist has long wait lists. The County can help to create additional housing through CDBG funding.

- **Income Surveys:** Several census tracts in Clermont County with low-income areas were disqualified from meeting median income requirements in 2010, in part due to increases in income experienced countywide. Income surveys will now be required to document eligibility, an administrative barrier to project funding.

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

Introduction

The top three largest employment sectors in Clermont County are retail trade (18% of jobs); arts, entertainment, and accommodation (14% of jobs); and education and health care services (12% of jobs). Clermont County unemployment rate is approximately 5.53% and is notably less than the State rates of 8.2%.

Economic Development Market Analysis - Business Activity

Table 41 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	174	111	0	0	0
Arts, Entertainment, Accommodations	9,779	6,542	12	14	2
Construction	4,667	3,113	6	7	1
Education and Health Care Services	13,967	5,504	17	12	-5
Finance, Insurance, and Real Estate	6,141	3,536	7	7	0
Information	1,622	1,223	2	3	1
Manufacturing	11,252	5,610	13	12	-2
Other Services	2,822	1,822	3	4	0
Professional, Scientific, Management Services	9,288	3,248	11	7	-4
Public Administration	0	0	0	0	0
Retail Trade	10,610	8,471	13	18	5
Transportation and Warehousing	3,354	2,442	4	5	1
Wholesale Trade	5,093	2,527	6	5	-1
Total	78,769	44,149	--	--	--

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Business Activity by Sector

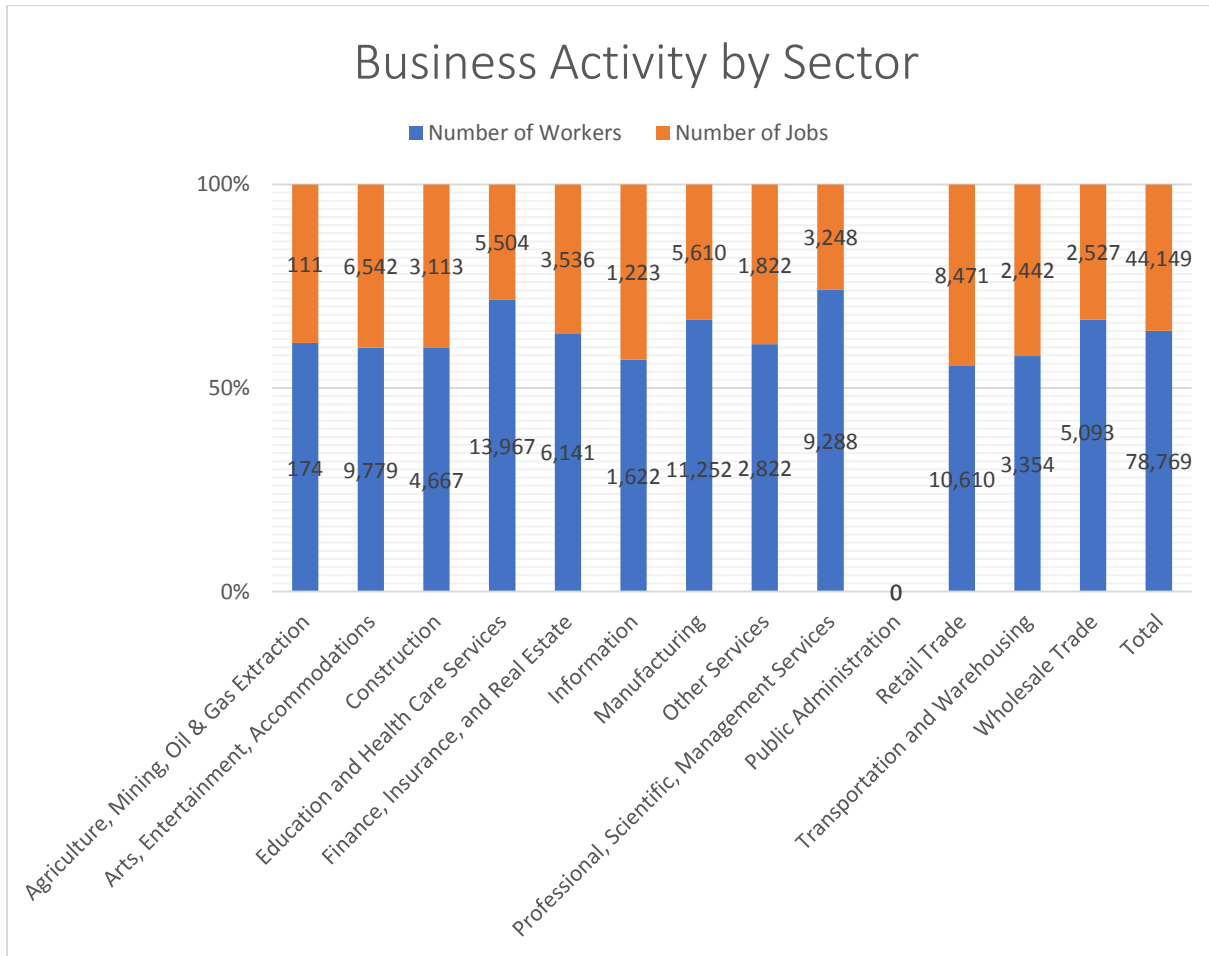


Chart 22

Labor Force

Table 42 - Labor Force

Total Population in the Civilian Labor Force	100,761
Civilian Employed Population 16 years and over	95,100
Unemployment Rate	5.53
Unemployment Rate for Ages 16-24	13.63
Unemployment Rate for Ages 25-65	3.70

Data Source: 2011-2015 ACS

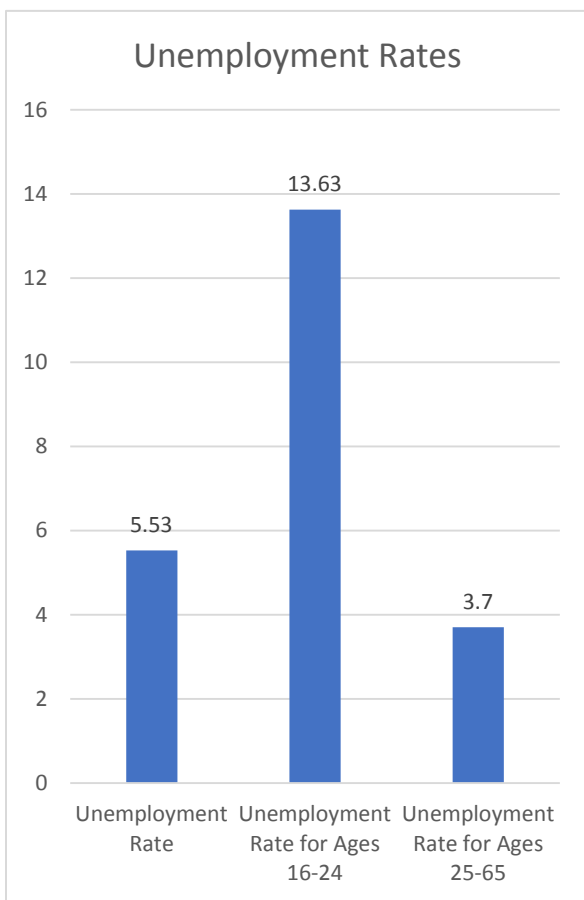


Chart 23

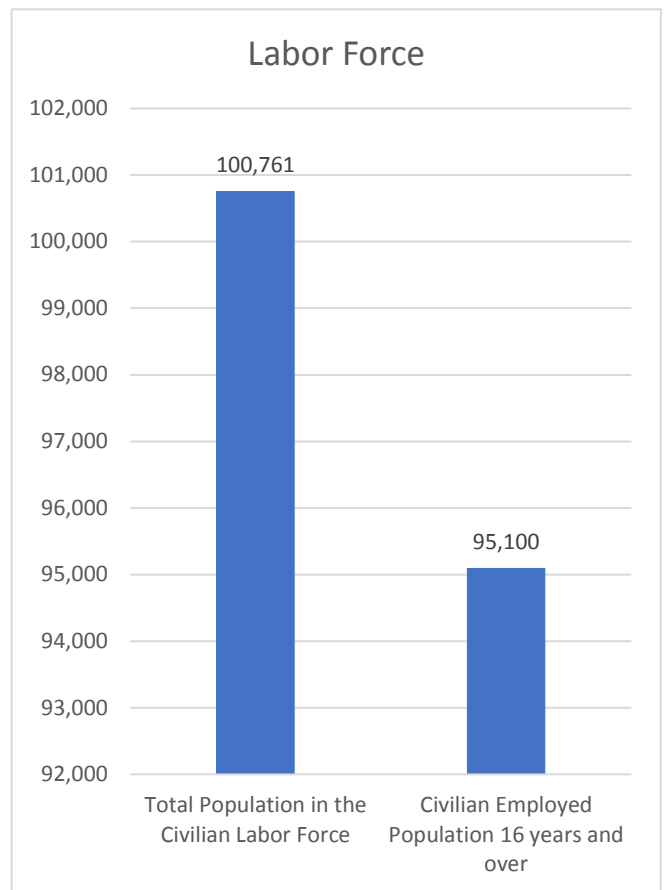


Table 43 – Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	22,493
Farming, fisheries and forestry occupations	4,235
Service	8,988
Sales and office	24,599
Construction, extraction, maintenance and repair	8,348
Production, transportation and material moving	6,922

Data Source: 2011-2015 ACS

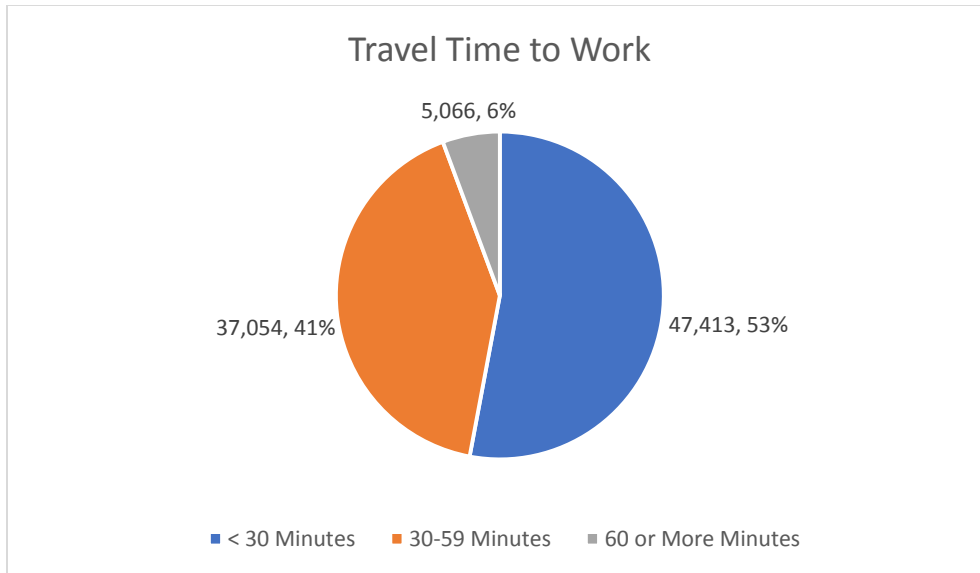


Chart 24

Travel Time

Table 44 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes	47,413	53%
30-59 Minutes	37,054	41%
60 or More Minutes	5,066	6%
Total	89,533	100%

Data Source: 2011-2015 ACS

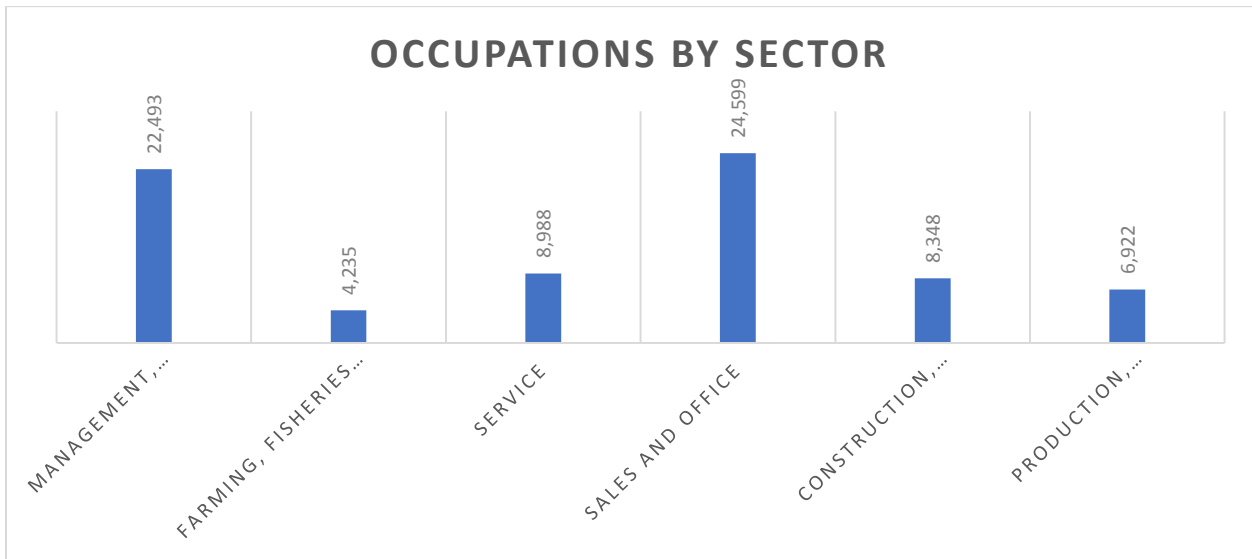
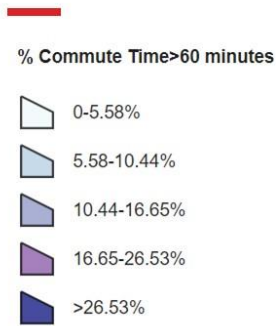
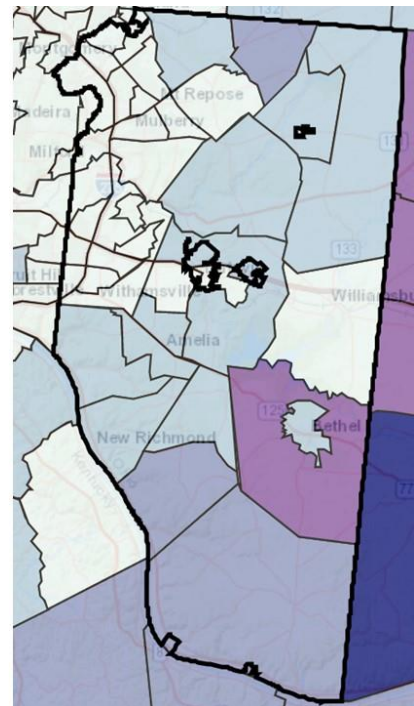


Chart 25

Commute time



Source: CPD Maps, September 2019



Map 4

Education

Table 45 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,000	581	4,009
High school graduate (includes equivalency)	24,260	1,625	9,159
Some college or Associate's degree	24,295	1,252	6,219
Bachelor's degree or higher	25,754	468	4,190

Data Source: 2011-2015 ACS

Table 46 - Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	126	209	289	1,331	2,108
9th to 12th grade, no diploma	1,810	1,540	1,363	3,843	2,991
High school graduate, GED, or alternative	5,813	6,876	7,903	20,290	10,138
Some college, no degree	5,792	5,499	4,966	10,157	4,545
Associate's degree	585	2,634	2,650	5,867	1,216
Bachelor's degree	1,447	4,838	5,786	10,452	2,964
Graduate or professional degree	138	1,793	2,569	4,990	2,296

Data Source: 2011-2015 ACS

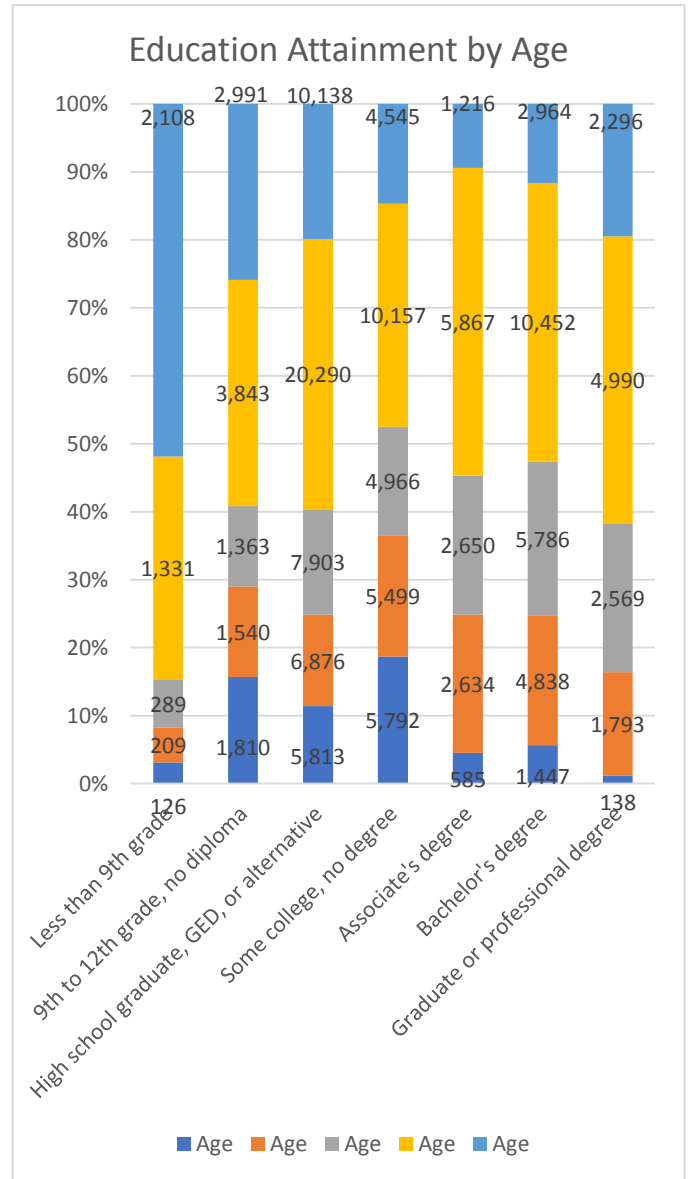
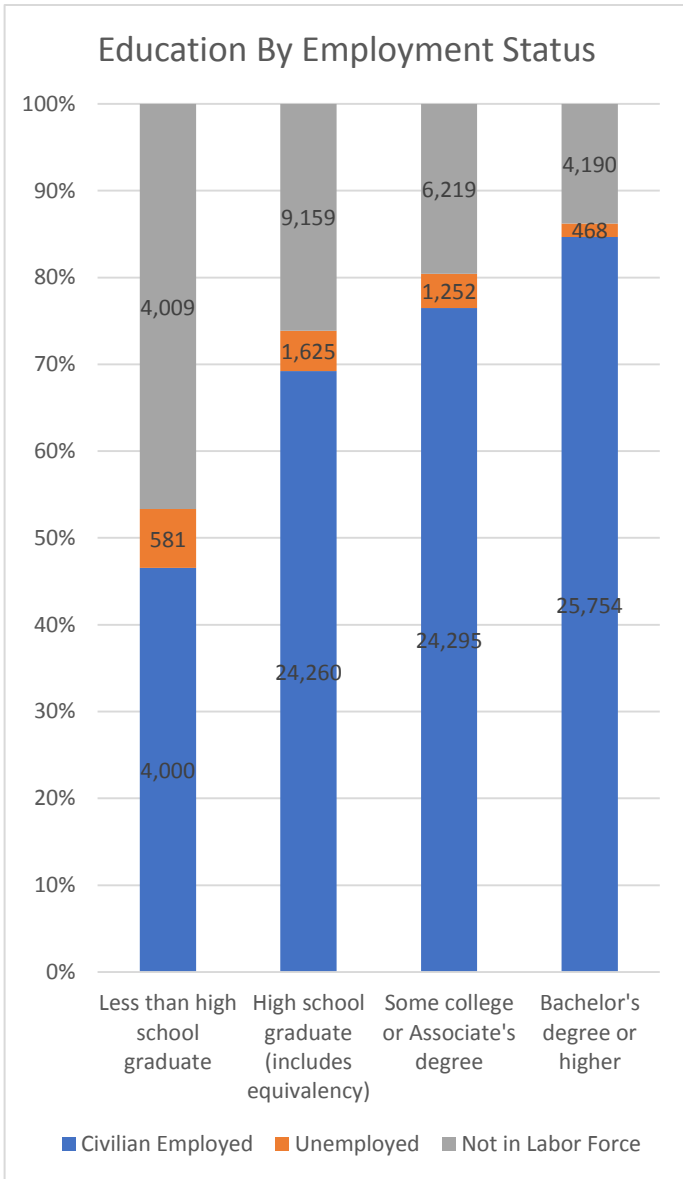


Chart 26

Table 47 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	574,603
High school graduate (includes equivalency)	895,382
Some college or Associate's degree	1,082,965
Bachelor's degree	1,484,313
Graduate or professional degree	1,394,750

Data Source: 2011-2015 ACS

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

The top 3 largest employment industries in Clermont County include manufacturing, education/health, and professional services. Workers exceed jobs, and people are commuting as well as exporting workers to Cincinnati.

Describe the workforce and infrastructure needs of the business community:

Clermont County has a low unemployment rate of approximately 5.53%. Unemployment is much higher among young people with about 13.63% of individuals 16-24 being without a job. Individuals age 25-65 have an unemployment rate of roughly 3.7%.

The top three occupations in Clermont County are: 1) sales and office, with 24,599 workers (24.4%); 2) management, business, and financial with 22,493 workers (22.3%); and, 3) service, with 8,988 workers (8.9%). Construction is a close fourth with 8,348 workers (8.3%). These are the same top three employers and roughly the same proportions as are experienced statewide, which are: 1) retail trade 19.2%; 2) arts/entertainment/accommodations, with 14.8%; and, 3) manufacturing, with 12.7%.

53% of workers in Clermont County have less than a 30-minute commute. The top 3 occupations include sales/office, management/business/financial, and service work. Comparatively, 44.6% of workers in Clermont County have a 30 to 59 minute commute time, a rate higher than the 24.4 % rate Statewide. This is likely the result of more rural sections of the County experiencing longer commute times.

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

Economic development, job training, and infrastructure are top priorities of this plan. The County’s Department of Community and Economic Development (CED) is working to implement the economic development strategies outlined in the Clermont County Comprehensive Plan. CED also manages the Clermont County CIC, Inc., a community improvement corporation. Established in 2003, the Clermont County CIC was created to aid the County in many aspects of the overall economic development strategy, but its current efforts are focused on facilitating industrial and office park development, which will lead to new real property investment and job growth. This focus

will result in development of “shovel ready” industrial and office sites, a critical component in attracting new business investment to Clermont County.

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

Education affects employment rates. Educational attainment is relatively high in Clermont County. More than 84% of the employed workforce has a college degree, 75% of which are associate’s degrees. Individual between the ages of 25-65 have as higher than average educational attainment rate. This suggests that the relatively high unemployment rate among individuals 18-24 is temporary.

Educational attainment in Clermont County appears to correlate with employment rates. For instance, for persons with a bachelor’s degree or higher, about 84% are employed, about 2% are unemployed, and about 14% are not in the labor force. On the other extreme persons with less than high school diploma, about 50% are employed, about 10% are unemployed and 40% are not in the labor market. People age 25 to 65 account for the vast majority of college-educated people, representing approximately 85% of those with an associate degree, those with a bachelor’s degree, and those with a graduate or professional degree. These two factors considered together - educational attainment by employment status and educational attainment by age - combine to suggest and inform the high unemployment rates seen by persons age 16 to 24. Data supports a hypothesis that the high unemployment rate in this age group correlates to this cohort not having had time yet to achieve education and specialization commensurate with higher rates of employment.

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

The Clermont County Department of Job & Family Services (CCDJFS) provides is a triple combined agency that provides a broad range of services to the Clermont community including managing workforce initiatives and partnering with other organization that foster workforce development. The CCDJFS is a county, state, and federally-supported agency responsible for basic financial, medical and social services to ensure that the basic needs of Clermont County citizens are met. This department manages the OhioMeansJobs program, which implements the Ohio Works First, Workforce Investment Act and other programs.

OhioMeansJobs of Clermont County is the certified One Stop Employment and Training Center. Ohio Means Jobs is a network of on-site partnerships that include Child Focus, Inc., Clermont Counseling Center, Adult Basic Literacy Education, Malachi Youth Opportunities Program, Legal Aide Society, The Literacy Council of Clermont and Brown County, Mature Services, Clermont County Probation, and Ohio Department of Job and Family Services. In addition, off-site partnerships include the University of Cincinnati-Clermont, Grant Vocational, Great Oaks, and the Clermont County Chamber of Commerce.

Current Initiatives of the OhioMeansJobs program include:

- **On Site Computer Lab** - This public lab is open Monday - Friday from 8 am – 4:30 pm. Drop-in for assistance is provided for people wishing to brush up skills in basic computer operation.
- **Job Readiness Training** – A class designed to help job seekers improve their job search outlook with resume writing, resume critique, mock interviewing, and more through a two day Job Readiness Seminar.

- **Introduction to the Computer** - A class for those seeking to gain basic computer skills. Skills include how to use a mouse & keyboard and how to open, close, save, drag and drop files and folders. Additional skills covered include using a flash drives and creating an email account.

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

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

As mentioned above, the Clermont County Comprehensive Plan outlines the primary goals and objectives for economic development in the County.

The goals for economic development within the County include:

- **Increased Tax Base** – revenue provided by economic development supports, maintains, and improves community infrastructure such as roads, schools, parks, libraries and public safety services.
- **Job Development** – economic development provides better wages, benefits and opportunities for career advancement.
- **Business Retention and Expansion** – businesses that see a favorable business environment and feel appreciated by the community are more likely to locate, stay, expand and contribute to growing the economy.

The objectives for economic development within the County include:

1. Aggressively pursue new business investment by establishing a leading edge competitive and comprehensive countywide economic development program.
2. Integrate involvement of the key partners and business community in the county’s economic development efforts.
3. Build a collaborative approach to creating a stronger business climate with the multiple public agencies and utilities that have a responsibility for the infrastructure in the community.
4. Increase alliance building and improve communication and coordination with business stakeholders and local, state and federal agencies.

The economic development efforts and initiatives of the Clermont County Department of Community and Economic Development, the Clermont County CIC, CCDJFS, and OhioMeansWork, align with the goals and priorities outlined in this consolidated plan. Moving forward, the County will make an effort to coordinate these activities with the implementation of HUD programs.

MA-50 Needs and Market Analysis Discussion

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

Reviewing CHAS data through the HUD CPD mapping portal does not reveal discernable patterns showing concentrations of multiple housing problems. Problems appear to be random across census tracts; however, it is reasonable to assume that problems are generally more concentrated in the southern and western, more urbanized areas of the County, where rent and housing costs are higher. Census tracts with overcrowding in extremely low-income residents mostly occur in these areas, with the exception of Williamsburg. This pattern does not necessarily reflect that the provision of affordable housing is more difficult in rural areas of the County due to lack of variety in housing types and infrastructure barriers, notably, sewer and water provision. Additionally, the western, and more rural areas of the County, generally have older housing stock, making them more likely to experience housing problems associated with the condition of the living quarters. Because the patterns are inconsistent, it is not possible to specifically define concentrations.

As discussed at length in the needs analysis section of this plan, cost burden is the highest prevalence of housing problems experienced. Small families and elderly highest prevalence of cost burden at greater than 30% of their income. Small families and elderly also have highest prevalence of cost burden at greater than 50% income.

The needs analysis also notes some income levels where housing problems are disproportional, or greater than 10% more, than the jurisdiction as a whole are experienced across racial and ethnic classifications. However, no pattern can be construed as to which races or ethnicities are affected in each income bracket. The following bullets restate and summarize the findings presented in the needs analysis.

- **Housing problems at 0-30% AMI** – There is no disproportionality of greater than 10% in this income bracket across racial or ethnic groups.
- **Housing problems at 30-50% AMI** – There is no disproportionality of greater than 10% in this income bracket across racial or ethnic groups.
- **Housing problems at 50-80% AMI** – There is no disproportionality of greater than 10% in this income bracket across racial or ethnic groups.
- **Housing problems at 80-100% AMI** – In this income bracket, Hispanic residents experience housing problems at about 20% higher rate than the jurisdiction as a whole.
- **Severe Housing Problems at 0-30% AMI** - About 70% of American Indian/Alaskan Native residents, and 86% of Asian residents experience severe housing problems in this income bracket, both much higher than 10% above than the jurisdiction as a whole, but less than reported in the 2015 to 2019 Consolidated Plan.
- **Severe Housing Problems at 30-50% AMI** - About 68% of Black residents and 45% of Hispanic residents experience severe housing problems in this income bracket, both much higher than 10% above the jurisdiction as a whole.
- **Severe Housing Problems at 50-80% AMI** - About 30% of Asian residents experience severe housing problems in this income bracket, higher than 10% above the jurisdiction as a whole.
- **Severe Housing Problems at 80-100% AMI** - About 30% of Hispanic residents experience severe housing problems in this income bracket, higher than 10% above the jurisdiction as a whole.

- **Cost Burden at 30-50% AMI** – Hispanic residents experience a greater than 25% disproportion, higher than 10% above the jurisdiction as a whole.
- **Cost Burden at the greater than 50% AMI** – Asian residents experience a more than 20% disproportion. A rate greater than 10% more than the jurisdiction as a whole.

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

Not entirely. CHAS data was reviewed in attempt to identify if there are census tracts with disproportional percentages of racial and ethnic classifications, defined as census tracts where there were more than 10% or higher representative percentages of a racial or ethnic classification than that of the jurisdiction as a whole. Due to the County being predominantly White, variations of racial composition of greater than 10% points do not exist.

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

Generally, a review of CHAS data through the HUD CPD mapping portal, reveals that the more urbanized areas referenced above have higher percentages of renters but are also areas that have some of the newest housing stock. The southwestern areas of the county are generally, highly desirable places to live because of access to jobs and amenities associated with the Cincinnati metropolitan region. Rural areas of the County have different market conditions, notably a lack of transportation services and a need for infrastructure investment. Rural areas are mostly served by septic sanitary, which is a barrier to investment in affordable housing in these areas.

Are there any community assets in these areas/neighborhoods?

No specific community assets were discussed during plan outreach, and analyses beyond countywide or census tract comparisons were not conducted in preparation of this Plan. Generally speaking, the County received feedback that parks, senior centers, and community centers are valuable resources to low-income residents and neighborhoods. Areas that had these facilities are in needs of maintenance, services, and staffing, areas without these facilities will be considered for projects in the next planning cycle, although resources are limited.

The transportation system, roads, crossings, sidewalks, bikeways/paths, and transit systems is another asset that was discussed at length in the preparation of this plan. The County recognizes a need support the preservation and expansion of transportation that serves low-income areas and neighborhoods.

Finally, public service providers are great asset to low-income areas and neighborhoods. As stated in previous sections of the plan the County will continue to work with these organizations to deliver high quality housing and public service programming to low-income residents.

Are there other strategic opportunities in any of these areas?

The strategies align with the strategies previously outlined for public and assisted housing with a few additions and modifications. Including the following:

- **Housing:** Continuing to provide housing, and when possible expand public housing supply by supporting efforts to increase funding to address demand.

- **Target Incentives:** Incentivizing outreach to specific populations in need, especially populations that may be underserved in the County.
- **Healthy Living:** Providing training and education to residents on healthy family living practices, including healthy meal preparation, cleanliness, home upkeep, family exercise, and community stewardship.
- **Accountability:** Institute failsafe policies to assure that families receiving assistance are accountable for their actions and responsible for basic maintenance and upkeep of the units they occupy.
- **Upward Mobility:** Provide residents with supportive services to enable them to move out of public housing into a permanent residence. Examples of programs include job training programs, employment placement programs, finance management, and housing assistance.
- **Staffing:** Funding for service coordinator positions that focus on providing services that allow seniors to remain in independent life instead of being moved into a nursing home.

MA-60 Broadband Needs of Housing

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods. Reviewing CHAS data through the HUD CPD mapping

Broadband access in communities helps provide economic growth, improved educational opportunities, access to better healthcare, greater employment opportunities, improving public safety, and increased global competitiveness for businesses. The term broadband commonly refers to high-speed Internet access that is always on and faster than the traditional dial-up access. Broadband includes several high-speed transmission technologies such as: digital subscriber line (DSL), cable modem, fiber, wireless, satellite, and broadband over powerlines (BPL).

Research conducted by the Organization for Economic Co-operation and Development (OECD) shows that a 4 Mbps increase in household broadband speed is associated with a roughly 4 percent increase in household income. Research shows that businesses who begin utilizing broadbands increase their employees' labor productivity of an average 5 percent in the manufacturing sector and 10 percent in the services sector. The current standard for broadband in the U.S. is internet with a 25 Mbps (Megabits per second) download speed.

In December of 2017, HUD published the final rule, "Narrowing the Digital Divide Through Installation of Broadband Infrastructure in HUD-Funded New Construction and Substantial Rehabilitation of Multifamily Rental Housing." HUD is actively working to bridge the digital divide in low-income communities served by HUD by providing helping with the expansion of broadband infrastructure to low- and moderate-income communities. The final ruling requires installation of broadband infrastructure at the time of new construction or substantial rehabilitation of multifamily rental housing that is funded or supported by HUD. Additionally, CDBG entitlement communities are required to provide an analysis of the needs of the broadband needs of housing occupied by low- and moderate-income households.

How does this affect Clermont County? According to Broadbandnow.com, whose coverage data is created by performing validation on top of FCC reporting and NTIA datasets, approximately 700 people in Clermont County do not have access to wired internet. Given that much of the County is rural, it is reasonable to assume that this issue may affect LMI families; however, this is not a large number of families given the population of the County. Further review of the FCC Fixed Broadband deployment web tool shows that only 2.26% of the rural population of 47,730 are in census tracts with only 2-providers, a comparison with the County's LMI block groups show that the two-southernmost LMI block groups fall in this area.

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

As mentioned above, according to the FCC Fixed Broadband deployment web tool, the majority of the County has 3 or more providers, but the southern portion of the county, which includes two LMI block groups has only two providers. Additional providers would increase competition and service in the County.

MA-65 Hazard Mitigation

(5) Commencing with consolidated plans submitted on or after January 1, 2018, the jurisdiction must also describe the vulnerability of housing occupied by low- and moderate-income households to increased natural hazard risks associated with climate change based on an analysis of data, findings, and methods identified by the jurisdiction in its consolidated plan.

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

Clermont County is subject to natural hazards that threaten life and health as well as having caused extensive property damage. It is the intent of hazard mitigation activities to reduce their impacts on people and property. Through the countywide coordinated program, Clermont County has developed an All-Hazards Mitigation Plan that includes all-natural hazards the County is susceptible to as required by the Robert T. Stafford Disaster Relief and Emergency Assistance Act. Clermont County continues to develop the best practices approach to obtain and utilize mitigation funding through a variety of means to provide the community quality hazard mitigation efforts.

The County recently received approval of its update to the plan from FEMA on June 15, 2020. While the plan does not specifically address increases in Natural Hazard risks associated with Climate Change, it does a comprehensive job of assessing hazards based on current available data. Hazards were ranked according to the goals of participating jurisdictions, as follows:

1. Severe storms
2. Tornadoes
3. Flooding
4. Utility failure
5. Hazardous materials
6. Winter storms
7. Landslides
8. Dam failure
9. Invasive species
10. Terrorism
11. Extreme temperatures
12. Drought
13. Wildfire
14. Earthquakes

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

Current climate projections show steadily increasing average temperatures over the next century, with most, if not all, of the U.S. experiencing the effects of a warmer atmosphere. Cities and their urban surroundings will bear the effects of extreme heat, predominantly in the form of more frequent and longer lasting heat waves. These higher temperatures will result in changes to precipitation regimes across the country. Many areas, especially in the northern regions, will receive more precipitation. However, much of this increased precipitation is forecast to fall during fewer, yet more intense, rain events. Areas already at-risk to flooding will be more vulnerable to this risk. Conversely, those areas that currently receive less-than-normal precipitation will generally continue to see less, resulting in an increased prevalence of drought.

Severe storms, tornadoes, flooding, and other hazards can disproportionately affect those populations that are already vulnerable, including the young, the old, and the impoverished. Inundation from an increased incidence of intense precipitation result in structural damage and loss to all forms of housing including public and assisted housing. For the purpose of assessing hazards affecting the County, a Hazard Identification Risk Assessment (HIRA) was conducted. The assessment takes into account the anticipated frequency of occurrence, the specific consequences of impact, whether there has been a past declaration for that particular hazard. As mentioned above, Hazards were ranked in collaboration with member communities. The process is somewhat subjective, but is intended to assist the County in working with jurisdictions to help prioritize mitigation goals based on the potential frequency and likely extent of damage from hazards known to affect the County.

The All Hazard Plan includes compilation of new updated hazard information, and through a series of planning sessions, the County re-evaluated the prior list of hazards to the likelihood of future occurrence and the fact that many of the identified hazards are interrelated (i.e., floods increase with dam failure or an increase in severe storms).

Planning documents reviewed and considered included:

- Building Codes
- Zoning Codes and Regulations
- County Special Purpose Flood Damage Regulations, dated May 25, 2012
- Hazardous Materials Plan
- Subdivision Regulations
- Water Management & Sediment Control Regulations
- Airport Zoning Regulations
- Clermont County Comprehensive Plan

The following hazards were specifically identified in the Plan that may impact low- and moderate-income households. High Wind Events - Large number of vulnerable mobile homes and camping facilities within Clermont County, Winter Storms Including Sleet/Snow/Ice/Blizzard - Large percentage of elderly county residents. Floods, Several LMI areas border watercourses.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Clermont County is expected to receive an average of approximately \$974,086 in federal funding each year, over the next five years, through Community Development Block Grant (CDBG) program. These federal funds will be used to address the following priority needs in the community:

- Street, Sidewalk, Water/Sewer/Septic Improvements
- Fair Housing
- Job Training Activities
- Housing Rehabilitation
- Transportation Services
- Rental Housing Rehabilitation
- Permanent Supportive Housing
- Senior and Youth Facilities and Services
- Supportive Services
- Accessibility Improvements
- Emergency Shelters and Transitional Housing
- Down Payment Assistance
- Local and Regional Planning
- Property Acquisition/Resale
- Parks, Recreation, and Community Facilities
- Food Security
- Demolition Clearance and Remediation
- Code Enforcement
- Lead Paint Remediation
- Urgent Need
- Economic Development

Addressing these needs will assist Clermont County in achieving the over-arching housing and community development goals, as follows:

1. Improve Public Facilities and Infrastructure
2. Increase Quality and Affordability of Owner-Occupied Homes
3. Address the Needs of the Homeless and At-Risk Families
4. Increase Quality and Affordability of Rental Housing

5. Provide and Expand Public Services
6. Enhance Economic Development Activities and Provide Customized Training Opportunities to Residents

Clermont County will administer and oversee the distribution of these federal program funds. The County will work with local units of government, housing agencies and public service providers to remove barriers to affordable housing, assist the homeless population, reduce the number of families experiencing poverty, and other efforts identified in this Strategic Plan.

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

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	LMI Census Tracts
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The LMI Census Tracts are shown on Map 1, in Section NA-25 of this plan.
	Include specific housing and commercial characteristics of this target area.	Specific housing and commercial characteristics are described in the Needs Assessment and the Market Analysis
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The County has not identified specific neighborhoods within LMI Census tracts, or outside. The consultation process did not reveal a need to further define geographic priorities outside of the LMI areas.
	Identify the needs in this target area.	All the priority needs identified in the plan apply to the LMI Census Tracts.
	What are the opportunities for improvement in this target area?	No specific opportunities in the LMI Census tracts, outside of the priority needs for the County, were identified in the planning process.
	Are there barriers to improvement in this target area?	No specific barriers for improving the LMI census tracts were identified in the planning process.

General Allocation Priorities

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

While the County is not officially establishing Geographic Priority Areas in the 2020 to 2024 planning cycle, the County has identified the following potential Geographic Priority Areas to be evaluated during future Consolidated Planning processes.

Potential geographic priority areas in Clermont County:

- Low-Mod Census Tracts.
- Low income areas located in the southern portion of the County.
- Areas of the County where there is a lack of affordable housing, including Amelia, Batavia, Bethel, Felicity, New Richmond, Newtonsville, Goshen Township, Miami Township, and Union Township.

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

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Streets, Sidewalk, Water/Sewer/Septic Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development

	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Enhance Economic Development & Training Activities Improve Public Facilities and Infrastructure
	Description	Address infrastructure needs for low-income residents and in low income neighborhoods.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
2	Priority Need Name	Fair Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	LMI Census Tracts

	Associated Goals	Address the Needs of Homeless and At-Risk Families Increase Quality and Affordability of Rental Units Increase Quality of Owner Occupied Homes	
	Description	Promote access to housing for all residents that qualify.	
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.	
3	Priority Need Name	Job Training Activities	
	Priority Level	High	
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions	
	Geographic Areas Affected	LMI Census Tracts	
	Associated Goals	Enhance Economic Development & Training Activities Provide and Expand Public Services	
	Description	Provide Job Training Assistance to Low-income and special needs residents.	
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders	
	4	Priority Need Name	Owner Housing Rehabilitation

	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Elderly
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Increase Quality of Owner Occupied Homes
	Description	Provide assistance to low-mod home owners to complete necessary repairs.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
5	Priority Need Name	Transportation Services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Address the Needs of Homeless and At-Risk Families Enhance Economic Development & Training Activities Improve Public Facilities and Infrastructure Provide and Expand Public Services
	Description	Improve transportation for low-income residents.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
6	Priority Need Name	Rental Housing Rehabilitation
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Address the Needs of Homeless and At-Risk Families Increase Quality and Affordability of Rental Units
	Description	Provide adequate rental housing for low-income persons and families.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
7	Priority Need Name	Permanent Supportive Housing
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Address the Needs of Homeless and At-Risk Families Increase Quality and Affordability of Rental Units Provide and Expand Public Services
	Description	Support Homeless prevention and rapid re-housing.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
8	Priority Need Name	Senior and Youth Facilities and Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Elderly Frail Elderly
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Increase Quality of Owner Occupied Homes Provide and Expand Public Services

	Description	Continue and improve programs and facilities that serve seniors and youth.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
9	Priority Need Name	Supportive Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Enhance Economic Development & Training Activities Provide and Expand Public Services
	Description	Provide services and access to public resources for low-income residents.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.

10	Priority Need Name	Accessibility Improvements
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Improve Public Facilities and Infrastructure Increase Quality and Affordability of Rental Units Increase Quality of Owner Occupied Homes Provide and Expand Public Services
	Description	Improve accessibility for low-income residents.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
	11	Priority Need Name
Priority Level		Low

	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Address the Needs of Homeless and At-Risk Families Increase Quality and Affordability of Rental Units Provide and Expand Public Services
	Description	Provide housing and shelter opportunity to populations in need.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
12	Priority Need Name	Down Payment Assistance
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Individuals Families with Children Elderly Victims of Domestic Violence
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Enhance Economic Development & Training Activities Increase Quality of Owner Occupied Homes Provide and Expand Public Services
	Description	Provide down payment assistance to income eligible homebuyers.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
13	Priority Need Name	Local and Regional Planning
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Address the Needs of Homeless and At-Risk Families Enhance Economic Development & Training Activities Improve Public Facilities and Infrastructure Increase Quality and Affordability of Rental Units Increase Quality of Owner Occupied Homes Provide and Expand Public Services
	Description	Improve planning for regional coordination of housing and community development activities.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
14	Priority Need Name	Property Acquisition/Resale

	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Persons with HIV/AIDS Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Address the Needs of Homeless and At-Risk Families Increase Quality and Affordability of Rental Units Increase Quality of Owner Occupied Homes
	Description	Acquire, rehabilitate, and resell properties to support low-income residents.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
15	Priority Need Name	Parks, Recreation, and Community Facilities
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Address the Needs of Homeless and At-Risk Families Enhance Economic Development & Training Activities Improve Public Facilities and Infrastructure Increase Quality and Affordability of Rental Units Increase Quality of Owner Occupied Homes Provide and Expand Public Services
	Description	Develop public facilities to improve quality of life for low-income residents and in low income neighborhoods.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
16	Priority Need Name	Food Security

	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Address the Needs of Homeless and At-Risk Families Provide and Expand Public Services
	Description	Provide food access services and programs to support low-income residents.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
17	Priority Need Name	Demolition, Clearance and Remediation
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Families with Children Mentally Ill Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Enhance Economic Development & Training Activities Improve Public Facilities and Infrastructure Increase Quality and Affordability of Rental Units Increase Quality of Owner Occupied Homes
	Description	Demolish blighted properties.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
18	Priority Need Name	Code Enforcement
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Enhance Economic Development & Training Activities Increase Quality and Affordability of Rental Units Increase Quality of Owner Occupied Homes
	Description	Improve and continue code enforcement activities in low-income neighborhoods.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
19	Priority Need Name	Lead Paint Remediation
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Elderly Frail Elderly
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Increase Quality and Affordability of Rental Units Increase Quality of Owner Occupied Homes
	Description	Reduce exposure of low-income residents to lead paint hazards.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
20	Priority Need Name	Urgent Need
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Address the Needs of Homeless and At-Risk Families Enhance Economic Development & Training Activities Improve Public Facilities and Infrastructure Increase Quality and Affordability of Rental Units Increase Quality of Owner Occupied Homes Provide and Expand Public Services
	Description	Provide resources to communities that lack the resources to address eligible urgent needs.
	Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.
21	Priority Need Name	Economic Development

	Priority Level	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
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Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	LMI Census Tracts
Associated Goals	Enhance Economic Development & Training Activities
Description	Enhance economic development activities and provide job training opportunities.
Basis for Relative Priority	Priorities were determined through public engagement activities, which included focus groups, open houses and interviews with key stakeholders.

Narrative (Optional)

The priority needs were determined through public outreach and coordination with local agencies and service providers. The County anticipates addressing these needs through program funding during the 2020 to 2024 planning cycle.

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

Influence of Market Conditions

Table 50 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant Based Rental Assistance is a potential avenue for funding and a priority based on the high amount of ELI and LMI persons in the County that experience cost burden and severe cost burden.
TBRA for Non-Homeless Special Needs	Tenant Based Rental Assistance is an option to address non-homeless special needs
New Unit Production	New Unit production is a low priority due to availability of existing housing supply. New unit development will be prioritized only in Low Income areas, areas without affordable housing options (rural), and areas that can take advantage of infrastructure and transportation projects.
Rehabilitation	According to CHAS data, approximately 27% of households in Clermont County have one of the conditions defined as a Housing Problem making rehabilitation a high priority.
Acquisition, including preservation	Acquisition and preservation will remain a priority to encourage home ownership and eliminate blighted areas through redevelopment and code enforcement.

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

Clermont County primarily uses CDBG funds to accomplish specific objectives in the next five years. The annual allocation is expected to be \$974,086. The 2020 plan includes a onetime allocation of \$573,023 CDBG-CV funds from the CARES Act to address COVID-19 pandemic response.

Anticipated Resources

Table 51 - 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	1,547,109	15,430	111,755	989,516	3,958,064	

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

Community Development Block Grant funds will leverage additional resources as follows:

- Public Infrastructure & public facility projects will be supported with other funds from participating jurisdictions.



- Rehabilitation funds will leverage other sources to expand the scope of rehabilitation assistance.

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

Publicly owned land may be used but there are no specific projects or strategies to note.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Table 52 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Clermont County Board of Developmental Disabilities	Government	Non-homeless special needs	Region
Clermont Metropolitan Housing Authority	PHA	Public Housing	Region
CLERMONT COUNTY	Government	Economic Development	Jurisdiction
Clermont Senior Services Inc.	Non-profit organizations	Non-homeless special needs public facilities public services	Region
PEOPLE WORKING COOPERATIVELY	Non-profit organizations	Public Housing	Region
Clermont County Department of Job and Family Services	Government	Homelessness Non-homeless special needs public services	Region
Greater Cincinnati Habitat for Humanity	Non-profit organizations	Ownership Public Housing Rental	Region
Clermont County Department of Community and Economic Development	Government	Economic Development	Region
LEGAL AID SOCIETY OF GREATER CINCINNATI	Non-profit organizations	Public services	Region
Clermont County Public Health	Government	Neighborhood improvements public services	Region
Park National Bank	Regional organization	Economic Development neighborhood improvements	Region
Clermont County Mental Health and Recovery Board	Government	Homelessness public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
YWCA of Greater Cincinnati	Non-profit organizations	Homelessness Non-homeless special needs Public Housing public services	Region
Clermont Continuum of Care/Affordable Housing Commission	Non-profit organizations	Homelessness	Region
Clermont County Township Association	Government	Economic Development	Region
Batavia Township	Government	Economic Development neighborhood improvements public facilities	Region
Franklin Township	Government	Economic Development neighborhood improvements public facilities public services	Region
Goshen Township	Government	Economic Development neighborhood improvements public facilities public services	Region
Jackson Township	Government	Economic Development neighborhood improvements public facilities public services	Region
Miami Township	Government	Economic Development neighborhood improvements public facilities public services	Region
Ohio Township	Government	Economic Development neighborhood improvements public facilities public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Monroe Township	Government	Economic Development neighborhood improvements public facilities public services	Region
Pierce Township	Government	Economic Development neighborhood improvements public facilities public services	Region
Stonelick Township	Government	Economic Development neighborhood improvements public facilities public services	Region
Tate Township	Government	Economic Development neighborhood improvements public facilities public services	Region
Union Township	Government	Economic Development neighborhood improvements public facilities public services	Region
Washington Township	Government	Economic Development neighborhood improvements public facilities public services	Region
Wayne Township	Government	Economic Development neighborhood improvements public facilities public services	Region
Williamsburg Township	Government	Economic Development neighborhood improvements public facilities public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Bethel Village	Government	Economic Development neighborhood improvements public facilities public services	Region
Felicity Village	Government	Economic Development neighborhood improvements public facilities public services	Region
Moscow Village	Government	Economic Development neighborhood improvements public facilities public services	Region
City of Milford	Government	Economic Development neighborhood improvements public facilities public services	Region
New Richmond Village	Government	Economic Development neighborhood improvements public facilities public services	Region
Newtonsville Village	Government	Economic Development neighborhood improvements public facilities public services	Region
Owensville Village	Government	Economic Development neighborhood improvements public facilities public services	Region
Williamsburg Village	Government	Economic Development neighborhood improvements public facilities public services	Region
Clermont County Community Services Inc.	Non-profit organizations	Homelessness public facilities public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Clermont County Veterans Services Commission	Government	Homelessness Rental public facilities public services	Region

Assess of Strengths and Gaps in the Institutional Delivery System

Although individual communities and organizations determine the projects they would like to submit for funding, effective program controls are in place. Clermont County tracks expenditures and general progress, and ensures overall compliance. Each partner, however, is responsible for successful and compliant implementation of its CDBG projects. This occurs in a variety of ways, as follows:

- The County monitors fund use to ensure timeliness, and monitor compliance with requirements including continuing affordability, affirmative marketing, procurement, and Labor standards, and shares the results with members.
- Each partner implements projects using its staff and using local procedures. The County uses documentation, including labor certifications and invoices, to monitor individual projects for compliance. Each community corrects emergent problems, and the County provides technical assistance, as necessary.
- The County monitors (and provides technical assistance for) activities as prescribed by regulation but also based on assessed risk. It will monitor more frequently, if needed.

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

Table 53 - Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		X
Education	X		X
Employment and Employment Training	X		X
Healthcare	X		X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

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

A well-rounded service delivery system has been established to meet the needs of persons experiencing homelessness. The community benefits from having major community providers as active members of the local Continuum of Care (CoC). The need for permanent affordable supportive housing and services continues to be a pressing issue for persons experiencing homelessness and other special needs populations.

Clermont County does not receive HOPWA funds to assist persons living with HIV/AIDS with supportive housing options. Support services for persons living with HIV/AIDS are coordinated through the Ohio Balance of State programs.

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

Clermont County has excellent administrative capacity, with capable staff, excellent relationships with communities and non-governmental entities, and innovative programs. In addition to positive relationships with communities, the County maintains open lines of communication with the Clermont Community Services (local contact for CoC) and many other non-profits servicing Clermont County low-income residents. The gaps in the institutional delivery of systems can be described in three categories:

1. **Management and Capacity:** The programs and funds are distributed through complex system of cities, service providers, and organizations. The County is challenged in that each recipient has its own limitations and capacity constraints.
2. **Program Administration:** Reporting requirements increasingly make it difficult for grant recipients to administer projects and programs, this extends to all levels of the process and is confounded by staffing and budget limitations.
3. **Service Streamlining:** The dispersion and overlap of programming can create inefficiencies in service provision.

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

The Clermont County consolidated planning process has identified the following strategies to overcome gaps in the institutional structure and service delivery

Strategies to Improve Management Capacity:

- **Develop Efficiencies:** additional cost-effective ways to provide affordable housing: Clermont County will continue to seek additional ways to share resources and costs to maintain an acceptable level of program and management capacity.
- **Identify Service Gaps:** Improve efficiency and effectiveness of service delivery. Enhance program design and delivery.
- **New Programs:** Develop and implement new programs and initiatives, if necessary and in keeping with the priority objectives of this Plan.

Strategies to Improve Program Administration:

- **Training and Coordination:** Staff reductions and turnover can limit effective working environments. Working through 27 municipal and several non-profit sub-recipients requires training programs so all participants can work effectively.
- **Communication and Clarification of Program Requirements:** Complex and sometimes conflicting program requirements can significantly increase administrative complexity and burden. The County will work with program participants to clarify and collaborate of reporting.

Strategies to Achieve Streamlining of Services:

- **Capacity Development for Community Non-Profit Organizations:** The County provides support to several non-profit organizations. All are experienced and have the requisite capacity to succeed in their roles. However, the County seeks additional opportunities to expand projects, programs, and services through added capacity to local organizations.
- **Expanding the Network of Partners:** The County will continue efforts to strengthen existing and establish new relationships with service providers to expand and strengthen services in the community.
- **Sub-recipient Monitoring:** The County will continue to monitor and to assist sub-recipients in the 2020 to 2024 planning period. Monitoring will be performed through risk assessment and Technical Assistance will be provided based on the degree of need.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 54 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Public Facilities and Infrastructure	2020	2024	Affordable Housing Public Housing Non-Homeless Special Needs Non-Housing Community Development	LMI Census Tracts	Accessibility Improvements Demolition, Clearance and Remediation Local and Regional Planning Parks, Recreation, and Community Facilities Streets, Sidewalk, Water/Sewer/Septic Improvements Transportation Services Urgent Need	CDBG: 3,175,596	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Increase Quality of Owner Occupied Homes	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	LMI Census Tracts	Accessibility Improvements Code Enforcement Demolition, Clearance and Remediation Down Payment Assistance Fair Housing Lead Paint Remediation Local and Regional Planning Owner Housing Rehabilitation Parks, Recreation, and Community Facilities Property Acquisition/Resale Senior and Youth Facilities and Services Urgent Need	CDBG: \$810,159	Homeowner Housing Rehabilitated: 160 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Address the Needs of Homeless and At-Risk Families	2020	2024	Affordable Housing Public Housing Homeless	LMI Census Tracts	Emergency Shelters and Transitional Housing Fair Housing Food Security Local and Regional Planning Parks, Recreation, and Community Facilities Permanent Supportive Housing Property Acquisition/Resale Rental Housing Rehabilitation Transportation Services Urgent Need	CDBG: \$282,291	Homeless Person Overnight Shelter: 150 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Increase Quality and Affordability of Rental Units	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	LMI Census Tracts	Accessibility Improvements Code Enforcement Demolition, Clearance and Remediation Emergency Shelters and Transitional Housing Fair Housing Lead Paint Remediation Local and Regional Planning Parks, Recreation, and Community Facilities Permanent Supportive Housing Property Acquisition/Resale Rental Housing Rehabilitation Urgent Need	CDBG: \$282,291	Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide and Expand Public Services	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	LMI Census Tracts	Accessibility Improvements Down Payment Assistance Emergency Shelters and Transitional Housing Food Security Job Training Activities Local and Regional Planning Parks, Recreation, and Community Facilities Permanent Supportive Housing Senior and Youth Facilities and Services Supportive Services Transportation Services Urgent Need	CDBG: \$950,169	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Enhance Economic Development & Training Activities	2020	2024	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	LMI Census Tracts	Code Enforcement Demolition, Clearance and Remediation Down Payment Assistance Economic Development Job Training Activities Local and Regional Planning Parks, Recreation, and Community Facilities Streets, Sidewalk, Water/Sewer/Septic Improvements Supportive Services Transportation Services Urgent Need	CDBG: \$130,471	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Goal Descriptions

Table 55 – Goal Descriptions

1	Goal Name	Improve Public Facilities and Infrastructure
	Goal Description	Community and stakeholder feedback indicate a need for public works and improvements throughout the County. The public demands that facilities and infrastructure be maintained and installed as appropriate to meet existing and increased needs. This Plan will focus on maintaining and improving existing (and creating new) public facilities and improvements that primarily serve LMI people, or which are located in eligible LMI neighborhoods.

2	Goal Name	Increase Quality of Owner Occupied Homes
	Goal Description	The maintenance and preservation of housing for all residents but particularly affordable housing for LMI owners is a high priority of this Plan. Owner occupied housing can be a lift for low income residents and families that need a hand-up to experience improved opportunities and a higher quality of life.
3	Goal Name	Address the Needs of Homeless and At-Risk Families
	Goal Description	Homelessness is not a pervasive issue in Clermont County; however, ending homelessness and preventing at risk families and individuals from becoming homeless is a fundamental priority this plan. Clermont County has several shelters, but homeless people also make use of camps, vehicles, hotels, and the streets for temporary shelters. Strategies to address known homeless populations as well as people sporadically homeless, temporarily housed, illegally squatting in foreclosed properties, or who have special needs will be prioritized.
4	Goal Name	Increase Quality and Affordability of Rental Units
	Goal Description	The maintenance and preservation of affordable rental housing for LMI residents is also a high priority of this Plan. Rental housing is often either preferred or the only attainable housing for many low-income residents. Further, individuals and families that are at-risk of becoming homeless require assistance to maintain their dignity and preserve their place in the economic mainstream. Families that face economic uncertainty due to low-incomes incomes resulting or employment issues can be lifted up through supportive housing assistance.
5	Goal Name	Provide and Expand Public Services
	Goal Description	Community and stakeholder feedback also indicate a strong need for improved human services, particularly as they relate to individuals and families that suffer from drug abuse problems or domestic violence issues. Additional services and programming to benefit young people and the elderly is also desirable in Clermont County. Public Engagement indicated that there was a lack of programming in these areas and expanding services would address local needs.
6	Goal Name	Enhance Economic Development & Training Activities
	Goal Description	Economic development, job creation, and business attraction and retention continue to be a priority for Clermont County residents. Public Engagement conducted for this plan noted the need work to eliminate blight in low-income areas and the retail/commercial clusters that serve them. Training opportunities for low-income residents was identified as a priority activity as well.

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

Based on the 5-year Plan, Clermont County estimates that it will provide assistance to approximately 500 families using CDBG fund allocations. Clermont County does not at this time manage HOME or ESG funds.



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

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

As stated in NA-35, Section 504 of the Rehabilitation Act of 1973 requires that 5% of all public housing units be accessible to persons with mobility impairments and another 2% be accessible to persons with sensory impairments.

New units funded by the County will be evaluated for accessibility issues to assure ongoing compliance with section 504.

Activities to Increase Resident Involvements

The County seeks to encourage consultation and collaboration with the Clermont Metropolitan Housing Authority. The County encourages CMHA to initiate the following strategic activities during the 2020 to 2024 planning cycle to increase resident involvement and improve reporting.

- Form resident advisory councils.
- Hold bimonthly or quarterly open meetings with residents to discuss their issues and priorities.
- Provide training and education to residents on healthy family living practices, including healthy meal preparation, cleanliness, home upkeep, family exercise, and community stewardship.

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

No

Plan to remove the ‘troubled’ designation

The Clermont Metropolitan Housing Authority is not designated as troubled.

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

Barriers to Affordable Housing

The creation and preservation of affordable housing options in Clermont County is affected by market conditions and public policies. Outreach to agencies identified the following barriers to affordable housing in the County.

Tax Policy: Tax policy was not identified as a barrier to affordable housing in Clermont County. However, the County is committed to working with affordable housing providers to use available tools to support the development of additional housing units, including supporting developments that want to utilize Low-Income Tax Credits (LITC).

Land Use Controls: Many of the barriers that have been identified in the County relate to land use controls, which include, transportation, infrastructure, zoning ordinances, building and building codes.

- **Transportation:** Lack of transportation options, and a prevalence of roadways designed primarily or exclusively for automobile traffic, discourages neighborhood investment and project feasibility, which limits and controls land development in the County, which is predominantly rural in character.
- **Infrastructure:** Gaps in the network and poor roadway conditions lead to poor connectivity and separation between residences, goods and services, and jobs. Additionally, septic service and water issues prevent or hinder provision of low-income housing in certain areas. The County has focused much of its efforts to eliminate land-use controls on septic rehab.
- **Zoning Ordinances:** Planning and zoning for affordable housing and integrating affordable housing into neighborhoods is one of the most effective ways to support affordable housing projects as opportunities arise. The County is committed to supporting these efforts in member communities to the extent permitted with its CDBG funding.
- **Building Codes:** Ensuring that building codes are enforced uniformly and not used to discourage affordable housing.

Fees and Charges: Municipal fees can be a major disincentive to affordable housing development.

- **Policies that Affect Return on Residential Investment:** Developing policies to waive or pay fees.
- **Information:** Lack of information about service availability, affordable housing availability, and no single point of contact for residents.
- **Barriers to Entry:** Credit reports, background checks, and lack of down payment or security deposit assistance programs prevent people that need housing from being approved.

Growth Limits: Real and perceived limits on growth are another barrier to affordable housing provision.

- **Perception:** Public perception that affordable housing is “bad” for neighborhoods. A holistic, community-wide approach is needed to confront stigma.
- **Affordable Housing Supply:** There is a lack of options for affordable housing in Clermont County, particularly one-bedroom apartment and multi-family housing types, especially in rural areas. Housing

that does exist has long wait lists. The County can help to create additional housing through CDBG funding.

- **Income Surveys:** Several census tracts in Clermont County with low-income areas were disqualified from meeting median income requirements in 2010, in part due to increases in income experienced countywide. Income surveys will now be required to document eligibility, an administrative barrier to project funding.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following Fair Housing goals related to affordable housing barriers were identified as moderate to high-priorities in the 2020 Fair Housing Assessment for Clermont County:

- Amend Zoning Ordinances throughout the County to eliminate barriers to fair housing choice in 1 to 2 years.
- Improve fair housing education programs for real estate agents and landlords in 1 to 2 years.
- Develop new publicly supported housing in the southern part of the County where there is an unmet need for affordable housing, in 3-4 years.
- Use both public and private funds to invest in the housing stock in older, poorer communities in the County, in 1-2 years
- Continue programs to assist foreclosure victims and prevent foreclosures, in 3-4 years
- Create a County program to help relocate households from housing in the Ohio River flood plain, in 3-4 years
- Develop additional affordable accessible housing for non-seniors. in 3-4 years
- Continue to fund HOME's fair housing enforcement from Clermont County CDBG to ensure the most effective enforcement, ongoing.

Additionally, the following strategies can help assist in the removal or amelioration of the previously identified barriers to affordable housing.

- **Information:** Establish a single point of contact for of information about service availability, affordable housing availability.
- **Transportation:** Invest in transportation services that address the needs of low-income residents in Clermont County.
- **Infrastructure:** Invest in infrastructure projects that address the needs of low-income residents in Clermont County, including sidewalks, roadway conditions, and sewer/septic improvements.
- **Income Surveys:** Encourage eligible areas to conduct income surveys to document eligibility for programmatic and project assistance.
- **Affordable Housing Supply:** Invest in the provision of affordable one-bedroom apartments and multi-family housing types, especially in rural areas.
- **Perception:** Address public stigma regarding affordable housing through project outreach and information services.
- **Barriers to Entry:** Invest in programs that provide assistance in removing barriers that low-income residents experience in their efforts to find affordable housing, including providing down payment assistance and security deposit assistance programs.

SP-60 Homelessness Strategy – 91.215(d)

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

The County will address the needs of low-income persons at risk of homelessness, by supporting programs in Clermont County that supply emergency housing services and provide essential human services to homeless persons. It will support programs to provide prevention and rapid re-housing assistance to affected households. These measures are expected to continue throughout the life of this Plan.

As mentioned prior, Clermont County is a part of the Ohio Balance of Care and embraces the strategies described in the Ohio Consolidated Plan prepared by the Ohio Development Services Agency. Clermont County is part of the Region 14 approach, which is mandated by the State, to operate the HCRP grant, Homeless Crisis Response Program. The region consists of 3 counties, Clermont, Warren and Butler. The lead county is Warren, which manages and distributes the funding to the two remaining counties. These funds help to assist clients with homeless prevention, facing eviction and can fund clients to help them stay in their homes; the other part of the program is rapid re-housing. Clermont Community Services uses these funds to help clients coming out of the shelter and entering into a permanent housing situation. Clermont Community Services has a program to pay first month's rent and security deposit. Clermont Community Services also offers trainings at the James Sauls Homeless shelter to teach financial workshops, nutrition, parenting, etc. Clermont Community Services offers case management to help homeless people overcome barriers associated with homelessness. Clermont Community Services offers extensive referral services to homeless people and the organization works closely with other Clermont agencies, especially OhioMeansJobs and Clermont County Department of Jobs and Family Services. The James Sauls Homeless Shelter is the only homeless shelter in Clermont County besides the Domestic Violence Shelter operated by the YWCA.

Overall, the state of Ohio's approach to homelessness in Ohio includes programs and services addressing each stage of the homeless continuum: homeless prevention, emergency shelter, transitional housing, rapid re-housing, permanent supportive housing and aftercare programs. The state of Ohio has restructured these homeless programs to emphasize priority on preventing individuals and families from experiencing homelessness and, where homelessness does occur, rapidly moving individuals and families into permanent, sustainable housing.

Addressing the emergency and transitional housing needs of homeless persons

Clermont County affirms the following programs and strategies to address the emergency and transitional housing needs of homeless persons that are outlined in the State of Ohio Consolidated Plan:

Rapid Re-Housing

The state of Ohio will provide for tenant-based (or “transition in place”) rapid re-housing through the Homeless Crisis Response Program (HCRP) shelter diversion activities. Persons served in this category must be homeless according to HUD’s definition and at or below 30 percent of Area Median Income (AMI). Rapid Re-housing programs provide short- or medium-term rental assistance and services for households that are currently homeless, with the goal of being able to maintain housing after the subsidy ends. This assistance can include rental assistance (including back rent for months where the household has been unable to pay), utility deposits, security deposits, and/or moving costs. Housing models that require tenants to move out of their unit at the end of assistance are not eligible under this category.

Emergency Shelter

The state of Ohio will continue to provide Emergency Shelter assistance to homeless families and individuals through the Homeless Crisis Response Program (HCRP). HCRP funds provide emergency shelter and supportive services to homeless persons in Ohio. OCD provides grants to eligible nonprofit organizations and units of local government to maintain, operate and staff emergency shelters for the homeless and to provide essential services to the homeless.

Transitional Housing

The state of Ohio will provide Transitional Housing through the Supportive Housing Grant Program. This will include housing and supportive services designed to help program participants attain permanent housing in a 4- to 24-month period. Housing can be provided in units operated by the agency or in independent rental units in the community. For the purpose of this program, supportive housing activities are limited to facility-based or sponsor-based program models, either single-site or scattered-site. Tenant-based supportive housing activities are provided through the rapid re-housing activities in the Homeless Crisis Response Program. Clermont County currently has no transitional housing available.

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.

Clermont County affirms the following programs and strategies to assist homeless persons in making the transition to permanent housing and independent living that are outlined in the State of Ohio Consolidated Plan:

Permanent Supportive Housing

The permanent supportive housing component of the Supportive Housing Grant Program provides housing and supportive services to maximize disabled homeless individuals’ and families’ ability to live more independently within the permanent housing environment. Along with housing, these projects provide supportive services including case management, employment assistance and life skills.

Aftercare

Aftercare services are designed to ensure that formerly homeless individuals and families are able to maintain permanent housing. These services include intensive case management and supportive services tailored to the individual's or family's goal of self-sufficiency and permanent housing. In Ohio, aftercare services to formerly homeless families will be provided through the Homeless Crisis Response Program within the categories mentioned above.

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

Clermont County affirms the following programs and strategies to prevent individuals and families from becoming homeless that are outlined in the State of Ohio Consolidated Plan:

Homelessness Prevention

The state of Ohio will continue to provide financial assistance and services to prevent individuals and families from becoming homeless through the Homeless Crisis Response Program (HCRP) shelter diversion activities. Funds for these activities must be targeted to individuals and families who would be homeless without this assistance, and meet the following minimum criteria:

1. Have at least an initial consultation with a case manager or other authorized representative who can determine the appropriate type of assistance to meet their needs;
2. Be at or below 30 percent of Area Median Income (AMI); and,
3. Be at risk of losing its housing, have no appropriate subsequent housing options and lack the financial resources and support networks needed to remain in existing housing.

Eligible assistance includes: short- or medium-term rental assistance and housing relocation and stabilization services, including such activities as mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management.

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

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

LBP testing is conducted on each assisted property built prior to 1978. Lead risk assessments are completed for all housing units receiving assistance through a housing rehabilitation program. When conditions are found which indicate a potential lead-based paint hazard, appropriate remedial action will be included as part of the homeowner rehabilitation work. All lead work will be conducted in accordance with federal regulations and performed by a certified and/or licensed contractor.

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

County grant recipients will always perform abatement rather than interim control measures. These actions significantly reduce the reoccurrence of lead-based paint hazards.

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

In accordance with federal regulations, staff distribute the EPA/HUD "Protect Your Family from Lead in Your Home" pamphlet and provides other appropriate information to all housing rehabilitation assistance recipients. The information covers the dangers of lead-based paint, symptoms of lead paint poisoning, and provides instructions on actions to be taken if symptoms of lead-based paint poisoning are present. Rehabilitation Specialists in the County attend HUD sponsored "Lead Safe Work Practices Training for Trainers Course" and refresher courses on lead safe work practices, and are qualified to teach a one day course to approved contractors and subcontractors addressing lead-based paint hazards during renovation, remodeling, and rehabilitation in federally owned and assisted housing.

Staff will continue working closely with HUD and other regional agencies to obtain necessary training, information, and funding for these required efforts. Staff will plan to conduct training sessions with all active contractors and contractors interested in becoming approved to bid on housing projects. During trainings, contractors will be made aware of the EPA Lead-Based Paint Renovation, Repair and Painting requirements. All contractors will be encouraged to become EPA certified renovators to meet the requirements and remain eligible to bid on housing projects where lead has been identified.

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

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

The County and its member communities have well-established service networks to provide services to impoverished people. These include:

- The Clermont County Affordable Housing Coalition has several members that provide services to families in poverty.
- A County Health program to provide assistance to families and children.
- Clermont County Department of Jobs and Family Services provides public assistance for food, Medicaid, Medicare, and emergency assistance.
- Clermont County Community Services has several programs to address critical service needs. These include home weatherization and other energy assistance activities, youth services, pediatric medical, senior services, plus coordinating with the CoC activities for the homeless.
- Employment training and job counseling is available through OhioMeansWork or other initiatives like the Work Initiative Network (WIN) of Life Point Solutions

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

The activities to be undertaken by the County, and its member communities, will improve the quality of life and opportunities for many residents living in poverty. Providing affordable housing, supporting economic development, improving public infrastructure and many other goals, actions, and strategies discussed in this plan contribute to the County's anti-poverty strategy.

The County, consistent with goals and objectives of this plan, will promote human services for low-income persons. These services promote positive life-styles which increase chances for long-term emotional, familial, and employment stability.

Additionally, the County will work to support and coordinate with agencies that provide business development counseling to small business investors and owners, including low income individuals. These services reduce poverty by promoting self-sufficiency and long-term employment. Finally, the County will continue to support the efforts of the OhioMeansWork program to provide job training and employment services.

SP-80 Monitoring – 91.230

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

With a focus on ensuring compliance, the County will include program requirements in all contractual agreements (including outreach to women and minority owned businesses), sponsor orientation sessions and provides technical assistance. Staff defines clear expectations regarding performance standards, policies and procedures.

Staff will conduct annual on-site programmatic and fiscal monitoring reviews of CDBG human service agencies at least once every two years (more frequently if the sub-recipient is new or is having difficulty meeting program or contract requirements.) Staff will ensure systems are in place to verify income eligibility and Urban County residency and reviews the agency's financial management systems, audits, federal 990, policies and procedures, their files and records of federally funded projects completed in the past year. Staff will prepare a final monitoring report that summarizes the information gathered during the site visit, including findings and concerns, and forwards a copy of the report to the agency. Regular review of monthly or quarterly reports, program evaluation forms, program visits and phone calls are also part of program monitoring procedures.

Staff will ensure compliance with all program regulations of the CDBG. Components of project monitoring include compliance with eligible activities and National Objectives, HUD program rules and administrative requirements, as well as progress against production goals, needs for technical assistance, and evidence of innovative or outstanding performance. Financial monitoring ensures that sub-recipients comply with all of the Federal regulations governing their financial operations. This includes reviewing original supporting documentation for financial transactions, time sheets, tracking expenditures into the general ledgers, checkbooks and bank transactions, internal controls, reviewing financial transactions to ensure that they are within the approved budget, and that expenditures are eligible and reasonable. Rehabilitation Specialists conduct on-site inspections, lead-based paint assessments, monitor the progress of construction and rehabilitation completed by contractors and subcontractors, and ensure code compliance.

Expected Resources

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

Introduction

Clermont County received its CDBG 2020 Allocation of \$974,086, as well as funds from HUD for CDBG-CV (CARES Act). Clermont County primarily uses CDBG funds to accomplish specific objectives in the next five years. The 2020 plan includes a onetime allocation of \$573,023 CDBG-CV funds as well as Program income and carryover from prior year resources from projects that were not able to be carried out as previously planned.

Anticipated Resources

Table 56 - Expected Resources – Priority Table

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	1,547,109	15,430	111,755	1,674,294	3,958,064	

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

Community Development Block Grant funds will leverage additional resources as follows:

- Public Infrastructure & public facility projects will be supported with other funds from participating jurisdictions.
- Rehabilitation funds will leverage other sources to expand the scope of rehabilitation assistance.

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

Publicly owned land may be used but there are no specific projects or strategies to note.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Table 57 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Public Facilities and Infrastructure	2020	2024	Affordable Housing Public Housing Non-Homeless Special Needs Non-Housing Community Development	LMI Census Tracts	Accessibility Improvements Economic Development Parks, Recreation, and Community Facilities Senior and Youth Facilities and Services Streets, Sidewalk, Water/Sewer/Septic Improvements Transportation Services Urgent Need	CDBG: \$724,523	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Increase Quality of Owner Occupied Homes	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	LMI Census Tracts	Down Payment Assistance Fair Housing Owner Housing Rehabilitation Permanent Supportive Housing Property Acquisition/Resale Urgent Need	CDBG: \$216,632	Homeowner Housing Rehabilitated: 32 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Address the Needs of Homeless and At-Risk Families	2020	2024	Affordable Housing Public Housing Homeless	LMI Census Tracts	Accessibility Improvements Code Enforcement Demolition, Clearance and Remediation Down Payment Assistance Emergency Shelters and Transitional Housing Fair Housing Food Security Job Training Activities Lead Paint Remediation Local and Regional Planning Owner Housing Rehabilitation Permanent Supportive Housing Property Acquisition/Resale Rental Housing Rehabilitation Senior and Youth Facilities and Services Supportive Services Urgent Need	CDBG: \$202,981	Homeless Person Overnight Shelter: 30 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Increase Quality and Affordability of Rental Units	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	LMI Census Tracts	Accessibility Improvements Code Enforcement Economic Development Emergency Shelters and Transitional Housing Fair Housing Permanent Supportive Housing Property Acquisition/Resale Rental Housing Rehabilitation Streets, Sidewalk, Water/Sewer/Septic Improvements Urgent Need	CDBG: \$202,981	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide and Expand Public Services	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	LMI Census Tracts	Code Enforcement Economic Development Emergency Shelters and Transitional Housing Fair Housing Food Security Job Training Activities Lead Paint Remediation Local and Regional Planning Parks, Recreation, and Community Facilities Senior and Youth Facilities and Services Supportive Services Transportation Services Urgent Need	CDBG: \$84,832	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Enhance Economic Development & Training Activities	2020	2024	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	LMI Census Tracts	Code Enforcement Down Payment Assistance Economic Development Job Training Activities Lead Paint Remediation Owner Housing Rehabilitation Parks, Recreation, and Community Facilities Permanent Supportive Housing Rental Housing Rehabilitation Streets, Sidewalk, Water/Sewer/Septic Improvements Transportation Services Urgent Need	CDBG: \$58,159	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted

Goal Descriptions

Table 58 – Goal Descriptions

1	Goal Name	Improve Public Facilities and Infrastructure
	Goal Description	2020 Public Facilities and Infrastructure projects include CDBG funds is being allocated to fund parks, sidewalks, and facilities that service low-income residents in Clermont County.
2	Goal Name	Increase Quality of Owner Occupied Homes
	Goal Description	2020 projects include funding the Clermont County Health District Septic Rehab Program and funding for People Working Cooperatively Home Repairs.
3	Goal Name	Address the Needs of Homeless and At-Risk Families
	Goal Description	CV-CDBG funds, Administrative services, Fair Housing services, and drug rehabilitation services are expected to benefit individuals and families at risk of being homeless.
4	Goal Name	Increase Quality and Affordability of Rental Units
	Goal Description	2020 projects supported include the Clermont County provision of Fair Housing Services and CV-CDBG Funds
5	Goal Name	Provide and Expand Public Services
	Goal Description	The 2020 projects supported include drug and alcohol counseling of low income qualified residents of Clermont County through their participation in the Clermont County Community Alternative Sentencing Center (CASC).
6	Goal Name	Enhance Economic Development & Training Activities
	Goal Description	No specific projects are planned for 2020; however, the general administration and planning activities undertaken by the County Contribute to this goal, including providing ongoing training and support to local applicants to the County's CDBG program.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects are identified to meet the needs of the 2020-2024 Clermont County Consolidated plan. Funds for projects will be utilized from the CDBG 2020 allocation, as well as funds from previous years that were allocated but either not utilized or underutilized, as well as program income. CDBG-CV (CARES Act) funds are included in the 2020 Annual Action Plan, and are indicated as such by the CDBG-CV in the Project Title.

Projects

Table 59 – Project Information

#	Project Name
1	Clermont County Health District Septic Rehab Program
2	Village of Owensville U.S. 50 Turn Lane
3	Goshen Township Charles Snider Road Turn Lane Improvements
4	Franklin Township Community Building Improvements
5	Village of New Richmond Augusta Street Improvements
6	Batavia Township Amelia Village Maintenance Facility Improvements
7	CASC Substance Abuse Counseling
8	People Working Cooperatively Home Repairs
9	CV-Clermont Senior Services Home Repairs
10	Housing Opportunities Made Equal (HOME) Fair Housing Services
11	CV-Unmet Needs Fund
12	Administration and Planning
13	CV-People Working Cooperatively



#	Project Name
14	CV-Housing Opportunities Made Equal
15	CV-Administration and Planning

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

In 2020 the County will continue management of an annual funding cycle for CDBG funds to communities and applicants based on how well the proposed projects meet the priority needs and goals of this Comprehensive Plan. The communities are charged with identifying activities and assistance areas, based on citizen input informed by law and regulation, to address local needs and priorities that were consistent with the goals of the Consolidated Plan.

AP-38 Project Summary

Project Summary Information

Table 60 – Project Summary Information

1	Project Name	Clermont County Health District Septic Rehab Program
	Target Area	LMI Census Tracts
	Goals Supported	Increase Quality of Owner Occupied Homes
	Needs Addressed	Streets, Sidewalk, Water/Sewer/Septic Improvements Owner Housing Rehabilitation Code Enforcement
	Funding	CDBG: \$100,000
	Description	This project will provide assistance with septic system repairs and replacement to LMI qualified homeowners in Clermont County; and/or sewer connections if available in the area. There are approximately 22,000 septic systems in Clermont county. It is estimated that over 12%, or 2,640 of these systems are presently malfunctioning causing degradation of surface waters and spreading communicable disease. These funds will be used to eliminate sewage nuisances through connection to public sewer or repair and/or replacement of malfunctioning sewage systems.
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 16 LMI households throughout Clermont County will benefit from this program.
	Location Description	Countywide
	Planned Activities	This project will provide assistance with septic system repairs and replacement to LMI qualified homeowners in Clermont County; and/or sewer connections if available in the area. This program assists with complying with state law requiring connection to sewers and abatement of public health nuisances caused by malfunctioning septic systems.
2	Project Name	Village of Owensville U.S. 50 Turn Lane
	Target Area	LMI Census Tracts
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Transportation Services Economic Development
	Funding	CDBG: \$193,862
	Description	This project involves the addition of a center turn lane on U.S. 50 in order to create better access to potential commercial development in the community.
	Target Date	12/31/2022

	Estimate the number and type of families that will benefit from the proposed activities	There are 387 households in the Village of Owensville. This project would benefit all residents. The Village of Owensville is a Census Designated Area with an LMI of 58.45%. All families would benefit from increased Economic Development in this area.
	Location Description	West Main Street (US 50), approximately 500' west of the intersection of S. Broadway.
	Planned Activities	This project involves adding sidewalk across the frontage of the property, adding curb and pavement and restriping the main thoroughway for a turn lane. Storm sewer would be replaced and one electric pole would be transferred to underground service.
3	Project Name	Goshen Township Charles Snider Road Turn Lane Improvements
	Target Area	LMI Census Tracts
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Streets, Sidewalk, Water/Sewer/Septic Improvements Economic Development
	Funding	CDBG: \$222,493
	Description	This project involves the addition of a right turn lane on northbound Charles Snider Road at SR 28 and the striping of a right turn lane on southbound Charles Snider Road at Shade Drive.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	The community currently has 545 existing households and an additional 225 are planned for development in the Reserves of Barclay Woods. These families are currently in an LMI Census tract/block group.
	Location Description	Charles Snider Road between State Route 28 and Shade Drive, Goshen Township.
	Planned Activities	This project involves the addition of a 225' right turn lane on northbound Charles Snider Road at SR 28, the striping of a 150' right turn lane on southbound Charles Snider Road at Shade Drive, the relocation of the traffic signal pole and slight modification of guardrail and storm sewer at the SR28 and Charles Snider Road and the mill/fill of the pavement between these limits.
4	Project Name	Franklin Township Community Building Improvements
	Target Area	LMI Census Tracts
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Supportive Services Accessibility Improvements Emergency Shelters and Transitional Housing Parks, Recreation, and Community Facilities

	Funding	CDBG: \$83,973
	Description	Updating and restoration of an aging building located in Franklin Township that will be utilized by the Community for weddings, meetings, festivals and more.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	The Community Building will be available to the Village of Felicity as well as Franklin Township Residents. There are 824 residents in Felicity and at total of 4,188 residents in Franklin Township. The LMI for this area is 69.28%. The majority of the residents in this area are LMI households.
	Location Description	2003 Main Street Felicity, OH 45120
	Planned Activities	Upgrading and replacing roof, new floor, repair and seal driveway and parking lot, reline the parking lot and include handicapped parking, seal and repair walking path.
5	Project Name	Village of New Richmond Augusta Street Improvements
	Target Area	LMI Census Tracts
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Accessibility Improvements Local and Regional Planning Economic Development
	Funding	CDBG: \$108,214
	Description	Street Curb Replacement and Parking Area
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	There are 1190 households in the service area of the Village of New Richmond. The LMI is 57.8%
	Location Description	The project is located along Augusta Street Between Hamilton and Washington Streets in the Village of New Richmond, Ohio.
	Planned Activities	Augusta Street Curb Replacement and Parking Area - between Hamilton and Washington on the east side of the street. The project will construct a new curb as well as gutters and catch basins along the east side of Augusta Street giving the parking area a newly defined space as well as beautifying the surroundings.
6	Project Name	Batavia Township Amelia Village Maintenance Facility Improvements
	Target Area	LMI Census Tracts
	Goals Supported	Improve Public Facilities and Infrastructure

	Needs Addressed	Supportive Services Accessibility Improvements Parks, Recreation, and Community Facilities
	Funding	CDBG: \$81,394
	Description	Parking Lot grading and paving, fencing and electrical upgrades for Village of Amelia Maintenance Facility.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	The entire Village of Amelia will benefit from this project. There are 2500 residents in the Village with an LMI of 52.8%
	Location Description	3607 Burnham Woods Drive, Amelia, OH 45102
	Planned Activities	Grading and Paving existing parking lot, removing and replacing security fencing around the perimeter and upgrading electric to the building.
7	Project Name	CASC Substance Abuse Counseling
	Target Area	LMI Census Tracts
	Goals Supported	Provide and Expand Public Services
	Needs Addressed	Supportive Services
	Funding	CDBG: \$71,000
	Description	The project will specifically assist with drug and alcohol counseling of LMI qualified residents of Clermont County through their participation in the Clermont County Community Alternative Sentencing Center (CASC). The program will provide necessary treatment, therapy and life and vocational skills. Goals are to reduce recidivism by providing drug and alcohol treatment, cognitive therapy and other related services.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The drug and alcohol counseling and life skills services will be made available to LMI eligible clients of the Clermont County Community Alternative Sentencing Center (CASC) who are recommended for participation in CASC through the Clermont County Court System. It is estimated to help at least 25 clients (maybe more) depending on the number of hours a client participates in counseling sessions.
	Location Description	The program will be housed in available space located the Clermont County Adult Detention Center; Clients will be provided temporary living arrangements at the facility while participating in the program, which is anticipated to be 30-90 days in length. The address of the facility is Clermont County Adult Detention Center, 4700 Filager Road, Batavia, OH 45103.

	Planned Activities	This public service project will specifically assist with drug and alcohol counseling of LMI qualified residents of Clermont County through their participation in the Clermont County Community Alternative Sentencing Center (CASC). The program will provide necessary treatment, therapy and life and vocational skills. Goals are to reduce recidivism by providing drug and alcohol treatment, cognitive therapy and other related services. The program will be housed in available space located at the Clermont County Adult Detention Center. Clients will be provided temporary living arrangements at the facility while participating in the program.
8	Project Name	People Working Cooperatively Home Repairs
	Target Area	LMI Census Tracts
	Goals Supported	Increase Quality of Owner Occupied Homes Provide and Expand Public Services
	Needs Addressed	Owner Housing Rehabilitation Accessibility Improvements Code Enforcement Lead Paint Remediation Urgent Need
	Funding	CDBG: \$50,000
	Description	As a sub-recipient, the People Working Cooperatively (PWC) Agency will provide home repair services to eligible LMI homeowners in Clermont County.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that at least 25 LMI families will be assisted with home repair services in Clermont County.
	Location Description	Location of home repair services is a county wide effort and is based on need and income eligibility to meet program participation requirements.
	Planned Activities	The People Working Cooperatively agency will provide home repair services to eligible LMI homeowners in Clermont County.
9	Project Name	CV-Clermont Senior Services Home Repairs
	Target Area	
	Goals Supported	Increase Quality of Owner Occupied Homes
	Needs Addressed	Owner Housing Rehabilitation Senior and Youth Facilities and Services Supportive Services Accessibility Improvements
	Funding	CDBG-CV: \$55,000

	Description	As a sub-recipient, the Clermont County Senior Services agency will provide home repair services to eligible senior citizen LMI homeowners in Clermont County. It is believed that due to COVID-19, Senior are being hard hit with resources and reduced second incomes. Service requests for assistance will increase due to lowered incomes. CDBG-CV funds will be used to prevent, prepare for and respond to coronavirus and the affects on Low- to Moderate-Income households as well as LMC senior households.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that at least 25-30 LMI senior households will be assisted with home repair services in Clermont County
	Location Description	The Location of home repairs will be county wide and is based on need and income eligibility to meet program participation requirements.
	Planned Activities	Clermont County Senior Services will provide critical home repairs to homeowners age 60 and older residing in Clermont County, Ohio. Qualifying homeowners are able to apply for assistance and priority is given to extremely low income households and those with critical needs such as no water, heat or those in need of handicapped access to the home.
10	Project Name	Housing Opportunities Made Equal (HOME) Fair Housing Services
	Target Area	LMI Census Tracts
	Goals Supported	Address the Needs of Homeless and At-Risk Families Increase Quality and Affordability of Rental Units Provide and Expand Public Services
	Needs Addressed	Fair Housing
	Funding	CDBG: \$15,000
	Description	Includes activities for the training, planning and provisions for Fair Housing Services in Clermont County, Ohio.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that a minimum of 25 LMI families will be assisted with Fair Housing Services.
	Location Description	County Wide
	Planned Activities	Provision for Fair Housing Services and training, planning and equation for Clermont County.
11	Project Name	CV-Unmet Needs Fund

	Target Area	LMI Census Tracts
	Goals Supported	Address the Needs of Homeless and At-Risk Families Increase Quality and Affordability of Rental Units Provide and Expand Public Services
	Needs Addressed	Fair Housing Transportation Services Supportive Services Emergency Shelters and Transitional Housing Food Security Urgent Need
	Funding	CDBG-CV: \$385,721
	Description	This fund will be used to meet unmet needs due to the effects on the Community caused by COVID-19. These funds will be administered for Public Service request throughout Clermont County in order to prevent, prepare for and respond to coronavirus.
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	It is unknown at this time how many families will benefit from this service. The County estimates 100 families will be assisted, either with shelter or homelessness prevention. All funds will be used for LMI residents of Clermont County.
	Location Description	County Wide
	Planned Activities	Some activities and uses for these funds would be to house homeless persons during the State lock-down due to COVID-19 in order to comply with the guidelines of social distancing for those residing in homeless shelters. Housing battered women in secured locations that were residing in the battered womens shelter. Remaining funds will be used on a case by case basis to alleviate gaps in services for the Counties LMI population and for increased education to the public of proper hygiene and social distancing practices.
12	Project Name	Administration and Planning
	Target Area	LMI Census Tracts
	Goals Supported	Provide and Expand Public Services Enhance Economic Development & Training Activities
	Needs Addressed	Fair Housing Local and Regional Planning Urgent Need Economic Development
	Funding	CDBG: \$175,335

	Description	Includes activities for the general administration of the CDBG grant and other related administrative activities.
	Target Date	6/30/2029
	Estimate the number and type of families that will benefit from the proposed activities	Includes activities for the general administration of the CDBG grant and other related administrative activities including the provision for Fair Housing Services for the County. It is estimated that at least 800 LMI families will be assisted with Fair Housing "Cool Tools for Schools" Community Outreach Programs, which has increased each year and this year will include PPE's and sanitizing products as well as instructions and educational materials on proper hand washing and social distancing practices.
	Location Description	County Wide
	Planned Activities	Administration and Planning
13	Project Name	CV-People Working Cooperatively
	Target Area	
	Goals Supported	Increase Quality of Owner Occupied Homes Provide and Expand Public Services
	Needs Addressed	Owner Housing Rehabilitation Accessibility Improvements Code Enforcement Lead Paint Remediation Urgent Need
	Funding	CDBG-CV: \$50,000
	Description	As a sub-recipient, the People Working Cooperatively (PWC) Agency will provide home repair services to eligible LMI homeowners in Clermont County. CDBG-CV (Cares Act) funds will be used to prevent, prepare for and respond to coronavirus and the affects on Low- to Moderate-Income households and families. It is expected that more homeowners who are affected by unemployment due to CVOID-19 will benefit from this service to help keep families in their homes.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that at least 25 LMI families will be assisted with home repair services in Clermont County.
	Location Description	Location of home repair services is a county-wide effort and is based on need and income eligibility to meet program participation requirements.
	Planned Activities	The People Working Cooperatively agency will provide home repair services to eligible LMI homeowners in Clermont County.
14	Project Name	CV-Housing Opportunities Made Equal

	Target Area	
	Goals Supported	Address the Needs of Homeless and At-Risk Families Increase Quality and Affordability of Rental Units Provide and Expand Public Services
	Needs Addressed	Fair Housing
	Funding	CDBG-CV: \$25,000
	Description	CARES Act funds (CDBG-CV) are being allocated which will be used to prevent, prepare for and respond to coronavirus and the effects on households who have members that are experiencing joblessness and need assistance with Fair Housing Services in order to remain in their homes.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that a minimum of 25 LMI families will be assisted with Fair Housing Services
	Location Description	County Wide
	Planned Activities	Provision for Fair Housing Services. It is anticipated that due to COVID-19 and loss of income, more landlords will be foreclosing on renters for non-payment. Fair Housing complaints will increase and more assistance will be needed in order to keep Low- to Moderate-income persons in their homes.
15	Project Name	CV-Administration and Planning
	Target Area	
	Goals Supported	Provide and Expand Public Services Enhance Economic Development & Training Activities
	Needs Addressed	Fair Housing Local and Regional Planning Urgent Need Economic Development
	Funding	CDBG-CV: \$57,302
	Description	General administration and other related administrative activities which will be used to administer services to help prevent, prepare for and respond to coronavirus.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	General Administration funding in order to administer the CDBG-CV grant

	Location Description	County Wide
	Planned Activities	Administration and Planning

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

Clermont allocates as much CDBG funding as possible to its 27 member communities, listed below, less program administration, housing rehabilitation, and public services.

- Batavia Twp.
- Franklin Twp.
- Goshen Twp.
- Jackson Twp.
- Miami Twp.
- Ohio Twp.
- Monroe Twp.
- Pierce Twp.
- Stonelick Twp.
- Tate Twp.
- Union Twp.
- Washington Twp.
- Wayne Twp.
- Williamsburg Twp.
- Amelia Village
- Batavia Village
- Bethel Village
- City of Chilo
- Felicity Village
- City of Loveland
- Moscow Village
- City of Milford
- Neville Village
- New Richmond Village
- Newtonsville Village
- Owensville Village
- Williamsburg Village

In 2020 the County will continue management of an annual funding cycle for CDBG funds to communities and applicants based on how well the proposed projects meet the priority needs and goals of this Comprehensive Plan. The communities are charged with identifying activities and assistance areas, based on citizen input informed by law and regulation, to address local needs and priorities that were consistent with the goals of the Consolidated

Plan.

Geographic Distribution

Table 61 - Geographic Distribution

Target Area	Percentage of Funds
LMI Census Tracts	

Rationale for the priorities for allocating investments geographically

Clermont County operates an Urban County CDBG program that encompasses a large geographic area including diverse participating communities. In the 2010 census, many of the census tracts previously defined as LMI were eliminated due to rising incomes in the County; however, many of these tracts still contain eligible LMI areas. To confront this barrier, individual communities will conduct income surveys to document eligibility of projects.

The County's philosophy is that the local communities know local needs best. As a result, communities are encouraged to submit project applications that fit their local needs. Project applications are evaluated by the County as to how well they address the goals and priority needs included in this Consolidated Plan. CDBG funds, less administration, housing rehabilitation, and public services, are distributed via this process.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Programmed projects for the 2020 Annual plan include the following:

- Funding CASC to support substance abuse and counseling services (25 persons)
- Funding Clermont Senior Services to complete home repairs for seniors (25-30 homes)
- Funding People Working Cooperatively to complete home repairs for LMI families (25 LMI families)
- Funding HOME to help a minimum of 25 LMI families with Fair Housing Services (25 LMI families)
- CV-Unmet Needs Fund to help potentially 100 Families with homelessness prevention or transitional housing

Table 62 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	100
Non-Homeless	50
Special Needs	50
Total	200

Table 63 - One Year Goals for Affordable Housing by Support Type

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

AP-60 Public Housing – 91.220(h)

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

The County received no applications for public housing activities in the 2020 program year.

As stated in NA-35, Section 504 of the Rehabilitation Act of 1973 requires that 5% of all public housing units be accessible to persons with mobility impairments and another 2% be accessible to persons with sensory impairments.

While the County did not receive any applications, during the course of the five-year plan, new units, if any, funded by the County will be evaluated for accessibility issues to assure ongoing compliance with section 504.

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

As described in the Strategic Plan, the County supports PHAs developing programs to encourage residents to participate in management, community programming, and resident councils.

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

The CMHA is not designated as troubled.

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

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 County's local shelters, operated by Clermont Community Services and the YWCA are staffed with people who are in a unique position to assess the needs of homeless people. Outreach efforts are managed through the CoC to reduce duplications efforts to ensure that the greatest number of persons is assisted. The agencies included in the coordination include emergency shelters, warming centers(s), transitional housing programs, permanent housing programs, the youth shelter and street outreach and those providing short-term rental and financial assistance to very low income and homeless individuals and families.

As mentioned prior, Clermont County is a part of the Ohio Balance of Care and embraces the strategies described in the Ohio Consolidated Plan prepared by the Ohio Development Services Agency.

The state of Ohio's approach to homelessness in Ohio includes programs and services addressing each stage of the homeless continuum: homeless prevention, emergency shelter, transitional housing, rapid re-housing, and permanent supportive housing and aftercare programs. The state of Ohio has restructured these homeless programs to emphasize priority on preventing individuals and families from experiencing homelessness and, where homelessness does occur, rapidly moving individuals and families into permanent, sustainable housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The County 2020 - 2024 Consolidated Plan addresses homeless and homelessness prevention in four separate priorities: #2 Fair Housing, #7 Permanent Supportive Housing, # 9 Supportive Services, and #11 Emergency Shelter

and Transitional Housing. This Plan implements these priorities by providing funding to the Continuum of Care for coordination of prevention and housing activities, as well as funding prevention, emergency shelter, transitional housing and permanent housing. Projects that address these priority needs have been ranked accordingly. It should also be noted that homelessness is also addressed through the various housing, public housing and community development programs mentioned throughout this Annual Plan.

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

As mentioned, the County is a part of the State of Ohio Balance of Care CoC. Through the organizations that support CoC services in Clermont County, including Clermont Community Services, the County will continue to support programs that provide services to temporarily and chronically homeless families and individuals. This will occur through:

- Continuing strategic and tactical planning
- Continued applications for assistance made available by HUD, the State of Ohio, and other appropriate agencies,
- Seeking ways to expand the reach and effectiveness of the CoC in Clermont County through financial and other means of support.
- Considering the feasibility of applications made by agencies to provide affordable transitional and permanent housing to homeless and at-risk populations,
- Providing human services to address the root causes of homelessness.

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 County will implement the goals and strategies contained in Ohio Consolidated Plan prepared by the Ohio Development Services Agency.

Clermont County, through its CDBG programs, will continue to collaborate with service agencies to provide emergency shelter, transitional housing and permanent housing, as well as assistance to homeless individuals and those at risk of becoming homeless. It will also financially support public services designed to address the root causes of homelessness and provide interim assistance to help those affected address their daily needs.

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

Actions 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

Clermont County has a variety of housing types in all price ranges. It does not control municipal decision-making, but advises communities about land use policies and controls, zoning ordinances, and other actions that can promote affordable housing. It also identifies trends and helps communities plan for them, e.g. the Clermont County Comprehensive Plan, with results shared with municipalities so that they can factor design considerations into their ordinances. Other planned actions include:

- Implement its housing activities in a fair and equitable manner as required by law.
- Work on elderly housing issues and assist local municipalities that have expressed improving senior housing.
- Continue collaborative efforts with housing providers to promote both affordable home ownership and rental housing opportunities for LMI households.
- The County will continue to strengthen existing relationships, and build new relationships in its efforts to increase affordable housing opportunities.
- Support, if possible, other reasonable proposals for affordable housing.
- Work to address other barriers outlined in the strategic plan as opportunities arise.

Additionally, the following Fair Housing goals related to affordable housing barriers were identified as moderate to high-priorities in the 2020 Fair Housing Assessment for Clermont County:

- Amend Zoning Ordinances throughout the County to eliminate barriers to fair housing choice in 1 to 2 years.
- Improve fair housing education programs for real estate agents and landlords in 1 to 2 years.
- Develop new publicly supported housing in the southern part of the County where there is an unmet need for affordable housing, in 3-4 years.
- Use both public and private funds to invest in the housing stock in older, poorer communities in the County, in 1-2 years
- Continue programs to assist foreclosure victims and prevent foreclosures, in 3-4 years
- Create a County program to help relocate households from housing in the Ohio River flood plain, in 3-4 years
- Develop additional affordable accessible housing for non-seniors. in 3-4 years
- Continue to fund HOME's fair housing enforcement from Clermont County CDBG to ensure the most effective enforcement, ongoing.

Finally, the County will continue to work with HOME, People Working Cooperatively, and CASC to ameliorate the negative effects of public policy through implementation of work programs on an annual basis.

AP-85 Other Actions – 91.220(k)

The County will engage in a variety of activities through public and private partnerships to further address community needs.

Actions planned to address obstacles to meeting underserved needs

The County will continue to collaborate and partner with a wide network of housing and human service providers, to identify areas of need in the community. The County will continue to collaborate and partner with a wide network of housing and human service providers, to identify areas of need in the community. This includes People Working Cooperatively, the YWCA, Clermont County Department of Job and Family Services

Actions planned to foster and maintain affordable housing

The County will foster affordable housing including, with rehabilitation programs and encourage enhancements of code enforcement in low-income neighborhoods. This coordination will be primarily accomplished through the regular meetings of the Housing Advisory Committee and consultation with the Clermont County Metropolitan Housing Authority.

Actions planned to reduce lead-based paint hazards

The County will make sure complete lead risk assessments are done on all housing rehabilitation projects. See Lead Based Paint Strategy SP-65.

Actions planned to reduce the number of poverty-level families

The County will continue to offer services to families in poverty and support outside human service programs administered by community service providers. See Anti-Poverty Strategy SP-70.

Actions planned to develop institutional structure

The County will make a continued effort to improve services and service delivery, to customers, employees and partners in the community.

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

The County will continue to partner with the Clermont Community Services, the YWCA and other service agencies to promote coordination of services.

Program Specific Requirements

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

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.	0.00%