

Amended 2020 – 2024 Consolidated Plan and **2023 Annual Action Plan**

July 6, 2023

Consolidated Plan OMB Control No: 2506-0117 (exp. 09/30/2021)

This amendment is to add HOME dollars to the Clermont County Consolidated Plan. The County is now eligible to receive an annual allocation of HOME Investment Partnership Program funding from the United States Department of Housing and Urban Development, in the amount of \$594,057. This will be the first time that the County has received HOME funding directly.

There was a previous amendment to this plan to add CV3 funds (in the amount of \$787,047) to be added to the CV1 funds to prepare for, respond to and prevent COVID19.

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)), and the remaining two years of HOME Investment Partnership Program (HOME) funding 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, HOME 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 lowincome homeowners – is a high priority of this Plan. Owner-occupied housing can be a lift for lowincome 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 a growing issue in Clermont County; however, ending homelessness and preventing atrisk 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 new construction, 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

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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.

May through August of 2023 an amendment for the Consolidated Plan included the citizen participation process was as follows:

Tuesday, May 23, 2023 at 1:00 - Public/Stakeholder Meeting held through ZOOM to discuss a substantial amendment to Clermont County's Consolidated Plan to add HOME Investment Partnership Program funding from the US Department of Housing and Urban Development to existing Community Development Block Grant funding. Meeting included a review of County demographics and housing data and an opportunity for input regarding community housing needs.

A total of 12 local stakeholders attended. The public was invited, but there were no public attendees. Feedback was received and all were provided with contact information to follow up with any additional comments or questions as a part of the planning process.

Advertising for the meeting included informing local agencies for their information and distribution to the public and information posted on the Clermont County Community Development Website: https://clermontcountyohio.gov/community-development/ This included the meeting location and date, and contact information for questions.

July 6, 2023 and July 13, 2023 – Newspaper posting of Public Hearing to review Clermont County Action Plan and Consolidated Plan Amendment and to receive comments from the public during a 30-day

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period ending August 7. This posting included an offer to provide assistance to persons with disabilities, needing interpreters, or other auxiliary aids and services to participate in this hearing, and how to reach out if assistance was needed. Meeting information was also posted on the Clermont County Website. https://clermontcountyohio.gov/community-development/

August 7, 2023 at 10:00 a.m. a Public Hearing scheduled to review the Clermont County Action Plan

August 7, 2023 at 10:15 a.m. a Public Hearing scheduled to review the Consolidated Plan Amendment and receive comments from the public.

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

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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.

May through August of 2023 an amendment for the Consolidated Plan included the citizen participation included the following comments: (to be completed after August 7 Public Meeting)

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.

May through August of 2023 amendment to the Consolidated Plan (to be completed after August 7 Public Meeting)

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.

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May through August of 2023 amendment to the Consolidated Plan (to be completed after August 7 Public Meeting)

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The Process

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

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

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

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

Table 1 – Responsible Agencies

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 nonprofit 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

Desmond Maaytah

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

Consultation Outreach as a part of the August of 2023 amendment to the Consolidated Plan included a Stakeholder Meeting, and individual interviews.

Tuesday, May 23, 2023 at 1:00 - Public/Stakeholder Meeting via ZOOM to discuss a substantial amendment to Clermont County's Consolidated Plan to add HOME Investment Partnership Program funding from the US Department of Housing and Urban Development to existing Community Development Block Grant funding. Meeting included a review of County demographics and housing data and an opportunity for input regarding community housing needs.

Meeting information was posted on Clermont County Community Development Website. Email was sent on May 17 to Stakeholders providing information about the meeting and asking for their participation. A reminder email was sent on the morning of May 23 to 16 Stakeholders to remind them of the meeting and the importance of the meeting and their input.

A total of 9 stakeholders were in attendance. The following questions were asked to solicit further feedback as a part of the Stakeholder meeting.

- What are the biggest housing needs in the County?
- What type of housing is most needed?
- What Specific population group most needs housing?
- What are the most pressing community development needs?
- What are the highest priority Investments?
- What geographic areas are most in need of investment or community development?

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

May 24, 25 and 26, 2023 - 5 interviews were completed with Stakeholders to discuss community needs and opportunities as a part of amendment to the Clermont County Consolidated plan to add HOME Investment Partnership funding from the US Department of Housing and Urban Development to existing Community Development Block Grant funding.

- The following questions were asked to solicit further feedback as a part of the Stakeholder meeting.
- What do you see as the most significant needs for which you are trying to provide solutions now and over the next 5 years?
- What challenges and barriers are you facing?
- What are your goals and what resources do you already have that can help in furthering these goals?

- To what extent is the County administration aware of your needs and any additional assistance you are needing in these areas?
- Have your priorities and funding needs changed over the past few years and why?
- How would you allocate the HOME Funding, what would you spend it on?

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

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

able	ble 2 – Agencies, groups, organizations who participated		
1	Agency/Group/Organization	Clermont Metropolitan Housing Authority	
	Agency/Group/Organization Type	РНА	
	What section of the Plan was	Housing Need Assessment	
	addressed by Consultation?	Public Housing Needs	
	How was the	Formal and informal consultation occurred with housing and	
	Agency/Group/Organization	service agencies during Plan development. This included the	
	consulted and what are the	previously mentioned focus group meetings and informal, ad-	
	anticipated outcomes of the	hoc discussions. As noted, valuable insights were obtained	
	consultation or areas for	and incorporated into this Plan.	
	improved coordination?	May through August of 2023 amendment to the Consolidated Plan, the following feedback was received through Public	
		Meeting and Interview.	
		• More participating landlords and units in voucher	
		program.Need for a shelter.	
		 Need for transitional housing. 	
		 Need housing at all levels. 	
2	Agency/Group/Organization	CLERMONT COUNTY	
	Agency/Group/Organization Type	Other government - County	
		Grantee Department	
	What section of the Plan was	Economic Development	
	addressed by Consultation?	County needs	
	How was the	Formal and informal consultation occurred with local	
	Agency/Group/Organization	governmental agencies during Plan development. This	
	consulted and what are the	included the previously mentioned focus group meetings and	
	anticipated outcomes of the	informal, ad-hoc discussions. As noted, valuable insights were	
	consultation or areas for	obtained and incorporated into this Plan.	
	improved coordination?		
3	Agency/Group/Organization	Clermont Senior Services Inc.	
	Agency/Group/Organization Type	Services-Elderly Persons	
	What section of the Plan was	Housing Need Assessment	
	addressed by Consultation?	Senior needs	

Table 2 – Agencies, groups, organizations who participated

	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, adhoc discussions. As noted, valuable insights were obtained and incorporated into this Plan. May through August of 2023 amendment to the Consolidated Plan Feedback was received at the Public Meeting. Clermont has a need for improved public transportation. Need for affordable housing for older adults.
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 Dept 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
		1

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 Dept 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	Public Health
	addressed by Consultation?	
	How was the	Formal and informal consultation occurred with local
	Agency/Group/Organization	governmental agencies during Plan development. This
	consulted and what are the	included the previously mentioned focus group meetings and
	anticipated outcomes of the consultation or areas for	informal, ad-hoc discussions. As noted, valuable insights were obtained and incorporated into this Plan.
	improved coordination?	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	Formal and informal consultation occurred with local
	Agency/Group/Organization	governmental agencies during Plan development. This
	consulted and what are the	included the previously mentioned focus group meetings and
	anticipated outcomes of the	informal, ad-hoc discussions. As noted, valuable insights were
	consultation or areas for	obtained and incorporated into this Plan.
	improved coordination?	
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	Banking/Financing
	addressed by Consultation?	
	How was the	Formal and informal consultation occurred with businesses
	Agency/Group/Organization	during Plan development. This included the previously
	consulted and what are the anticipated outcomes of the	mentioned focus group meetings and informal, ad-hoc discussions. As noted, valuable insights were obtained and
	consultation or areas for	incorporated into this Plan.
	improved coordination?	
12	Agency/Group/Organization	Clermont County Mental Health and Recovery Board
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care
	ABCINEY, GIOUP, OI Bailization Type	

(What section of the Plan was	Homeless Needs - Chronically homeless
	addressed by Consultation?	Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Non-Homeless Special Needs
	How was the	Formal and informal consultation occurred with housing and
	Agency/Group/Organization	service agencies during Plan development. This included the
	consulted and what are the	previously mentioned focus group meetings and informal, ad-
	anticipated outcomes of the	hoc discussions. As noted, valuable insights were obtained
	consultation or areas for	and incorporated into this Plan.
	improved coordination?	May through August of 2023 amendment to the Consolidated
		Plan. Feedback was received through an interview.
		 Need for services for substance abuse and mental health. Need for a crisis center and supported residential facilities. Need affordable and safe housing. Need transportation.
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?	
		Services - Victims
	addressed by Consultation? How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	Services - Victims Emergency Shelter, Needs and priorities. 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
	addressed by Consultation? How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for	Services - Victims Emergency Shelter, Needs and priorities. 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. May through August of 2023 amendment to the Consolidated
14	addressed by Consultation? How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for	 Services - Victims Emergency Shelter, Needs and priorities. Formal and informal consultation occurred with housing and service agencies during Plan development. This included the previously mentioned focus group meetings and informal, adhoc discussions. As noted, valuable insights were obtained and incorporated into this Plan. May through August of 2023 amendment to the Consolidated Plan. Feedback received at Public Meeting. Need shelters where they have wrap around services. Access to transportation. Affordable rental housing

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	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

18	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? Agency/Group/Organization	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. 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

25	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? Agency/Group/Organization Agency/Group/Organization Type What section of the Plan was	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. Tate Township Other government - Local Township needs
	addressed by Consultation? 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 Agency/Group/Organization Type What section of the Plan was addressed by Consultation? How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for	Union Township Other government - Local Township needs 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	improved coordination? Agency/Group/Organization Agency/Group/Organization Type What section of the Plan was addressed by Consultation? How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Washington Township Other government - Local Township needs 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.		
41	Agency/Group/Organization	Inclusive Housing Resources		
	Agency/Group/Organization Type	Non-profit, accessible housing		
	What section of the Plan was addressed by Consultation?	Needs and priorities.		

42	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? Agency/Group/Organization Agency/Group/Organization Type	 May through August of 2023 amendment to the Consolidated Plan. Feedback was received through individual interview. Affordable, high quality, accessible housing. Need for a homeless shelter. Challenges and Barriers around existing State building codes and zoning. Clermont County Family and Children First Family and Child Welfare
	What section of the Plan was addressed by Consultation?	Needs and priorities.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	 May through August of 2023 amendment to the Consolidated Plan. Feedback was received at Public meeting and through individual interview. Transportation is really needed. New housing units needed in the areas where families can get to grocery store, etc. work, doctor's offices. Assistance needed finding housing. Need to do some upgrades to infrastructure, i.e., sewer to support the growth that is going on.
43	Agency/Group/Organization	Streetlight Ministry
	Agency/Group/Organization Type	Homelessness and Services
	What section of the Plan was addressed by Consultation?	Needs and priorities.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	 May through August of 2023 amendment to the Consolidated Plan. Feedback received through individual interview. Most pressing need is housing, especially for homeless. Need better public transportation.
44	Agency/Group/Organization	National REIA
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Needs and priorities.

How was the Agency/Group/Organization	May through August of 2023 amendment to the Consolidated Plan. Feedback received through Public Meeting.			
consulted and what are the anticipated outcomes of the consultation or areas for	• Need to assist seniors in ways that help them to stay in their own homes.			
improved coordination?				

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.

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	The goals and policies of the housing commission			
	Affordable Housing	overlap and align with the goals and objectives of the			
	Commission	Consolidated Plan. Additionally, the Hamilton County			
		Strategy to End Homelessness is a planning			
		framework for Clermont County as well.			
Clermont County	Clermont County	The Comprehensive Plan sets Countywide goals,			
Comprehensive	Department of	objectives, and strategies for economic development,			
Plan	Community and	natural systems, public facilities, transportation, and			
	Economic	housing. This Consolidated plan is designed to work i			
	Development	concert with this regional vision.			
Clermont County	Clermont County	The Agenda for the Future outlines strategies for the			
Agenda for The Chamber Foundation		economy, transportation, recreation, community,			
Future		education, health, and housing. This Consolidated			
		plan is designed to work in concert with this vision for			
		the future of the County.			

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

Table 3 – Other local / regional / federal planning efforts

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

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

Consolidated Plan

Narrative (optional):

Consolidated Plan

CLERMONT COUNTY

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

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

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 Facilitates and Infrastructure
- September 18, 2019 Focus Group #3 Local municipal officials Public Facilitates 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

Consolidated Plan

- 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.

May through August of 2023 amendment to the Consolidated Plan

Tuesday, May 23, 2023 at 1:00 - Public/Stakeholder Meeting held through ZOOM to discuss a substantial amendment to Clermont County's Consolidated Plan to add HOME Investment Partnership Program funding from the US Department of Housing and Urban Development to existing Community Development Block Grant funding. Meeting included a review of County demographics and housing data and an opportunity for input regarding community housing needs.

A total of 12 local stakeholders attended. The public was invited, but there were no public attendees. Feedback was received and all were provided with contact information to follow up with any additional comments or questions as a part of the planning process.

Advertising for the meeting included informing local agencies for their information and distribution to the public and information posted on the Clermont County Community Development Website: <u>https://clermontcountyohio.gov/community-development/</u> This included the meeting location and date, and contact information for questions.

July 6, 2023 and July 13, 2023 – Newspaper posting of Public Hearing to review Clermont County Action Plan and Consolidated Plan Amendment and to receive comments from the public during a 30-day period ending August 7. This posting included an offer to provide assistance to persons with disabilities, needing interpreters, or other auxiliary aids and services to participate in this hearing, and how to reach out if assistance was needed. Meeting information was also posted on the Clermont County Website. <u>https://clermontcountyohio.gov/community-development/</u>

August 7, 2023 at 10:00 a.m. a Public Hearing scheduled to review the Clermont County Action Plan

August 7, 2023 at 10:15 a.m. a Public Hearing scheduled to review the Consolidated Plan Amendment and receive comments from the public.

The impact on goal setting will be addressed once the public comment period and public hearing have concluded.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-	Focus Group #1 -	Attendees were invited to	None	NA
		targeted/	Stakeholder meeting	provide comments about the		
		broad	with housing service	importance of public services,		
		communit	providers and other	infrastructure, homelessness,		
		у	community service	job development, broadband		
			providers, including	service, resiliency and		
			members of the	affordable housing. Attendees		
			Clermont County	provided feedback on the Plan		
			Housing Advisory	goals and priority needs. Of		
			Committee; held on	note were several issues:		
			February 5, 2019	emergency/transitional		
				housing, infrastructure, fair		
				and permanent supportive		
				housing, demolition and		
				remediation, accessibility,		
				services, senior/youth, and		
				transportation.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non- targeted/ broad communit y	Ad for public outreach sessions.	No comments received.	None	NA
3	Internet Outreach	Non- targeted/ broad communit y	Ad for public outreach sessions.	No comments received.	None	https://clermontco untyohio.gov/com munity- development/conp lan/ (August 2019)
4	Newspaper Ad	Non- targeted/ broad communit y	Ad for public outreach sessions.	No comments received.	None	NA

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non- targeted/ broad communit y	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	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted	URL (If applicable)
					and reasons	
6	Public Meeting	Non-	Public open house	Open house presented	None	
		targeted/	information meeting at	demographic analysis and the		
		broad	Batavia Village	results of the needs analysis		
		communit	Government Center on	and market assessments.		
		y	65 Second Street	Residents were asked to		
			August 20, 2019.	provide feedback on local		
				needs and priorities for		
				housing, infrastructure, public		
				facilities, public services, and		
				economic development. No		
				comments were received.		
7	Public Meeting	Housing				
		Providers,				
		Communi				
		ty				
		Services				
		agencies				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments	URL (If applicable)
					not accepted and reasons	
8	Public Meeting	Non- targeted/ broad communit y	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	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Flyer	Non- targeted/ broad communit y	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	
10	Flyer	Non- targeted/ broad communit y	Links sent out via County Twitter profile.	No comments received.	None	https://twitter.com /ClermontCounty
11	Flyer	Non- targeted/ broad communit Y	Flyer and advertisements for plan events posted on the County Facebook page.	No comments received.	None	https://www.faceb ook.com/Clermont County

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)	
12	Public Meeting	Non- targeted/ broad communit y	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 communit y	Clermont County Public Hearing #1 held on May 27, 2020	Feedback on plan goals and priorities.	None		
14	Public Hearing	Non- targeted/ broad communit y	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.clerm ontsun.com/2020/ 06/03/public- notices-june-4- 2020/	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
15	Internet Outreach	Non- targeted/ broad communit y	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
16	County Website	Non- targeted/ broad communit y	Provided information on 5/23/2023 Public Meeting and 8/7/2023 Public Hearing including copy of Consolidated Plan Amendment and Action Plan	To be completed after Public Hearing		https://clermontco untyohio.gov/com munity- development/

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
17	Public Meeting-	Non- targeted/ broad communit y	No Public Attendees. Stakeholder meeting with housing service providers and other community service providers, including members of the Clermont County Housing Advisory Committee; held May 23, 2023	No comments from the public were received.	None	https://clermontco untyohio.gov/com munity- development/
18	Newspaper Ad	Non- targeted/ broad communit y	Publish date July 6, 2023. Provided information on Public Comment Period, and Public Hearings for Consolidated Plan Amendment and Action Plan.	To be completed after Public Hearing		
19	Public Hearing	Non- targeted/ broad communit y	August 7 Public Hearing to review Clermont County Action plan and Consolidated Plan Amendment.	To be completed after Public Hearing		https://clermontco untyohio.gov/com munity- development/

Table 4 – Citizen Participation Outreach

Consolidated Plan

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.

CLERMONT COUNTY

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

Summary of Housing Needs

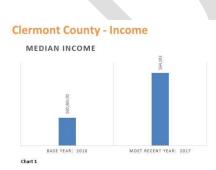
Population and income changes in Clermont County show modest growth between the base year and current data estimates. Overall, median income went up by 6.32% from \$60,365 in 2010 (ACS Base Year) to \$64,183 in 2015 (2017 ACS). While the population in Clermont County decreased by 0.7% during this same 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 though 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.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	197,363	196,005	-1%
Households	71,633	73,305	2%
Median Income	\$57,217.00	\$60,805.00	6%

Table 5 - Housing Needs Assessment Demographics

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





Clermont County - Population & Households

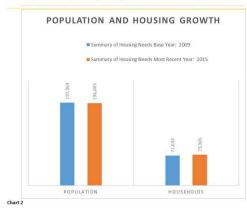


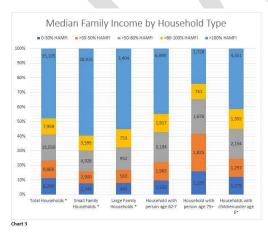
Chart 2

Number of 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					
Та	Table 6 - Total Households Table									

Data Source:

2011-2015 CHAS





Consolidated Plan

Housing Needs Summary Tables

			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 HOU	JSEHOLD									
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

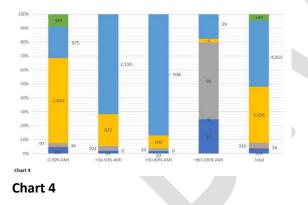
1. Housing Problems (Households with one of the listed needs)

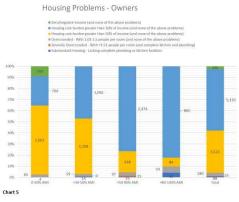
			Renter					Owner		
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost										
burden greater										
than 30% of										
income (and										
none of the										
above										
problems)	975	2,110	938	29	4,052	704	1,092	2,474	865	5,135
Zero/negative										
Income (and										
none of the										
above										
problems)	389	0	0	0	389	240	0	0	0	240
			Table 7 –	Housing F	Problems	Table				

Data 2011-2015 CHAS Source:

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 30% of income (and none of the above problems)
 ROvercrowded- With 12.1.2 neople per room (and come) that burden problems)
 Severely Overcrowded - With 1.5.1 people per room (and complete kitchen and plumbing)
 Substandand Housing - Lacking complete pumbing on kitchen facilities



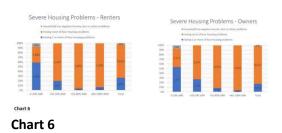




2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
		AMI	AMI	AMI			AMI	AMI	AMI	
NUMBER OF HOU	ISEHOLD	S								1
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
			Table 8	8 – Housir	ng Problen	ns 2				

Data 2011-2015 CHAS Source:



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3. Cost Burden > 30%

		Re	nter		Owner					
	0-30%	>30-50%	>50-80%	Total	0-30%	>30-50%	>50-80%	Total		
	AMI	AMI	AMI		AMI	AMI	AMI			
NUMBER OF HOUSEHOLDS										
Small Related 1,372 1,154 565 3,091 635 706 1,387										
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	3,881	2,854	1,052	7,787	2,434	2,240	3,127	7,801		
income										

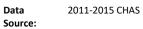


Table 9 – Cost Burden > 30%

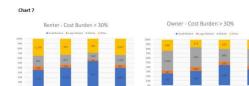


Chart 7

4. Cost Burden > 50%

		Re	nter		Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	
NUMBER OF HO	USEHOLDS								
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	

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS Source:

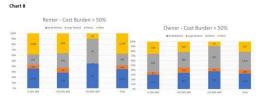


Chart 8

5. Crowding (More than one person per room)

			Renter					Owner		
	0- 30%	>30- 50%	>50- 80%	>80- 100%	Total	0- 30%	>30- 50%	>50- 80%	>80- 100%	Total
	AMI	AMI	AMI	AMI		AMI	AMI	AMI	AMI	
NUMBER OF HOUSE	HOLDS									
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	131	103	20	90	344	65	59	126	59	309
income										
		Table	e 11 – Cro	wding In	formatior	1 – 1/2				

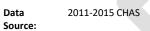




Chart 9

	Renter				Owner			
	0-30%	>30-	>50-	Total	0-	>30-	>50-	Total
	AMI	50%	80%		30%	50%	80%	
		AMI	AMI		AMI	AMI	AMI	
Households with								
Children Present	1,025	865	810	2,700	300	460	1,380	2,140

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Table 12 – Crowding Information – 2/2

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

Consolidated Plan

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 a served by the Balance of State Continuum of Care (BOSCOC). 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 BOSCOC. 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 BOSCOC. In 2010, there were 4,555 individuals, 2,511 families, 429 chronically homeless individuals, and 146 homeless veterans in the BOSCOC. 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 BOSCOC 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 BOSCOC 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.

Discussion

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 disproportionally 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.

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	

0%-30% of Area Median Income

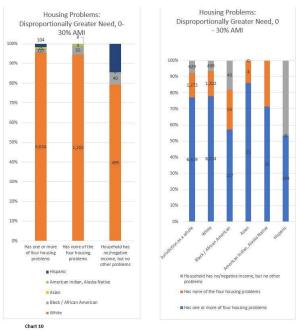
 Table 13 - Disproportionally Greater Need 0 - 30% AMI

 2011-2015 CHAS

Data Source:

*The four housing problems are:

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





30%-50% of Area Median Income

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

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

OMB Control No: 2506-0117 (exp. 09/30/2021)

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





50%-80% of Area Median Income

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

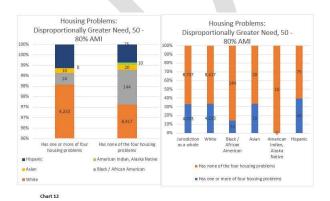
Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source:

*The four housing problems are:

2011-2015 CHAS

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





80%-100% of Area Median Income

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

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS Source:

*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.

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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 disproportionally 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

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	

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS Source:

*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

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	

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source:

*The four severe housing problems are:

2011-2015 CHAS

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

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	

Table 19 – Severe Housing Problems 50 - 80% AMI

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%

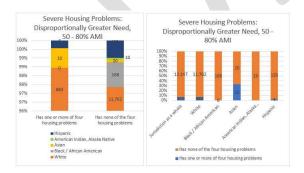


Chart 16 Chart 16

80%-100% of Area Median Income

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

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS Source:

*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.

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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.

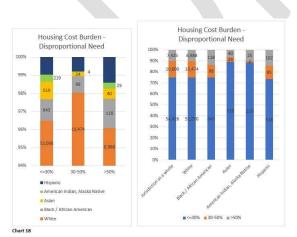
Introduction:

As previously stated, HUD recognizes a disproportionally 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.

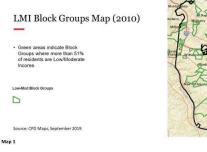
Housing Cost Burden

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				
Table 21 – Greater Need: Housing Cost Burdens AMI								

Data 2011-2015 CHAS Source:







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 tends 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.

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

Totals in Use

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type									
	Certificate	Mod-	Public	Vouchers	ers					
		Rehab	Housing	Total	Project -	Tenant -	Special Purp	ose Voucher		
					based	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		

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

			1	Program Type	9					
Race	Certificate	Mod- Rehab	Public Housing	Vouchers						
				Total	Project -	Tenant - based	Special Purpose Voucher			
					based		Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
White	0	0	211	802	0	802	0	0	C	
Black/African American	0	0	6	54	0	54	0	0	C	
Asian	0	0	0	1	0	1	0	0	C	
American Indian/Alaska										
Native	0	0	0	3	0	3	0	0	C	
Pacific Islander	0	0	0	1	0	1	0	0	C	
Other	0	0	0	0	0	0	0	0	(
*includes Non-Elderly Disable	ed, Mainstream	One-Year, M	ainstream Fi	ve-year, and	Nursing Home	ransition	•	•		

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type										
Ethnicity	Certificate	Mod- Rehab	Public Housing	Vouchers						
				Total	Project -	Tenant -	Special Purpose Voucher			
					based	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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Consolidated Plan

Data Source: PIC (PIH Information Center)

CLERMONT COUNTY

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 vouches, 124, but they account for a lower percentage of vouches 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.

CLERMONT COUNTY

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

Population	experiencing	e # of persons homelessness ven night	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness	
	Sheltered	Unsheltered					
Persons in Households with Adult(s)				_	_		
and Child(ren)	0	9	0	0	0	0	
Persons in Households with Only							
Children	0	0	0	0	0	0	
Persons in Households with Only							
Adults	0	18	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	0	13	0	0	0	0	
Persons with HIV	0	0	0	0	0	0	

Table 26 - Homeless Needs Assessment

Data Source Comments: Source: BoSCoC 2019 PIT Count

Consolidated Plan

Indicate if the homeless population Part is:

Partially Rural Homeless

Rural Homeless Needs Assessment

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

Table 27 - Homeless Needs Assessment

Data Source Comments: Source: BoSCoC 2019 PIT Count

Consolidated Plan

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.

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:

Source: 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 BOSCOC, 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 BOSCOC to the numbers reported by Clermont Community Services in 2018 gives an estimate of 187 people in families and 23 veteran 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 3,3,70 residents over age 85.
- Persons with mental, physical, and/or developmental disabilities. Based on the 2021 American Community Survey, 5-year estimate data profiles, a significant percentage of the population report that they have at least one disability 14.5%. This is higher than the average in the US, which is 12.6%. Also, 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. Based on the 2021 American Community Survey, 5-year estimate data profiles, the percentage of persons age 65 or older with at least one disability is 31.5%.
- **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 date 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.
- **Veterans.** Veterans have been identified as a group within the County that is particularly in need of housing and services. Not only do veterans tend to have higher rates of physical and mental

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disabilities, and higher rates of substance abuse, there is a significant number of veterans in the County. According to the 2021 American Community Survey, 5-year estimate data profiles, 7.8% of the population are veterans, compared with an average of 6.9% for the US.

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.

It is also important 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.

Discussion:

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 lowincome 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.

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- 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 re-housing 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?

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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

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%

Table 28 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

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

Table 29 – Unit Size by Tenure

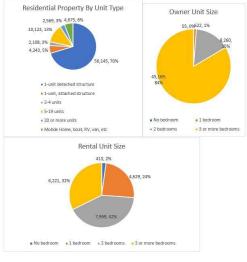




Chart 19

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.

Discussion

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

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

Table 30 – Cost of Housing

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

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

Table 31 - Rent Paid





Housing Affordability

Number of 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			
Table 32 – Housing Affordability					

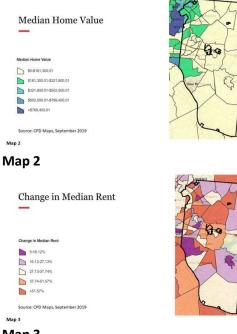
Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 33 – Monthly Rent

Data Source Comments:



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 owneroccupied 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

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

Discussion

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 renteroccupied 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

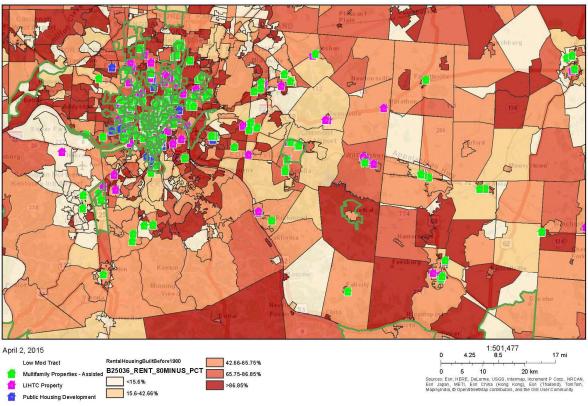
Condition of Units	Owner-O	Dccupied	Renter	-Occupied		
	Number	%	Number	%		
With one selected Condition	10,808	20%	7,890	41%		
With two selected Conditions	116	0%	370	2%		
With three selected Conditions	0	0%	0	0%		
With four selected Conditions	0	0%	0	0%		
No selected Conditions	43,185	80%	10,945	57%		
Total	54,109	100%	19,205	100%		
Table 34 - Condition of Units						

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-0	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%	

Table 35 – Year Unit Built



Clermont Consolidated Plan - Need For Rehabilitiation

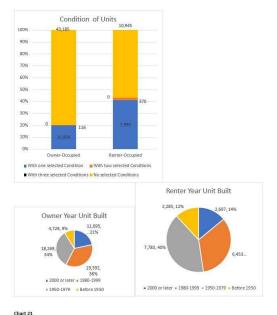
Map 6

Risk of Lead-Based Paint Hazard

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

Table 36 – Risk of Lead-Based Paint

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





Vacant Units

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

Table 37 - Vacant Units

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

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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

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

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

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

Public Housing Development	Average Inspection Score				
Table 39 - Public Housing Condition					

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 lowand 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.

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• **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

	Emergency S	helter 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	

Table 40 - Facilities and Housing Targeted to Homeless Households

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 vouches 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.

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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

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disproportionally 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.

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- 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%.

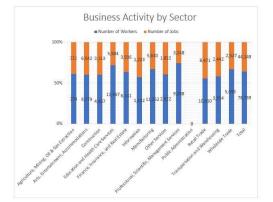
Economic Development Market Analysis

Business Activity

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	15	3
Construction	4,667	3,113	6	7	1
Education and Health Care Services	13,967	5,504	18	12	-6
Finance, Insurance, and Real Estate	6,141	3,536	8	8	0
Information	1,622	1,223	2	3	1
Manufacturing	11,252	5,610	14	13	-1
Other Services	2,822	1,822	4	4	0
Professional, Scientific, Management Services	9,288	3,248	12	7	-5
Public Administration	0	0	0	0	0
Retail Trade	10,610	8,471	13	19	6
Transportation and Warehousing	3,354	2,442	4	6	2
Wholesale Trade	5,093	2,527	6	6	0
Total	78,769	44,149			

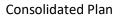
Table 41 - Business Activity

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









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

Table 42 - Labor Force

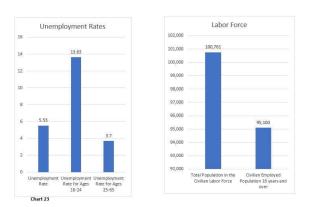


Chart 23

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

Table 43 – Occupations by Sector



Chart 24

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%		
Table 44 - Travel Time				

Data Source: 2011-2015 ACS

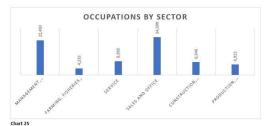
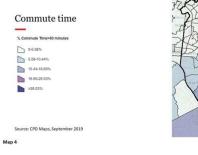


Chart 25







Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor		
	Civilian Employed Unemployed		Not in Labor Force
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

Table 45 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

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

Table 46 - Educational Attainment by Age

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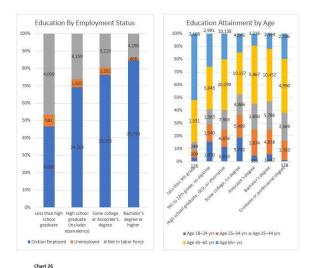


Chart 26

Educational Attainment – 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

Table 47 – Median Earnings in the Past 12 Months

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.

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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:

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- 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.

Discussion

MA-50 Needs and Market Analysis Disc	ussion
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Geographic Data Comparison for Clermont County											
Indicators of Need	Batavia Village	Bethel Village	Ohio Village	Felicity Village	Loveland City	Milford City	Moscow Village	Nevelle Village	New Richmond Village	Owensville Village	Williamsburg Village
Total Population	2,614	1,091	40	494	13,125	6,549	124	92	2,726	766	2,554
% of housing built prior to 1939 (A higher % of older housing											
indicates a greater need for additional housing.)	43.0%	28.9%	29.2%	41.5%	6.5%	21.2%	71.1%	16.2%	19.3%	11.9%	26.3%
% Renter occupied (A Higher percentage of housing that is											
rented often indicates less affluent areas and a higher need.)	47.7%	51.4%	13.3%	77.5%	29.7%	44.2%	23.7%	0.0%	37.4%	68.8%	45.8%
Median housing value* (Lower housing values indicate less											
affluent areas with greater need).	\$152,100	\$114,500	N/A	\$81,700	\$228,900	\$173,500	\$76,400	\$98,300	\$182,500	\$149,400	\$134,300
% Owners paying more than 35% of income on housing** (A											
higher % of households paying a large part of their income on											
housing indicates an area of greater need.)	15.6%	10.8%	0.0%	0.0%	11.1%	18.7%	0.0%	58.3%	6.2%	26.2%	13.8%
% Renters paying more than 35% of income on housing (A											
higher % of households paying a large part of their income on											
housing indicate an area of greater need.)	42.0%	54.8%	0.0%	26.5%	33.5%	36.2%	42.9%	N/A	38.3%	17.2%	33.9%
Median income*** (Areas with lower income indicate a higher											
need).	\$24,411	\$24,398	\$42,708	\$16,080	\$39,137	\$35,082	\$43,375	\$11,696	\$34,596	\$20,365	\$28,102
% of population below the poverty level**** (Higher poverty											
indicates higher need.)	29.4%	22.1%	0.0%	38.8%	7.7%	5.2%	28.2%	30.4%	14.6%	41.1%	17.9%
Comparison of Need Across Geographies: Yellow cells											
represent indicators of moderately high need for a given		-	0	•		•	<i>c</i>	7	0		1
geography, and are assigned one point. Orange cells represent	4	5	0	8	0	0	6	1	0	4	'
indicators of significant need and are assigned two points.											
* for owner occupied houses.											
** For owner households with a mortgage.											
*** For individuals 15 and over.	** For individuals 15 and over.										
**** Poverty status in the past twelve months.											

Table 51-A, Geographic Housing and Income Data Comparison

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.

On the other hand, by looking at the kinds of indicators that can cause distress relative to housing for households, such as age (a proxy for condition) of housing, poverty levels, and other indicators as shown in Table51-A, we can begin to see some discernable patterns relative to housing need across geographies. While, like all data, these indicators only tell a part of the story about what is going on in a particular household or community, it is likely that geographies with multiple indicators of potential housing distress are in greater need of housing assistance. On the other hand, these areas of need are dispersed across a County that varies in its characteristics across its breadth, with more urban,

developed areas to the East, and more rural, undeveloped areas to the West. This makes comparison across geographies more challenging.

In addition, assisting households at the lower end of the income spectrum, especially for those that are homeless or have disabilities, often includes the need for a comprehensive set of interventions, such as the provision of a variety of services, the provision of transportation, and other factors that can impact the way that housing assistance may be provided, as proximity to these kinds of services and interventions matters. Services and transportation options are often located in more developed, urban areas, as are sewer, water and other elements that may impact the provision of housing at scale. These must also be considered in the making of decisions about where and how housing assistance will be provided.

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.

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- **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, including roads, crossings, sidewalks, bikeways/paths, and transit systems was another asset 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 occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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

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 moderateincome 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 - 91.210(a)(5), 91.310(a)(3)

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.

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CLERMONT COUNTY

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 disproportionally 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

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The following hazards were specifically identified in the Plan that may impact low- and moderateincome 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. Upon notice from HUD dated March 9, 2023, the FY 2023 grant funds include Clermont County's first HOME Investment Partnerships (HOME) allocation in the amount of \$594,057. Local non-federal funds from Clermont Housing Corporation have been committed for FY 2023 in the amount of \$155,943 to meet the initial \$750,000 threshold to participate in the HOME 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
- Development of Affordable 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

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- 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

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.

Also, the information included in Table 51-A, Geographic Housing and Income Data Comparison, and the associated narrative in MA-50 with regards to the provision of housing relative to geographies in the County will be considered in the decision making around the selection of housing projects to be undertaken with HOME dollars within the County.

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

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

Table 49 – Priority Needs Summary

	Population	Extremely Low
	•	Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Rural
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally III
		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	Priorities were determined through public engagement activities, which
	Priority	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 III
		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	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders
4	Priority Need	Owner Housing Rehabilitation
	Name	
	Priority Level	High

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	Population	Extremely Low
	•	Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Rural
		Individuals
		Families with Children
		Elderly
	Geographic Areas	LMI Census Tracts
	Affected	
	Associated Goals	Increase Quality of Owner Occupied Homes
	Description	Provide assistance to low-mod homeowners to complete necessary repairs.
	Basis for Relative	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders.
5	Priority Need	Transportation Services
	Name	
	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 III
		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	Priorities were determined through public engagement activities, which
	Priority	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 Elderly	
Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals	
Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals	
Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals	
Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals	
Public Housing Residents Rural Chronic Homelessness Individuals	
Public Housing Residents Rural Chronic Homelessness Individuals	
Rural Chronic Homelessness Individuals	
Individuals	
Familias with Children	
Mentally III	
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 LMI Census Tracts	
Affected	
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 Priorities were determined through public engagement activities, which	
Priority included focus groups, open houses and interviews with key stakeholder	
7 Priority Need Permanent Supportive Housing 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	LMI Census Tracts
	Affected	
	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	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders.
-		Development of Afferdable Housing
8	Priority Need	Development of Anorable Housing
8	Priority Need Name	Development of Affordable Housing

	Population	Extremely Low
		Low
		Moderate
		Middle
		Individuals
		Large Families
		Families with Children
		Elderly
		Frail Elderly
		Public Housing Residents
		Rural
		Veterans
		Chronic Homelessness
		Victims of Domestic Violence
		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	County-wide
		Address the Needs of Homeless and At-Risk Families
	Associated Goals	Increase Quality and Affordability of Rental Units
	Description	Development of affordable rental housing units and affordable owner occupied housing units.
	Basis for Relative	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders.
9	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	LMI Census Tracts
	Affected	
	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	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders.
10	Priority Need	Supportive Services
	Name	
	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 III
		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.
11	Priority Need Name	Accessibility Improvements
	Priority Level	Low

P	opulation	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Rural
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally III
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Elderly
		Frail Elderly
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
G	eographic Areas	LMI Census Tracts
A	ffected	
A	ssociated Goals	Improve Public Facilities and Infrastructure
		Increase Quality and Affordability of Rental Units
		Increase Quality of Owner Occupied Homes
		Provide and Expand Public Services
D	escription	Improve accessibility for low-income residents.
Ва	asis for Relative	Priorities were determined through public engagement activities, which
	riority	included focus groups, open houses and interviews with key stakeholders.
12 PI	riority Need	Emergency Shelters and Transitional Housing
N	lame	
Р	riority Level	High

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	Population	Extremely Low
		Low
		Large Families
		Families with Children
		Elderly
		Rural
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally III
		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	LMI Census Tracts
	Affected	
	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	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders.
13	Priority Need	Down Payment Assistance
	Name	
	Priority Level	Low
	FILOTILY LEVEL	LUW

	Population	Extremely Low
		Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Rural
		Individuals
		Families with Children
		Elderly
		Victims of Domestic Violence
	Geographic Areas	LMI Census Tracts
	Affected	
	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	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders.
14	Priority Need	Local and Regional Planning
	Name	
	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 III
	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	Priorities were determined through public engagement activities, which
Priority	included focus groups, open houses and interviews with key stakeholders

15	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	LMI Census Tracts
	Affected	
	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	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders.
16	Priority Need	Parks, Recreation, and Community Facilities
	Name	
	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 III
	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 resident
	and in low income neighborhoods.
Basis for Relative	Priorities were determined through public engagement activities, which
Priority	included focus groups, open houses and interviews with key stakeholders

17	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 III
		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	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders.
18	Priority Need Name	Demolition, Clearance and Remediation
	Priority Level	Low

	Population	Extremely Low
	-1	Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Rural
		Families with Children
		Mentally III
		Elderly
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
		Non-housing Community Development
	Geographic Areas	LMI Census Tracts
	Affected	
	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	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders.
19	Priority Need	Code Enforcement
	Name	
	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 III					
		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					
	Description	neighborhoods.					
	Basis for Relative	Priorities were determined through public engagement activities, which					
	Priority	included focus groups, open houses and interviews with key stakeholders.					
20	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	LMI Census Tracts
	Affected	
	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	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders.
21	Priority Need	Urgent Need
	Name	
	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 III			
	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 eligib			
	urgent needs.			
Basis for Relative	Priorities were determined through public engagement activities, which			
Priority	included focus groups, open houses and interviews with key stakeholders.			

22	Priority Need Name	Economic Development
	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 III
		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 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	Priorities were determined through public engagement activities, which
	Priority	included focus groups, open houses and interviews with key stakeholders.

Narrative (Optional)

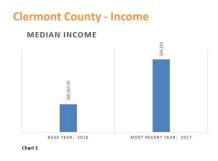
The priority needs were determined through public outreach and coordination with local agencies and service providers. The County anticipates addressing these needs through program funding during the 2020 to 2024 planning cycle.

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

Affordable Housing	Market Characteristics that will influence		
Туре	the use of funds available for housing type		
Tenant Based Rental	Tenant Based Rental Assistance is a potential avenue for funding and a		
Assistance (TBRA)	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-	Tenant Based Rental Assistance is an option to address non-homeless		
Homeless Special	special needs		
Needs			
New Unit Production	New unit production is a priority for special populations identified in NA-45,		
	Non-Homeless Special Needs Assessment. In particular, a need for		
	additional units for veterans and those with disabilities is a priority.		
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	Acquisition and preservation will remain a priority to encourage home		
preservation	ownership and eliminate blighted areas through redevelopment and code		
	enforcement.		

Influence of Market Conditions

Table 50 – Influence of Market Conditions





Clermont County - Population & Households



Chart 2

SP-35 Anticipated Resources - 91.215(a)(4), 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-CV1 funds and \$787,047 of CDBG-CV3 funds (\$1,360,070 total in Cares Act 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

Program	Source of	Source of Uses of Funds	Expe	Expected Amount Available Year 1			Expected	Narrative Description
	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public -	Acquisition						CDBC funds included Program
	federal	Admin and						Income and Carry Over from
		Planning						projects that were not able to be
		Economic						completed in previous grant years.
		Development						
		Housing						
		Public						
		Improvements						
		Public Services	973,938	15,430	111,755	1,101,123	3,958,064	
HOME	public -	New Housing						This is a new allocation of funding to
	federal	Construction						the County, who has not directly
			\$0	\$0	\$0	\$0	\$1,188.114	received HOME funding previously.
Other	public -	Other						CDBG-CV funds to be used to
	federal							prevent, prepare for and respond to
			1,360,070	0	0	1,360,070	0	the Coronavirus.

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CLERMONT COUNTY

Table 51 - Anticipated Resources

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

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.

HOME Investment Partnerships Program (HOME) funds will leverage additional resources, as follows:

- New Housing Construction funds will leverage additional dollars from the Clermont MHA, as described in Table 59.
- New Housing Construction funds will leverage project-based vouchers from the Clermont MHA.

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.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served	
Clermont County Board of Developmental Disabilities	Government	Non-homeless special needs	Region	
Clermont Metropolitan Housing Authority	РНА	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 Dept of Job and Family Services	Government	Homelessness Non-homeless special needs public services	Region	
Greater Cincinnati Habitat for Humanity	Non-profit organizations	Ownership Region Public Housing Rental		
Clermont County Dept 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	Non-profit	Homelessness	Region	
Cincinnati	organizations	Non-homeless special		
		needs		
		Public Housing		
		public services		
Clermont Continuum of	Non-profit	Homelessness	Region	
Care/Affordable	organizations			
Housing Commission				
Clermont County	Government	Economic	Region	
Township Association		Development		
Batavia Township	Government	Economic	Region	
		Development		
		neighborhood		
		improvements		
		public facilities		
Franklin Township	Government	Economic	Region	
		Development		
		neighborhood		
		improvements		
		public facilities		
		public services		
Goshen Township	Government	Economic	Region	
		Development		
		neighborhood		
		improvements		
		public facilities		
		public services		
Jackson Township	Government	Economic	Region	
		Development		
		neighborhood		
		improvements		
		public facilities		
		public services		
Miami Township	Government	Economic	Region	
		Development		
		neighborhood		
		improvements		
		public facilities		
		public services		

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served	
Washington Township	Government	Economic	Region	
		Development		
		neighborhood		
		improvements		
		public facilities		
		public services		
Wayne Township	Government	Economic	Region	
		Development		
		neighborhood		
		improvements		
		public facilities		
		public services		
Williamsburg Township	Government	Economic	Region	
		Development		
		neighborhood		
		improvements		
		public facilities		
		public services		
Bethel Village	Government	Economic	Region	
		Development		
		neighborhood		
		improvements		
		public facilities		
		public services		
Felicity Village	Government	Economic	Region	
		Development		
		neighborhood		
		improvements		
		public facilities		
		public services		
Moscow Village	Government	Economic	Region	
		Development		
		neighborhood		
		improvements		
		public facilities		
		public services		

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of MIlford	Government	Economic	Region
		Development	
		neighborhood	
		improvements	
		public facilities	
		public services	
New Richmond Village	Government	Economic	Region
		Development	
		neighborhood	
		improvements	
		public facilities	
		public services	
Newtonsville Village	Government	Economic	Region
		Development	
		neighborhood	
		improvements	
		public facilities	
		public services	
Owensville Village	Government	Economic	Region
-		Development	
		neighborhood	
		improvements	
		public facilities	
		public services	
Williamsburg Village	Government	Economic	Region
		Development	
		neighborhood	
		improvements	
		public facilities	
		public services	
Clermont County	Non-profit	Homelessness	Region
, Community Services	organizations	public facilities	
Inc.		public services	
Clermont County	Government	Homelessness	Region
Veterans Services	-	Rental	
Commission		public facilities	
		public services	
Inclusive Housing	Non-profit	Special needs, persons	Region
Resources		with disabilities	-0

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Clermont County Family and Children First	Government	Homelessness Non-homeless special needs public services	County
Streetlight Ministry	Non-profit	Homelessness Public services	County

Table 52 - Institutional Delivery Structure

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 follow:

- 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, e.g., labor certifications, invoices and the like, 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

Homelessness Prevention Services	Available in the	Targeted to Homeless	Targeted to People with HIV
Services	Community		WILLIN
	Homelessness Preventi	on Services	
Counseling/Advocacy	X	Х	X
Legal Assistance	X	Х	
Mortgage Assistance	X		
Rental Assistance	X	Х	X
Utilities Assistance	Х		Х
	Street Outreach Se	ervices	
Law Enforcement	X	Х	
Mobile Clinics	Х		Х

	Street Outreach	Services	
Other Street Outreach Services	Х	Х	Х
	Supportive Se	rvices	
Alcohol & Drug Abuse	Х	Х	Х
Child Care	Х		Х
Education	Х		Х
Employment and Employment			
Training	Х		Х
Healthcare	Х		Х
HIV/AIDS	Х		Х
Life Skills	Х	Х	Х
Mental Health Counseling	Х	Х	Х
Transportation	Х	Х	Х
	Other	•	1

Table 53 - Homeless Prevention Services Summary

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

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 HIC/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.
- 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

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

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
2	Increase Quality of	2020	2024	Affordable	LMI Census	Accessibility	CDBG:	Homeowner Housing
	Owner Occupied			Housing	Tracts	Improvements	\$810,159	Rehabilitated:
	Homes			Homeless		Code Enforcement		160 Household Housing
				Non-Homeless		Demolition, Clearance		Unit
				Special Needs		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		

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
3	Address the Needs	2020	2024	Affordable	LMI Census	Emergency Shelters and	CDBG:	Homeless Person
	of Homeless and			Housing	Tracts	Transitional Housing	\$282,291	Overnight Shelter:
	At-Risk Families			Public Housing		Fair Housing		150 Persons Assisted
				Homeless		Food Security		
						Local and Regional	HOME:	Affordable Rental Housing
						Planning	\$1,360,000	Units Developed:
						Parks, Recreation, and		4 units
						Community Facilities		
						Permanent Supportive		
						Housing		
						Property		
						Acquisition/Resale		
						Rental Housing		
						Rehabilitation		
						Transportation Services		
						Urgent Need		

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
4	Increase Quality	2020	2024	Affordable	LMI Census	Accessibility	CDBG:	Public service activities for
	and Affordability of			Housing	Tracts	Improvements	\$282,291	Low/Moderate Income
	Rental Units			Public Housing		Code Enforcement		Housing Benefit:
				Homeless		Demolition, Clearance		250 Households Assisted
				Non-Homeless		and Remediation		
				Special Needs		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		

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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Enhance Economic	2020	2024	Affordable	LMI Census	Code Enforcement	CDBG:	Public service activities
0		2020	2024					
	Development			Housing	Tracts	Demolition, Clearance	\$130,471	other than Low/Moderate
	&Training Activities			Non-Homeless		and Remediation		Income Housing Benefit:
				Special Needs		Down Payment		100 Persons Assisted
				Non-Housing		Assistance		
				Community		Economic Development		
				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		

Table 54 – Goals Summary

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	Economic development, job creation, and business attraction and retention continue to be a priority for Clermont County
	Description	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, and using HOME dollars 4 new housing units will be constructed, providing assistance to four low-income households. Clermont County does not currently manage 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. Particularly in the more rural areas of the County, there are less services available that could help people to successfully live independently, such as affordable childcare, mental health and addiction services, medical services, etc.
- 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 and HOME 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.

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- **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 and HOME 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.
- Lack of affordable and available housing that will accommodate persons with Disabilities: a significant percentage of the population report that they have at least one disability 14.5%. This is higher than the average in the US, which is 12.6%. Veterans have been identified as a group within the County that is particularly in need of housing and services. Not only do veterans tend to have higher rates of physical and mental disabilities, and higher rates of substance abuse, there is a significant number of veterans in the County. According to the 2021 American Community Survey, 5-year estimate data profiles, 7.8% of the population are veterans, compared with an average of 6.9% for the US.

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. Also, the development of housing with accessibility features.
- **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 lowincome residents experience in their efforts to find affordable housing, including providing down payment assistance and security deposit assistance programs.
- **Economic Development/Job creation:** The creation of good paying jobs, and improved access to those jobs, that can help people to break out of the cycle of poverty.
- **Services:** Additional services and/or improved access to services, and/or the development of housing tied to services that can help people to successfully stay in independent housing.

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

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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. Also, HOME dollars can be used to develop housing that has services connected to it, that can provide additional support.

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.

The County will also seek to add additional new, affordable housing units with no lead-based paint hazards.

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

Clermont County is committed to eliminating poverty through the development of and access to affordable housing as well as the preservation of existing housing stock. Clermont County will look to providing housing in areas close to services and employment opportunities. For housing outside of those areas, Clermont County will work to extend the existing transportation system or provide alternative transportation services to allow optimal housing choice for all residents.

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 lowincome persons. These services promote positive lifestyles which increase chances for long-term emotional, familial, and employment stability.

Clermont County will work closely with agencies and developers that provide increased housing options to low-income individuals and families. The County will also look to expand the existing pool of landlords which provide affordable housing to tenants including partnering with the Clermont Metropolitan Housing Authority (CMHA). Community Housing Development Organizations (CHDO) will be established to assist in the implementation efforts of the HOME program.

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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

Clermont County Community Development will develop a method of monitoring and evaluation to ensure the CDBG and HOME programs are being carried out in accordance with the approved Consolidated Plan and corresponding Action Plans, ensuring regulatory compliance with HUD requirements are met and expenditure of funds are timely. Through scheduled monitoring the County will be able to review projects and programs to assess strengths, weaknesses, the ability to perform, outcomes and accomplishments. Financial management procedures will be monitored for compliance with 2 CFR 200. Monitoring can include desk reviews, onsite visits, audit reviews and will extend through project close-out and/or the HOME affordability period.

The County will enter into contractual agreements with program participants and subrecipients. The agreements will provide a basis for enforcing program requirements through the monitoring process. Should non-compliance issues or general concerns arise through the monitoring process, a resolution will be developed and carried out, which may include the need for a plan amendment.

Expected Resources

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

Introduction

Clermont County received its CDBG 2023 Allocation of \$1,026,469 and its HOME 2023 Allocation of \$594,057. Clermont County uses both CDBG and HOME funds to accomplish specific objectives through this plan. The 2023 plan includes Program income. There are no carryover resources from prior year projects that were not able to be carried out as previously planned.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expe	cted Amou	nt Available Y	'ear 1	Expected	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public - federal	Rehabilitation Program Administration Planning Public services Public Facilities and Improvements	\$1,026,469	\$0	\$41,789	\$1,026,469	\$2,094,727	CDBC funds include Program Income from Homeowner Septic Rehab Program.

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Program	Source of Funds	Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
HOME	Public-Federal	New Housing Construction Program Administration Planning	\$594,057	\$0	\$0	\$594,057	\$1,188.114	This is a new allocation of funding to the County, who has not directly received HOME funding previously.
Other	Clermont Metropolitan Housing Authority (not federal funds)	New Housing Construction	\$105,943*	\$0	\$0	\$105,943	\$105,943	*Funds from Clermont MHA as match for 2023 HOME dollars.

Table 55 - Expected	Resources – Priority Table
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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.

HOME Investment Partnerships Program (HOME) funds will leverage additional resources, as follows:

- New Housing Construction funds will leverage additional dollars from the Clermont MHA, as described in Table 59.
- New Housing Construction funds will leverage project-based vouchers from the Clermont MHA.

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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.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
1	Improve Public	2020	2024	Affordable	LMI	Accessibility	CDBG: \$401,000	Public Facility or
	Facilities and			Housing	Census	Improvements		Infrastructure Activities other
	Infrastructure			Public Housing	Tracts	Parks, Recreation, and		than Low/Moderate Income
				Non-Homeless		Community Facilities		Housing Benefit: 8,000
				Special Needs		Senior and Youth		Persons Assisted
				Non-Housing		Facilities and Services		
				Community		Streets, Sidewalk,		
				Development		Water/Sewer/Septic		
						Improvements		
2	Increase Quality	2020	2024	Affordable	County-	Streets, Sidewalk,	CDBG: \$315,000	Homeowner Housing
	of Owner			Housing	wide	Water/Sewer/Septic		Rehabilitated: 50
	Occupied Homes			Homeless		Owner Housing		Households/Housing Units
				Non-Homeless		Rehabilitation		
				Special Needs		Accessibility		
						Improvements		
						Code Enforcement		
						Urgent Need		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Address the	2023	2024	Affordable	County-	Accessibility	Supportive	households assisted: 4
	Needs of			Housing	Wide	Improvements	services and	
	Homeless and			Public Housing		Emergency Shelters and	HOME match	
	At-Risk Families			Homeless		Transitional Housing	funding from	
				homeless		Fair Housing	the MHA:	
						Permanent Supportive	\$105,943	
						Housing	Ş103,343	
						Supportive Services		
						Urgent Need		
4	Increase Quality	2023	2024	Affordable	County-	Accessibility	HOME:	Affordable Rental Housing
4		2025	2024		Wide		\$524,057	Units Added: 4
	and Affordability of Rental Units			Housing	wide	Improvements	\$524,057	Offits Added. 4
	of Rental Units			Public Housing		Emergency Shelters and		
				Homeless		Transitional Housing		
				Non-Homeless		Fair Housing		
				Special Needs		Permanent Supportive		
						Housing		
						Supportive Services		
						Urgent Need		
5	Provide and	2020	2024	Affordable	County-	Fair Housing	CDBG: \$121,000	Public service activities other
	Expand Public			Housing	Wide	Job Training Activities		than Low/Moderate Income
	Services			Public Housing		Transportation Services		Housing Benefit: 350 Persons
				Homeless		Senior and Youth		Assisted
				Non-Homeless		Facilities and Services		
				Special Needs		Supportive Services		
				Non-Housing		Food Security		
				Community		Urgent Need		
				Development				

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
6	Enhance	2020	2022	Affordable	LMI	No projects this program	(No funding	N/A
	Economic			Housing	Census	year.	going towards	
	Development			Non-Homeless	Tracts		this goal this	
	&Training			Special Needs			year)	
	Activities			Non-Housing				
				Community				
				Development				

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Public Facilities and Infrastructure			
	Goal Description	Public Facilities and Infrastructure projects include CDBG funds allocated to fund parks, paving, and facilities that service low-income residents in Clermont County.			
2	2 Goal Name Increase Quality of Owner Occupied Homes				
	Goal Description	Projects include funding the Clermont County Health District Septic Rehab Program, sewer connections, and for the Home Safety Repair Program for seniors.			
3	Goal Name	Address the Needs of Homeless and At-Risk Families			
	Goal Description	Administrative services, Fair Housing services, and drug rehabilitation services are expected to benefit individuals and families at risk of being homeless. Development of housing and associated services for veterans, homeless and at-risk homeless populations.			
4	Goal Name	Increase Quality and Affordability of Rental Units			
	Goal Description	Development of housing for veterans, homeless and at-risk homeless populations.			

5	Goal Name	Provide and Expand Public Services
	Goal Description	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), purchase of school supplies for needy families and outreach to the homeless populations with basic needs including meals, clothing, sleeping bags.
6	Goal Name	Enhance Economic Development & Training Activities
	Goal Description	No projects undertaken this year.

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 and HOME 2023 allocation, as well as funds from previous years that were allocated but either not utilized or underutilized, as well as program income.

Projects

#	Project Name
1	Clermont Senior Services Inc. Home Safety Repair Program 2023
2	CASC Drug & Alcohol Treatment
3	Clermont County General Health District Homeowner Septic Rehab Program
4	Clermont County General Health District Newtonsville Sewer Connection Program
5	Housing Opportunities Made Equal (HOME) Fair Housing Services
6	Ohio Township Mt. Pisgah Playground Phase 2
7	OSU Extension Clermont County Demonstration Gardens / Food Science Lab
8	Felicity Franklin PTO Felicity Cool Tools for School
9	Streetlight Ministry Homeless Outreach Program
10	Tate Township Parking Lot at Bethel Cemetery / Park
11	Wayne Township Former Newtonsville School Roof Repair
12	Williamsburg Township Emergency Service Building Upgrades
13	Clermont Housing Corporation (CMHA) Veterans Village Housing Project
14	CDBG Administration and Planning
15	HOME Administration and Planning

Table 57 – Project Information

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

In 2023 the County will continue management of an annual funding cycle for CDBG and HOME 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

1 Project Name Clermont Senior Services Inc. Home Safety	Repair Program 2023
Target Area County-wide	
Goals Supported Increase Quality of Owner Occupied Homes Address the Needs of Homeless and At-Risk	
Needs Addressed Owner Housing Rehabilitation Code Enforcement Accessibility Improvements	
Funding CDBG: \$115,000	
DescriptionIncome qualified senior citizens in homeow receive assistance with home repairs or acc such as grab bars, high toilet seats, wheelch electrical, and HVAC repairs.	cessibility improvements
Target Date 9/30/2024	
Estimate the number and type of families that will benefit from the proposed activitiesIt is anticipated at least 36 LMI households County will benefit from this program.	throughout Clermont
Location Description County-wide	
Planned Activities Clermont County Senior Services will provid homeowners age 60 and older residing in C	
2 Project Name CASC Drug & Alcohol Services	
Target Area County-wide	
Goals Supported Provide and Expand Public Services	
Needs Addressed Supportive Services	
Funding CDBG: \$71,000	
Description This project will specifically assist with drug LMI qualified residents of Clermont County	through their participation
in the Clermont County Community Alterna (CASC). The program will provide necessary and vocational skills. Goals are to reduce re and alcohol treatment, cognitive therapy, a	reatment, therapy and life cidivism by providing drug

	Estimate the number and type of families that will benefit from the proposed activities Location Description	25 LMI families are expected to be assisted with getting and staying clean from drugs and alcohol dependency. Clermont County Adult Detention Center, 4700 Filager Road, Batavia, OH 45103.
	Planned Activities	This 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).
3	Project Name	Clermont County Health District Homeowner Septic Rehab Program
	Target Area	County-wide
	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	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 LMI households throughout Clermont County will benefit from this program.
	Location Description	County-wide
	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.
4	Project Name	Clermont County Health District Sewer Connection Program
	Target Area	Village of Newtonsville

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ted	Improve Public Facilities and Infrastructure
sed	Streets, Sidewalk, Water/Sewer/Septic Improvements Owner Housing Rehabilitation Code Enforcement
	CDBG: \$100,000
	This project will provide sewer connections for low income residents through forgivable loans. These funds will be used to eliminate sewage nuisances through connections to the public sewer system.
	09/30/2024
number milies fit from activities	Approximately 10 LMI households throughout Clermont County will benefit from this program.
ription	Village of Newtonsville
ities	To provide sewer connections for low income residents through forgivable loans.
	Housing Opportunities Made Equal - Fair Housing Outreach
	County-wide
ted	Address the Needs of Homeless and At-Risk Families
sed	Fair Housing Supportive Services
	CDBG: \$15,000
	Education for landlords, Realtors, and Citizens on rights and responsibilities regarding Fair Housing. Client assistance with Fair Housing Issues. Testing for Fair Housing Complaints. Referrals for Fair Housing and legal assistance to clients.
	9/30/2024
number milies fit from activities	With marketing efforts and education included, we anticipate assisting 1,000 residents directly or indirectly. Most clients served will be those in rental units that need fair housing advice, questions answered, and assistance. with their landlords or other housing issue.
ription	County-wide
	sed

	Planned Activities	Education for landlords, Realtors, and Citizens on rights and responsibilities regarding Fair Housing. Client assistance with Fair Housing Issues. Testing for Fair Housing Complaints. Referrals for Fair Housing and legal assistance to clients.
6	Project Name	Ohio Township – Mt. Pisgah Playground Phase 2
	Target Area	LMI Census Tracts - Block Group 041600
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Parks, Recreation, and Community Facilities Senior and Youth Facilities and Services
	Funding	CDBG: \$12,000
	Description	Replace outdated playground equipment at Mt. Pisgah Park.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Ohio Township will benefit from this project. There are 2,135 residents in the township with an LMI population of 54%.
	Location Description	2877 Mt. Pisgah Rd, New Richmond, OH 45157
	Planned Activities	Replacement of outdated playground equipment.
7	Project Name	OSU Extension - Demonstration Gardens / Food Science Lab
	Target Area	LMI Census Tracts – Block Group 040800
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Parks, Recreation, and Community Facilities Food Security
	Funding	CDBG: \$82,000
	Description	Construct demonstration vegetable gardens and replace outdated food science kitchen for demonstration of gardening and healthy food preparation to JFS Clients and other low to moderate income persons.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Need additional info
	Location Description	Clermont County OSU Extension Office 1000 Locust St, Owensville, OH 45160

	Planned Activities	Construction of demonstration vegetable gardens. The rehabilitation of outdated food science kitchen and purchasing of equipment. The redesign of the kitchen is to increase functionality and to accommodate additional participation in the kitchen programs.
8	Project Name	Felicity Franklin PTO – Felicity Cool Tools for School
	Target Area	LMI Census Tracts – Block Group 042000
	Goals Supported	Provide and Expand Public Services
	Needs Addressed	Senior and Youth Facilities and Services
	Funding	CDBG: \$10,000
	Description	Purchase of school supplies for children of needy families including backpacks, binders, pencils.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 children will be provided back packs that will be stocked with supplies and additional supplies will be on hand during the school year.
	Location Description	There are 1,060 households in the service area of Felicity Schools with an LMI population of 82.5%.
	Planned Activities	Purchase and distribution of school supplies for needy children.
9	Project Name	Streetlight Ministry – Homeless Outreach Program
	Target Area	County-wide
	Goals Supported	Public Services Address the Needs of Homeless and At-Risk Families
	Needs Addressed	Emergency Shelters and Transitional Housing Food Security Supportive Services
	Funding	CDBG: \$25,000
	Description	Outreach to homeless individuals includes providing items such as sleeping bags, toiletries, meals, and clothing. Assistance with transportation needs and fuel costs will be addressed as well as connecting clients to community services such as helping them obtain ID and Birth Certificates.

	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that at least 100 homeless individuals will be assisted through the Outreach Program.
	Location Description	County-wide
	Planned Activities	Purchase and distribution of needed supplies and services to homeless individuals and families.
10	Project Name	Tate Township – Parking Lot at the Bethel Cemetery / Park
	Target Area	LMI Census Tracts – Block Group 041800
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Streets, Sidewalk, Water/Sewer/Septic Improvements Accessibility Improvements
	Funding	CDBG: \$90,000
	Description	Construction of parking lot with paving. Township has provided the gravel base which is installed. The Township has purchased additional land adjacent to a park and plans for trails. Parking will be for the cemetery and for adjacent park owned by the Township which is located in and serves the LMI Village of Bethel.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Tate Township will benefit from this project. There are 2,355 residents in the township with an LMI population of 62%.
	Location Description	Spring Street, Bethel, OH 45106
	Planned Activities	Paving of parking lot for access to a cemetery and community park.
11	Project Name	Wayne Township – Former Newtonsville School Roof Repairs
	Target Area	LMI Census Tracts
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Parks, Recreation, and Community Facilities
	Funding	CDBG: \$70,000
	Description	Roof replacement for a community building which houses two non- profit food pantries that operate out of the building. A community room in the building is available for minimal rent and for free to local non-profit groups.
	Target Date	9/30/2024

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Estimate the numberThere are 400 households in the Newtonsville CDP (Census Desand type of familiesPlace) with a LMI population of 62.5%.that will benefit fromthe proposed activities	ignated
Location Description 794 Wright Street, Newtonsville, OH 45158	
Planned Activities Roof replacement of community building.	
Project Name Williamsburg Township Emergency Service Building Upgrades	
Target Area LMI Census Tracts	
Goals Supported Improve Public Facilities and Infrastructure	
Needs Addressed Parks, Recreation, and Community Facilities	
Funding CDBG: \$147,000	
DescriptionUpgrade of outdated and dangerous electric system in the fire / building to operate while on existing backup generator. Installat three new HVAC Units.	
Target Date 9/30/2024	
Estimate the number and type of familiesThere are 2,470 households in the Williamsburg CDP (Communi Designated Place) with a LMI population of 58%.that will benefit from the proposed activitiesThere are 2,470 households in the Williamsburg CDP (Communi Designated Place) with a LMI population of 58%.	ty
Location Description 915 West Main St, Williamsburg, OH 45176	
Planned ActivitiesUpgrade of outdated electrical system and installation of new H units in fire / EMS building to comply with current code require	
Project Name Clermont Housing Corporation Veterans Village Housing Project	t
Target Area County-wide	
Goals SupportedAddress the Needs of Homeless and At-Risk FamiliesImprove Quality and Affordability of Rental Units	
Needs Addressed Development of Affordable Housing Permanent Supportive Housing Emergency Shelters and Transitional Housing	
Funding HOME: \$524,057	

	Description	The project includes construction of 28 affordable rental housing units which will accommodate individuals and small families. HOME funds will be allocated for four of the affordable housing units. There will be a 20-year affordability period with accompanying deed restriction on land development. Clermont Metropolitan Housing Authority (CMHA) will own the land and ground lease to the non-profit company, Clermont Housing Corporation who will manage the day-to-day management of the properties. All units will meet HUD HQS standards and are rented at or below fair market rate.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The newly constructed rental housing will provide 28 affordable housing units. HOME funds will be allocated to develop four (4) of the affordable housing units, assisting four (4) low-income households.
	Location Description	To be determined
	Planned Activities	Construction of affordable rental housing to homeless and those at risk of homelessness.
14	Project Name	CDBG Administration and Planning
	Target Area	County-wide
	Goals Supported	Improve Public Facilities and Infrastructure Increase the Quality of Owner Occupied Homes Address the Needs of Homeless and At-Risk Families Provide and Expand Public Services
	Needs Addressed	Parks, Recreation and Community Facilities Streets, Sidewalk, Water/Sewer/Septic Improvements Fair Housing Owner Housing Rehabilitation Code Enforcement Food Security Local and Regional Planning Urgent Need
	Funding	CDBG: \$189,469
	Description	Includes activities for the general administration of the CDBG grant and other related administrative activities.
	Target Date	9/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	CDBG Administration & Planning
15	Project Name	HOME Administration and Planning
	Target Area	County-wide
	Goals Supported	Address the Needs of Homeless and At-Risk Families
	Needs Addressed	Development of Affordable Housing Permanent Supportive Housing Emergency Shelters and Transitional Housing
	Funding	HOME: \$70,000
	Description	Includes activities for the general administration of the HOME grant and other related administrative activities.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	HOME 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 2023 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.

HOME funding is anticipated to go to one project selected based upon a robust review process. Geographic considerations such as relative need and proximity to services, as described in MA-50 will be used in the analysis of the proposal to be reviewed, but a specific target area has not been selected for new housing construction.

Geographic Distribution

Target Area	Percentage of Funds
LMI Census Tracts	100

Table 58 - Geographic Distribution

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.

For HOME dollars, a complex review of the project attributes, the capacity of the development team, and other factors must be considered in the development of new housing. While geographic factors such as relative need and proximity to services will be considered, there will be many other factors that will also be a part of the decision around the decision to fund or not fund a particular project.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Programmed projects for the 2023 Annual plan include the following:

- Funding the Clermont Senior Services Inc. Home Safety Repair Program 2023 (36 LMI households)
- Funding the Clermont County General Health District Homeowner Septic Rehab Program (10 LMI households)
- Funding the Housing Opportunities Made Equal Fair Housing Program (1,000 LMI households)
- Funding the Clermont Housing Corporation Veterans Village Housing Project (4 LMI households).

One Year Goals for the Number of Households t	o be Supported
Homeless	3
Non-Homeless	1,046
Special-Needs	1
Total	1,050

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	46
Acquisition of Existing Units	0
Total	50
Table 60 - One Year Goals for Affordable Housing by Support Type	

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

Clermont County will be allocating 2023 HOME funds to the Clermont Metropolitan Housing Authority (CMHA) to assist with the development of an affordable rental housing project. This collaboration will create 28 additional affordable rental housing units including permanent supportive housing units which will be subsidized with HUD-VASH vouchers. The development will also create additional transitional housing units. HOME funds will be allocated to four of the affordable housing units. This collaboration will create additional housing for Clermont County's most vulnerable populations. CMHA will own the property and lease to the Clermont Housing Corporation, a subsidiary of CMHA, for the day-to-day property management.

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 project funded with 2023 HOME funds will have all ADA compliant units and 25% of the units will be handicap accessible. Projects 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

The County supports PHAs developing programs to encourage residents to participate in management, community programming, and resident councils. The County will encourage the development of a resident board and involvement through recurring meetings held between CMHA, the management company, in-house case management services, and the residents.

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.

Discussion

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

Introduction

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.

The 2023 Action Plan includes Clermont County's first HOME allocation as a HOME Participating Jurisdiction (PJ). The initial project with HOME funds addresses the need for the development of affordable rental housing units, including transitional and supportive housing units to assist homeless and at-risk homeless individuals and families. HOME funds will be allocated to four of the affordable housing units. Through collaboration with the Clermont Metropolitan Housing Authority and the Clermont Housing Corporation, a village of rental units will be constructed providing 28 new affordable rental housing units.

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.

A Homeless Outreach Program will be funded with CDBG funds this year. Outreach to homeless individuals includes providing items such as sleeping bags, toiletries, meals, and clothing. Assistance with transportation needs and fuel costs will be addressed as well as connecting clients to community

services such as helping them obtain ID and Birth Certificates.

Addressing the emergency shelter and transitional housing needs of homeless persons

The County currently has no operating homeless shelter, but is using temporary housing at a hotel, which providers recognize is inadequate. The County is currently in conversations with other local providers about this issue. The HOME funding to be provided will be used to provide support to the MHA in the development of additional affordable units, and the project will also have transitional housing units that will be developed with leveraged dollars. The County 2020 - 2024 Consolidated Plan addresses homelessness 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 HOME funds toward the development of affordable housing units. 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

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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 the 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.

Discussion

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

Introduction:

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

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:

- Development of additional affordable and accessible housing units.
- Services: Additional services and/or improved access to services, and/or the development of housing tied to services that can help people to successfully stay in independent housing.
- 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, and to better understand and address the existing barriers.
- 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.

Discussion:

AP-85 Other Actions - 91.220(k)

Introduction:

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 Clermont County Family and Children First, Inclusive Housing Resources, Streetlight Ministry, Clermont County Mental Health and Recovery Board, Clermont Senior Services, Inc., YWCA of Greater Cincinnati, National REIA.

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. The County will also seek to add additional new, affordable housing units.

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. The County will also seek to add additional new, affordable housing units with no lead-based paint hazards.

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. The County will also seek to better meet the needs of specific population groups particularly impacted by poverty, such as female heads of household with no spouse present, and own children.

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, and to improve access to services.

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

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service agencies

The County will continue to partner with the Clermont County Metropolitan Housing Authority, Clermont County Family and Children First, Inclusive Housing Resources, Streetlight Ministry, Clermont County Mental Health and Recovery Board, Clermont Senior Services, Inc., YWCA of Greater Cincinnati, National REIA and other service agencies to promote coordination of housing and services.

Discussion:

Program Specific Requirements

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

Introduction:

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

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

1. The total amount of program income that will have been received before the start of the	
next program year and that has not yet been reprogrammed	\$41,789
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:	\$41,789

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 (2023).	100.00%

Appendix - Alternate/Local Data Sources

1	Data Source Name
	Test
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
2	Data Source Name
	2013-2017 INDUSTRY BY OCCUPATION FOR THE CIVILIAN
	List the name of the organization or individual who originated the data set.
	United States Census Bureau
	Provide a brief summary of the data set.
	INDUSTRY BY OCCUPATION FOR THE CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER
	What was the purpose for developing this data set?
	TO DISPLAY INDUSTRY BY OCCUPATION FOR THE CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	Very Comprehensive. Yes.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2013-2017

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	What is the status of the data set (complete, in progress, or planned)?
	COMPLETE
3	Data Source Name
	2007-2011 ACS (Base), 2013-2017 ACS (Most Recent)
	List the name of the organization or individual who originated the data set.
	United States Census Bureau
	Provide a brief summary of the data set.
	Population, Households, and Median Income
	What was the purpose for developing this data set?
	Population, Households, and Median Income Statistics
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	Very Comprehensive. Yes.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2007-2011 ACS (Base Year), 2013-2017 ACS (Most Recent)
	What is the status of the data set (complete, in progress, or planned)?
	Complete
4	Data Source Name
	2012-2016 CHAS
	List the name of the organization or individual who originated the data set.
	U.S. Department of Housing and Urban Development (HUD)
	Provide a brief summary of the data set.
	Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.
	What was the purpose for developing this data set?
	he CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	Very comprehensive. Yes

	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2012-2016
	What is the status of the data set (complete, in progress, or planned)?
	Complete
5	Data Source Name
	2013-2017 ACS MEDIAN INCOME IN THE PAST 12 MONTHS
	List the name of the organization or individual who originated the data set.
	US CENSUS BUREAU
	Provide a brief summary of the data set.
	MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)
	What was the purpose for developing this data set?
	TO DISPLAY MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	VERY COMPREHENSIVE. YES
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2013-2017
	What is the status of the data set (complete, in progress, or planned)?
	COMPLETE
6	Data Source Name
	2013-2017 ACS UNITS IN STRUCTURE
	List the name of the organization or individual who originated the data set.
	US CENSUS BUREAU
	Provide a brief summary of the data set.
	UNITS IN STRUCTURE
	2013-2017 American Community Survey 5-Year Estimates
	What was the purpose for developing this data set?
	TO DISPLAY UNITS IN STRUCTURE
	2013-2017 American Community Survey 5-Year Estimates
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	VERY COMPREHENSIVE. YES

	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2013-2017
	What is the status of the data set (complete, in progress, or planned)?
	COMPLETE
7	Data Source Name
	2013-2017 TENURE BY BEDROOMS
	List the name of the organization or individual who originated the data set.
	US CENSUS BUREAU
	Provide a brief summary of the data set.
	TENURE BY BEDROOMS
	2013-2017 American Community Survey 5-Year Estimates
	What was the purpose for developing this data set?
	TO DISPLAY TENURE BY BEDROOMS
	2013-2017 American Community Survey 5-Year Estimates
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	VERY COMPREHENSIVE. YES
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2013-2017
	What is the status of the data set (complete, in progress, or planned)?
	COMPLETE
8	Data Source Name
	2007-2011 ACS (Base Yr), 2013-2017 ACS (Recent)
	List the name of the organization or individual who originated the data set.
	US CENSUS BUREAU

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	Provide a brief summary of the data set.
	MEDIAN CONTRACT RENT (DOLLARS)
	Universe: Renter-occupied housing units paying cash rent
	2013-2017 American Community Survey 5-Year Estimates
	AND
	MEDIAN VALUE (DOLLARS)
	Universe: Owner-occupied housing units
	2007-2011 American Community Survey 5-Year Estimates
	What was the purpose for developing this data set?
	TO DISPLAY
	MEDIAN CONTRACT RENT (DOLLARS)
	Universe: Renter-occupied housing units paying cash rent
	2013-2017 American Community Survey 5-Year Estimates
	AND
	MEDIAN VALUE (DOLLARS)
	Universe: Owner-occupied housing units
	2007-2011 American Community Survey 5-Year Estimates
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	VERY COMPREHENSIVE. YES
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2007-2011 AND 2013-2017
	What is the status of the data set (complete, in progress, or planned)?
	COMPLETE
	Data Source Name
	2013- 2017 ACS CONTRACT RENT
	List the name of the organization or individual who originated the data set.
	US CENSUS BUREAU
	Provide a brief summary of the data set.
	CONTRACT RENT
	Universe: Renter-occupied housing units
1	2013-2017 American Community Survey 5-Year Estimates

	What was the purpose for developing this data set?
	TO DISPLAY CONTRACT RENT
	Universe: Renter-occupied housing units
	2013-2017 American Community Survey 5-Year Estimates
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	VERY COMPREHENSIVE.YES
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2013-2017
	What is the status of the data set (complete, in progress, or planned)?
	COMPLETE
10	Data Source Name
	2013-2017 TENURE BY YEAR STRUCTURE BUILT
	List the name of the organization or individual who originated the data set.
	US CENSUS
	Provide a brief summary of the data set.
	TENURE BY YEAR STRUCTURE BUILT
	Universe: Occupied housing units
	2013-2017 American Community Survey 5-Year Estimates
	What was the purpose for developing this data set?
	TO DISPLAY
	TENURE BY YEAR STRUCTURE BUILT
	Universe: Occupied housing units
	2013-2017 American Community Survey 5-Year Estimates
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	VERY COMPREHENSIVE. YES
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2013-2017
	What is the status of the data set (complete, in progress, or planned)?
	COMPLETE

11	Data Source Name
	2013-2017 EMPLOYMENT STATUS
	List the name of the organization or individual who originated the data set.
	US CENSUS BUREAU
	Provide a brief summary of the data set.
	EMPLOYMENT STATUS
	2013-2017 American Community Survey 5-Year Estimates
	What was the purpose for developing this data set?
	TO DISPLAY EMPLOYMENT STATUS
	2013-2017 American Community Survey 5-Year Estimates
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	VERY COMPREHENSIVE. YES
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2013-2017
	What is the status of the data set (complete, in progress, or planned)?
	COMPLETE
12	Data Source Name
	2013-2017 OCCUPATION BY SEX FOR CEP 16+
	List the name of the organization or individual who originated the data set.
	US CENSUS BUREAU
	Provide a brief summary of the data set.
	OCCUPATION BY SEX FOR THE CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER
	2013-2017 American Community Survey 5-Year Estimates
	What was the purpose for developing this data set?
	TO DISPLAY OCCUPATION BY SEX FOR THE CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER
	2013-2017 American Community Survey 5-Year Estimates
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	VERY COMPREHENSIVE. YES

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

2013-2017

What is the status of the data set (complete, in progress, or planned)?

COMPLETE