



# 2010 - 2014 Consolidated Plan



This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

## GENERAL

### Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary:

Butler County receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME). Under the CDBG program, the County has jurisdiction over the county except for the City of Hamilton and the City of Middletown (both cities receive CDBG funds directly from HUD). Under the HOME program, the County serves as the lead agency of the Butler County / City of Middletown HOME Consortium and has jurisdiction over the county except for the City of Hamilton (Hamilton receives HOME funds directly from HUD). The overarching purpose of the CDBG and HOME program is to develop a suitable living environment, provide decent and affordable housing, and expand economic opportunity primarily for persons of low and moderate income (persons earning less than eighty percent of the area median income).

In order to receive CDBG and HOME funds, the County must develop a document called a Consolidated Plan. The Consolidated Plan is developed through a process that helps the County document its priority needs regarding affordable housing, community development, and homelessness, and to develop a strategy to meet those needs over a five year period. The County estimates that it will receive approximately ten million dollars in CDBG and HOME funds over the course of the five year plan. The Consolidated Plan will help the County decide how to best use those funds to meet its community development needs. The goal of this planning exercise is to produce a concise, useful, action-oriented management tool to guide the administration of the two federal programs covered by the plan.

Butler County has a history of high performance in both the CDBG and HOME Program. In the past, approximately half of available CDBG funds have been used for public facilities and infrastructure improvements, with the remainder of funds split between housing rehabilitation, public services, and economic development. The County began its participation in the HOME program in 2000. To date, the County has created 27 affordable rental units, assisted 196 homebuyers, rehabilitated 80 units of owner-occupied housing, and assisted 230 families with tenant-based assistance.

The new Consolidated Plan will begin on May 1<sup>st</sup>, 2010 and end on April 30<sup>th</sup>, 2015. The plan uses the HUD-issued Consolidated Plan Management Process (CPMP) template and is formatted to respond to specific regulations and HUD-issued guidance. The County's response to each section is formatted in blue. The plan covers three main topics, including the planning process used to develop the plan, a summary of the needs assessment, and the strategic plan that will be followed for the next five years.

This planning process describes the actions taken by the County to develop the plan, including the citizen participation process and the consultations with other community stakeholders and community development partners. The County began the planning process in the fall of 2009. In October, the County issued application packets for potential projects. Throughout the process, the County consulted with representatives from other organizations in the community to determine priority needs. A draft of the

consolidated plan will be made available for public comment from February 5th for a minimum of thirty days.

The County followed its adopted Citizen Participation Plan (Section 3) during the development of the Consolidated Plan. Procedures for public hearings, planning, annual reporting, amendments, and a complaint process are detailed in the text.

The County published the proposed plan for public review beginning February 5th, 2010. Notification was given through advertising placed in local papers. Notification of Consolidated Plan Review is provided within Section 3. The Consolidated Plan was made available at the County Community Development office.

The needs assessment analyzes the affordable housing and community development needs of the County. The County examined the needs of the regional homeless population based on information obtained through the local Continuum of Care. Community development needs were determined through consultations with townships, cities, and villages participating in the CDBG program. The County also consulted with social service providers to assess the needs for public services in the community. Based on the information reviewed, the County's highest priority needs include:

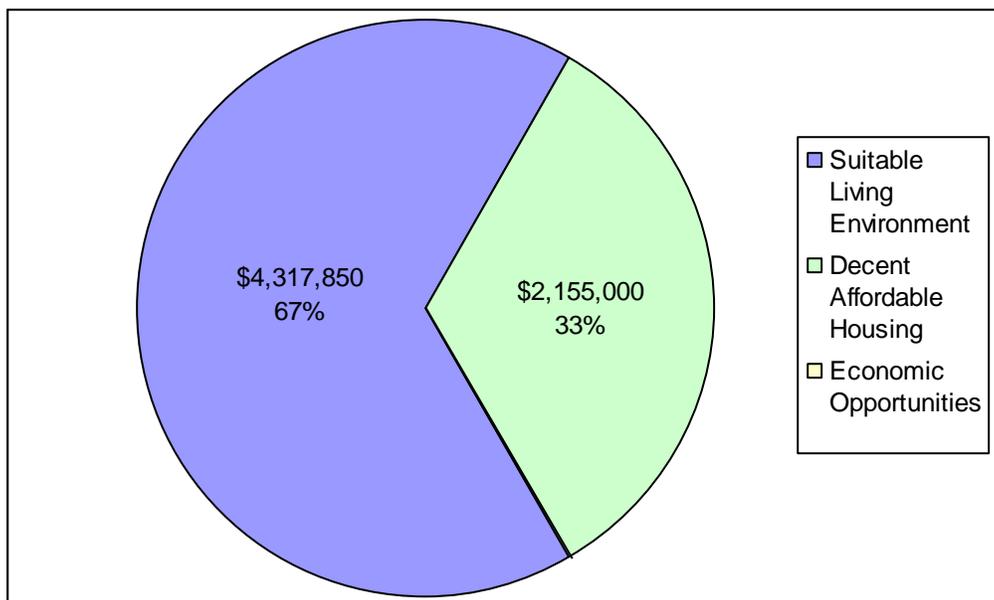
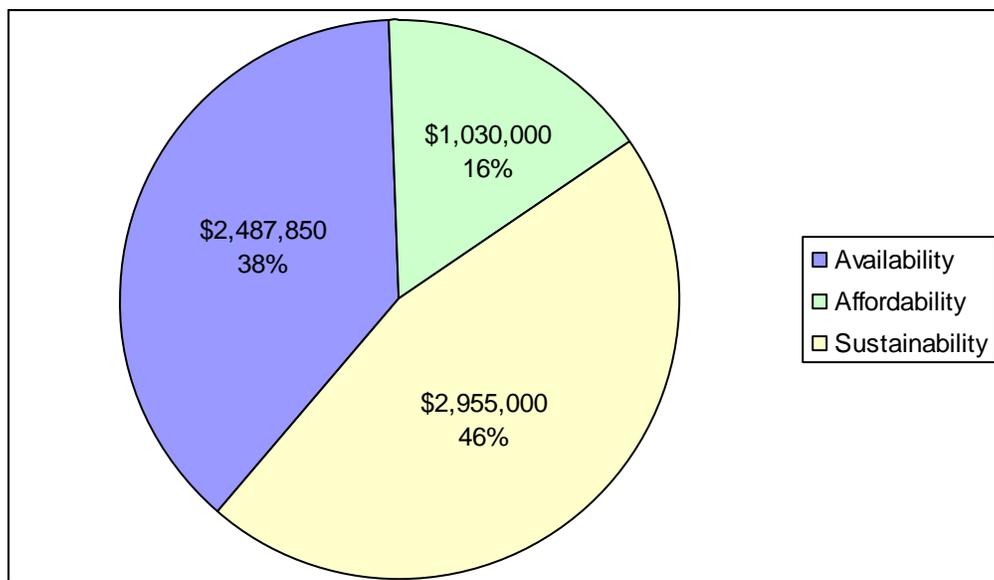
- Affordable homeownership of units in standard condition for households earning less than 80% of the area median income.
- Affordable rental housing units for households earning less than 60% of the area median income, especially for elderly, disabled, and formerly homeless households.
- Rehabilitation of housing to bring units to standard condition for low and moderate income homeowners, especially elderly and disabled households living on fixed incomes.
- Public facilities and infrastructure to create a more suitable living environment for low and moderate income households.
- Clearance of blighted properties to stabilize low and moderate income communities.
- Permanent supportive housing and independent living units affordable to formerly homeless households and families earning less than 30% of the area median income.
- Homeless prevention services are needed to address the increased risk of homelessness in the current economic downturn as employers cut jobs and scale back hours.

## **The Strategic Plan**

The Strategic Plan sets forth the County's goals, objectives, and expected outcomes to meet its highest priority needs over the term of the five year plan. The priorities, goals, and objectives are determined by the County based on the information gathered in the planning process and the needs assessment. The County will use the Strategic Plan as the basis for selecting which projects to fund over the five year period. The table below and the following narrative provide a brief overview of the County's Strategic Plan.

Per HUD guidance, the County has assigned an objective that best describes the purpose for funding each project, and an outcome that best reflects the intended benefit. The three objectives are to create a suitable living environment, provide decent housing, and create economic opportunities. The three outcomes are increasing availability and accessibility, improving affordability, and promoting sustainability of communities. The table below summarizes the estimated budget by objectives and outcomes for the 2010-2014 grant allocations.

Objectives	Outcomes			Total
	Availability	Affordability	Sustainability	
Suitable Living Environment	\$1,437,850	\$0	\$2,880,000	\$4,317,850
Decent, Affordable Housing	\$1,050,000	\$1,030,000	\$75,000	\$2,155,000
Economic Opportunities	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$2,487,850</b>	<b>\$1,030,000</b>	<b>\$2,955,000</b>	<b>\$6,472,850</b>



## **Strategic Plan**

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

## **General Questions**

1. Describe the geographic areas of the jurisdiction (including areas of low and moderate income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

## **Geographic Priorities**

The affordable housing strategies will not be focused on a specific geography. The data shows that the need for affordable housing is spread across the county. One of the main concerns raised in the past was the concentration of public and subsidized housing in Middletown and Hamilton, and the effect of concentrations of poverty and the location of a large number of subsidized units within one area. To promote increased housing choice and opportunity, efforts will be made to increase the number of public and assisted housing units located outside of Hamilton and Middletown. The County will balance this goal against the ability to find sites that have access to public transportation and other amenities. Homeless and special needs assistance will be directed to agencies that serve their target populations, regardless of their geographic location. The community development strategies will focus on areas with high concentrations of low and moderate income households. This decision is based on the regulatory restrictions that govern the use of CDBG funds.

## **Obstacles to Meeting Underserved Needs**

- The primary obstacle in meeting underserved needs is the lack of funding. Every year, there is at least three times the grant requests of which the county has been allocated.
- More outreach is needed for educating prospective Section 8 landlords and neighborhoods in general. There are concentrated areas of housing which are available for Section 8 voucher holders. Voucher holders should be able to look for suitable housing in all neighborhoods, but NIMBY (Not In My Back Yard) attitudes limit their choice.
- Through the consultation process, one service provider stated that housing discrimination is underreported. This occurs for several reasons. Protected households are unaware that discrimination has taken place, do not know the procedure to report the discrimination, or does not think that reporting the discrimination would do any good.
- The lack of adequate public transportation, affordable transportation, and accessibility to jobs were some of the most often cited needs throughout the community. Public transportation is available in Hamilton and Middletown, but not throughout Butler County.

- According to the United Way, the Hispanic population may be underserved because of hesitation to use available services. Concerns over legal status may prevent some Hispanic households from accessing available services.
- The current credit market makes it difficult for low and moderate income homebuyers to qualify for financing. The County will ensure its homebuyer programs provide counseling assistance to maximize success for potential buyers using the County-funded programs.
- Homeless services providers expressed a need for more outreach, especially for areas outside of Hamilton and Middletown. The County will continue to work with the local continuum of care to explore ways to expand outreach. Funding for additional outreach is available through the CDBG program.

### **Managing the Process (91.200 (b))**

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

\*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

#### **Lead Agency**

The Butler County Community Development Division acts as the lead agency for the development and administration of the Consolidated Plan and its funded projects. The Community Development Division is a division within the Department of Development, serving directly under the Board of Commissioners. Butler County serves as the lead agency for the Butler County / City of Middletown HOME Consortium. The City of Middletown Community Revitalization Department implements the HOME activities located within its geographical boundaries.

#### **Planning Process**

As an urban county, Butler partners with its participating cities, townships, and villages to broaden the planning process and develop the Consolidated Plan. To determine community needs, the County issued a survey to every political jurisdiction within Butler County. The results were evaluated to determine the community development and affordable housing needs that are specific to each area and to identify commonalities throughout the county.

The County also reached out to non-profit and other government agency partners to develop the plan. The following is a short summary of the required consultations undertaken by the County as part of the planning process. In addition to consultations described below, the County conducted consultations with community development partners throughout the development of the plan, including:

- Butler County United Way
- Butler Mental Health and Recovery Board

- Calvary Christian Center Church—Holding Hands
- Council on Aging
- Legal Aid Society of Cincinnati
- Neighborhood Housing Services of Hamilton, Inc.
- Partners in Prime
- Supports to Encourage Low-Income Families (SELF)
- Transitional Living

The outcomes of the consultation process are included in the priority needs sections of the plan.

### **Homeless Consultation**

On September 18, 2009, the County attended a meeting of the Butler County Housing and Homeless Coalition, which serves as the local umbrella group for the Balance of State Continuum of Care process. The meeting was attended by the following organizations:

City of Middletown	NHS of Hamilton
Hope House	Legal Aid Society
Transitional Living Services	Serve City
MRDD	St Raphael
Life Span	City of Hamilton
YWCA	Community Behavioral Health
THR	Adult Protective Services
Community Grant Consortium	Ohio Capital
Butler County Metropolitan Housing Authority	Butler County

### **Public Housing Consultation**

The County consulted with both the Butler Metropolitan Housing Authority and the Middletown Public Housing Agency. Consultation was conducted through conversations with public housing staff and a review of the most recent annual action plans and meeting minutes.

### **Lead-Based Paint Hazard Consultation**

The County consulted with the Ohio Childhood Lead Poisoning Prevention Program (OCLPPP). The OCLPPP provides program funding, public and professional education, public health lead investigations, case management, data collection and analysis. The program addresses the needs of lead-poisoned children from birth through 72 months of age. The program assists family members, medical care providers and other community members to reduce and prevent lead poisoning. Greatest emphasis is placed upon children from birth through age 36 months.

### **Adjacent Government Consultation**

The County notified the following government agencies regarding its non-housing community development needs:

Hamilton County	City of Hamilton
Montgomery County	City of Middletown
Warren County	State of Ohio

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## **Citizen Participation (91.200 (b))**

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

3-5 Year Strategic Plan Citizen Participation response:

The County followed its adopted Citizen Participation Plan (Section 3) during the development of the Consolidated Plan. Procedures for public hearings, planning, annual reporting, amendments, and a complaint process are detailed in the text.

The County published the proposed plan for public review beginning February 5th, 2010. Notification was given through advertising placed in local papers. Notification of Consolidated Plan Review is provided within Section 3. The Consolidated Plan was made available at the Butler County Community Development Office at 130 High Street in Hamilton. The County also distributed a Community Needs Survey to the townships, cities, and villages participating in the CDBG program. A number of these local governments involved local residents in developing a response to the needs survey.

## **Institutional Structure (91.215 (i))**

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

### **Institutional Structure**

The Butler County Community Development Division is the lead agency for the development and implementation of the Consolidated Plan and its related funding sources. Community Development is a division within the Department of Development, which is under the umbrella of the Butler County Board of Commissioners. Community Development collaborates with a wide range of governments, agencies, and organizations in the implementation of the Consolidated Plan.

At the basic level, Butler County Community Development works with two sub-recipients to the County: the City of Fairfield and the City of Oxford. These two sub-recipients receive an annual allocation of CDBG funding, and are responsible for the administration of their selected activities. Fairfield and Oxford choose their own projects and administer them within their governmental departments. Butler County staff

provides monitoring oversight throughout the year via correspondence, desk monitoring, and semi-annual on-site visits.

The County Community Development office works hand-in-hand with municipalities county-wide for the implementation of projects and activities. BC Community Development works with several Butler County departments including the Engineer's Office for assisted administration and inspection of infrastructure projects, the Water & Sewer Department for the assisted administration of the water and sewer projects, and the Department of Jobs and Family Services for various social service projects. Internally, Community Development works with the Building and Zoning Division on a daily basis and now administers the Economic Development Revolving Loan Fund program.

For the administration of HOME funds, Butler County and the City of Middletown formed a consortium in 2000 to receive HOME funds in which Butler County is considered the "Lead Agency". However, staff from the City of Middletown is responsible for the administration of the HOME funds within their community.

**Strengths and Gaps**

In the previous plan, the County identified the lack of qualified Community Housing Development Organizations (CHDOs) as a weakness in the institutional structure. In the last five years, the County has added two additional CHDOs and is working with another organization to obtain certification. The County continues to encourage Habitat for Humanity to become a CHDO partner.

The Butler County Housing and Homeless Coalition does not have paid staff members. There is an opportunity to improve documentation, planning, and generate greater involvement of current stakeholders and recruit of additional participants. The County will continue to take a leadership role in the organization and look for opportunities to strengthen collaboration among community development and affordable housing practitioners.

The relationship between Butler Metropolitan Housing Authority and Butler County Community Development has become stronger in recent years. The County will continue to nurture that partnership and search for ways to collaborate on projects and programs.

At the county level, the Economic Development Department has been eliminated and those duties have been shifted to the Planning and Community Development offices. This reorganization has placed an additional burden on staff responsible for the administration of the HOME and CDBG programs.

**Public Housing**

The Butler Metropolitan Housing Authority is a separate organization from the County and is responsible for its own administration, including employment, contracting and procurement practices. The appointing authority for the Board of Commissioners is as follows:

City Manager of Hamilton	Appoints 2
Butler County Probate Judge	Appoints 1
Butler County Commissioner	Appoints 1
Butler County Common Pleas Judge	Appoints 1

The City of Middletown City Council serves as the Board for the Middletown Public Housing Agency (MPHA). The City contracts out the administration of the Housing Voucher Program. The City Council oversees approval of all funding and services offered by MPHA.

## Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

### 3-5 Year Strategic Plan Monitoring response:

The primary purpose of the monitoring strategy is to guarantee that all projects funded through the Consolidated Plan comply with the applicable federal regulations. Moreover, the monitoring strategy will ensure projects are effectively meeting their stated goals in a timely manner, provide a reporting mechanism to communicate performance, and maintain a high level of transparency and accountability.

The monitoring process will begin with the approval of the annual budget and continue until final closeout of each project. The process can be divided into the following tasks: Desk Review, Annual Onsite Monitoring, Audit Review, and Affordability Monitoring.

### Desk Review

Desk monitoring is the process of reviewing documents throughout the program year, including pay requests and periodic accomplishment reports, to gauge compliance. The County will review pay requests and periodic reports upon submittal. If issues arise with a pay request, staff will work quickly with the subrecipient or contractor to resolve the issues and process the payment.

For each pay request, the County will base approval on a number of elements, including budgeted amount, eligibility, allowability, applicability, reasonableness, and adequate source documentation. If the review reveals that one or more areas is lacking, the pay request will be returned to the organization that made the request for clarification, correction, or additional documentation as appropriate. If the review reveals that the request is unallowable per the OMB standards or federal regulation, the County will return the request to the organization with an explanation as to why the payment was disallowed.

### Annual Onsite Visits

The County will conduct onsite monitoring visits for each funded organization. The purpose of the onsite monitoring visit is to conduct an in-depth review of all aspects of the funded project and to provide technical assistance to subrecipient staff, if necessary. During the visit, staff will utilize the appropriate checklists from the Grantee Monitoring Handbook of HUD's Office of Community Planning and Development. The County will maintain detailed notes on the checklists on which to base their conclusions.

### Subrecipient Audits

When applicable, the County will require submittal of audits per OMB Circular A-133. All subrecipients must submit their audit to the County within thirty days of receipt of the auditor's report. Upon receipt of the audit, the County will review each audit to identify any areas of concern. If the County identifies any potential areas of non-compliance, staff will schedule an on-site monitoring visit as described above to assist in the correction of all relevant findings.

### Ongoing Affordable Housing Monitoring

The County will follow internal procedures to ensure compliance with rent and occupancy standards for completed HOME-funded projects. As part of its monitoring strategy, the County will review its policies and procedures from the proposal process to project closeout and long-term affordability monitoring to make necessary updates based on changes to regulatory policy and new federal guidance. Beginning in 2010, the County will place a renewed emphasis on the following areas:

- Timely expenditure of funds by subrecipients and developers
- Subsidy layering analysis for all affordable housing projects
- Section 3 compliance

## **Priority Needs Analysis and Strategies (91.215 (a))**

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

### 3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

The strategies described herein establish Butler County's priorities for assisting low and moderate income persons and neighborhoods with funds made available through the Consolidated Plan. The affordable housing and development needs of a community will always outweigh the resources available to address those needs. Therefore, it is necessary to prioritize the use of available funds to the highest and best use to meet the most pressing needs. The Strategic Plan is outlined in conformance with the regulatory requirements of 24 CFR Part 91 and provides detailed information on each of the following need categories:

- Affordable Housing Priority Needs and Objectives
- Homeless Priority Needs and Objectives
- Supportive Housing Priority Needs and Objectives
- Community Development Priority Needs and Objectives

In addition, the Strategic Plan describes planning and administrative initiatives that the County will undertake in conjunction with its funded projects. These include actions to remove regulatory barriers to affordable housing, reduce the threat of lead-based paint hazards, reduce the number of households living in poverty, improve the local institutional structure and coordination among local agencies, affirmatively further fair housing choice, and ensure compliance with all applicable regulations through monitoring.

### **Assignment of Priority Needs**

In general, the priorities were selected based on a review and analysis of the information summarized in the Consolidated Plan, namely the community participation process, consultations, the needs assessment, and housing market analysis. Strategies are designed to meet the priority needs and based on past performance and best practices of communities with similar programs. Only projects that clearly demonstrate the capacity to serve one of the priorities below will receive funding through the Consolidated Plan. These priorities will be incorporated into all requests for proposals over the next five years.

The majority of CDBG activities are selected based on eligibility and need. All communities requesting CDBG funds, through a formal application process, must demonstrate that the activity is located in an LMI (low and moderate income) area. The Butler County Board of Commissioners attempts to distribute the CDBG funds throughout, so that all of Butler County can benefit. In addition to selected activities, Butler County also implements county-wide programs such as the Home Repair Program, which benefits residents in all jurisdictions within the Urban County status (less Hamilton and Middletown).

Over the course of the five-year plan, the County will also work with community stakeholders to identify underserved needs based on the most recent available data. The use of underserved need factors will provide needed flexibility to respond to the changing needs of the community. Together, the priorities and the underserved needs will form the criteria for the proposal process that ensures selected partners have capacity to effectively carry out funded projects in a timely manner and the selected projects serve the most critical of needs within the community.

### **HUD Priority Need Tables**

In addition to this narrative, HUD requires the use of prescribed tables to describe the priority need within the community, including the Priority Housing Needs Table (HUD Table 2A), Homeless Gaps Analysis Table (HUD Table 1A), the Special Needs Table (HUD Table 1B), and the Priority Community

Development Needs Table (HUD Table 2B). These tables can be found in Section 4. The tables use a ranking system to describe three levels of relative priority among categories of need. Before reviewing the HUD Priority Need Tables, it is important to understand some key concepts of the system:

- The sole purpose of the ranking is to describe the potential for receiving funding from the two federal programs covered under the Consolidated Plan.
- All of the priorities are relative. For example, a medium-ranked priority need simply means that there are higher priorities in terms of the use of Consolidated Plan funds.
- A low or medium priority need does not necessarily mean that the particular need does not exist in the community. A need category may receive a low or medium rank because the needs are currently addressed with non-Consolidated Plan funds.

**High Priority:** Consolidated Plan funds will be used to address this category of need, either alone or in conjunction with the investment of other public or private funds during the period of time designated in the strategy portion of this document.

**Medium Priority:** Consolidated Plan funds will only be used to address this category of need if funds are available and if the amount of federal grant funds can provide substantial leverage of additional funds. The County will work with partner agencies to appropriate other sources of funds to meet this need.

**Low Priority:** It is not expected that Consolidated Plan funds will be used to address this category of need. If unforeseen circumstances arise, the County may choose to fund a low priority project with Consolidated Plan funds. The County will consider providing certifications of consistency for other entities' applications for Federal assistance that address needs categorized as low.

### **Obstacles to Meeting Underserved Needs**

- The primary obstacle in meeting underserved needs is the lack of funding. Every year, there is at least three times the grant requests of which the county has been allocated.
- More outreach is needed for educating prospective Section 8 landlords and neighborhoods in general. There are concentrated areas of housing which are available for Section 8 voucher holders. Voucher holders should be able to look for suitable housing in all neighborhoods, but NIMBY (Not In My Back Yard) attitudes limit their choice.
- According to one service provider, housing discrimination is underreported for several reasons. Protected households are unaware that discrimination has taken place, do not know the procedure to report the discrimination, or does not think that reporting the discrimination would do any good.
- The lack of adequate public transportation, affordable transportation, and accessibility to jobs were some of the most often cited needs throughout the community. Public transportation is available in Hamilton and Middletown, but not throughout Butler County.
- According to the United Way, the Hispanic population may be underserved because of hesitation to use available services. Legal status may create tension and pressure to lay low.
- The current credit market makes it difficult for low and moderate income homebuyers to qualify for financing. The County will ensure its homebuyer programs provide counseling assistance to maximize success for potential buyers using the County-funded programs.
- Homeless services providers expressed a need for more outreach, especially for areas outside of Hamilton and Middletown. The County will continue to work with the local continuum of care to explore ways to expand outreach. Funding for additional outreach is available through the CDBG program.

## Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

### 3-5 Year Strategic Plan Lead-based Paint response:

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Lead is especially dangerous for pregnant women and households with children under the age of six. Lead poisoning is one of the most widespread environmental hazards facing children today. Lead poisoning is considered to be the most serious environmental threat to children's health.

Research shows that blood lead levels of 10 micrograms per deciliter of blood ( $\mu\text{g}/\text{dL}$ ) in young children can result in lowered intelligence, reading and learning disabilities, impaired hearing, reduced attention span, hyperactivity, and antisocial behavior. However, there currently is no demonstrated safe concentration of lead in blood, and adverse health effects can occur at lower concentrations.

Today, high blood lead levels are due mostly to deteriorated lead paint in older homes and contaminated dust and soil. Soil that is contaminated with lead is an important source of lead exposure because children play outside and very small children frequently put their hands in their mouths.

In 1976-1980 the average child, regardless of family income, had an elevated blood lead level (i.e. concentrations greater than  $10 \mu\text{g}/\text{dL}$ ). However, children living in families with incomes below the poverty line had higher average blood lead concentrations than those living in families with incomes at or above the poverty line. This disparity continued through to present day. National studies have shown that for all income levels, non-Hispanic African-American children had a greater risk of elevated blood lead levels than white children. However, the disparity is greater for African-American children who live in families with incomes below the poverty line.

The County consulted with the Ohio Childhood Lead Poisoning Prevention Program (OCLPPP). The OCLPPP provides program funding, public and professional education, public health lead investigations, case management, data collection and analysis. The program addresses the needs of lead-poisoned children from birth through 72 months of age. The program assists family members, medical care providers and other community members to reduce and prevent lead poisoning. Greatest emphasis is placed upon children from birth through age 36 months.

It is estimated that there are 61,000 housing units built prior to 1979 in the HOME Consortium jurisdiction, according to the 2000 U.S. Census. The following table provides zip codes classified as high risk by the OCLPPP.

**Table 1: High-Risk Zip Codes for Lead-Based Paint**

45005	45036	45050	45246
45011	45040	45056	45327
45013	45042	45069	
45015	45044	45231	

Source: Ohio Childhood Lead Poisoning Prevention Program

Butler County will ensure that all of its federally-funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead paint inspection, testing, and abatement of lead-based paint hazards. The County will

also provide education through the distribution of lead paint information and literature and will seek greater coordination with state agencies to leverage additional resources.

In April 2010, EPA will extend current requirements regarding lead-safe work practices to cover most pre-1978 housing and require renovation firms to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. The County will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation. In February, the County hosted a certification class to ensure its contractors can comply with the upcoming requirements. The county had 28 contractors receive certification.

## HOUSING

### Housing Needs (91.205)

\*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

In addition to the narrative below, please refer to the CHAS table in Section 4.

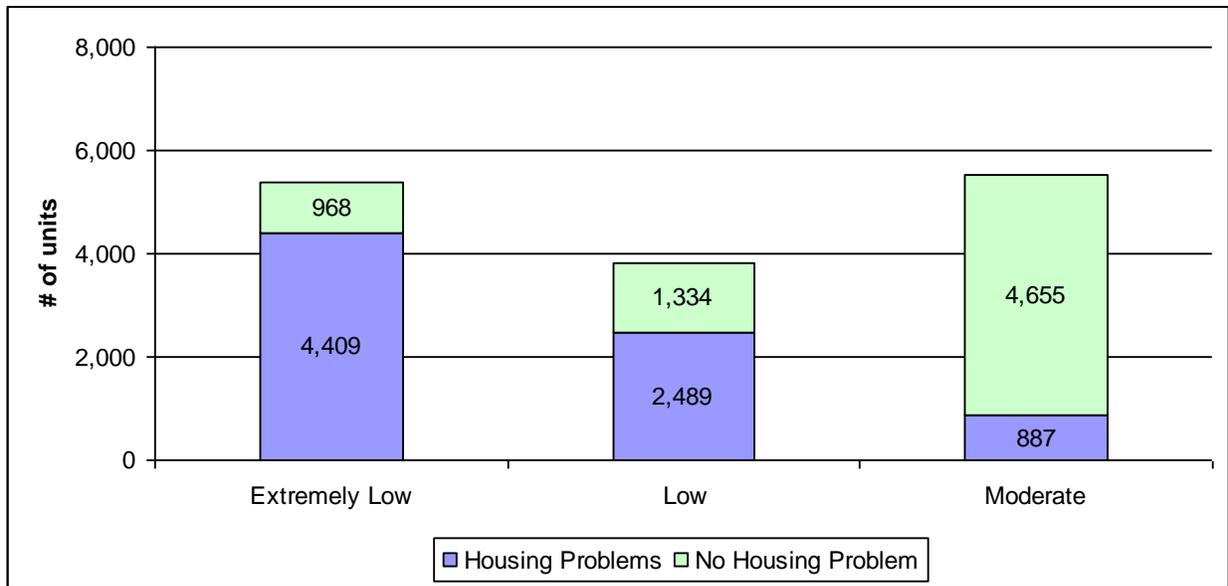
For the purposes of this plan, a housing unit is considered affordable if the total cost of housing, including utilities, is less than thirty percent of household income. If housing costs exceed thirty percent of household income, the household is considered to have a cost burden. Any household that pays more than half of its income for housing costs is considered to have a severe cost burden.

HUD received a special tabulation of data from the U.S. Census Bureau called the Comprehensive Housing Affordability Strategy (CHAS) data set. This data set addresses quality of housing stock and estimates the number of units that have "housing problems". HUD considers units to have a housing problem if it meets one of the following three criteria:

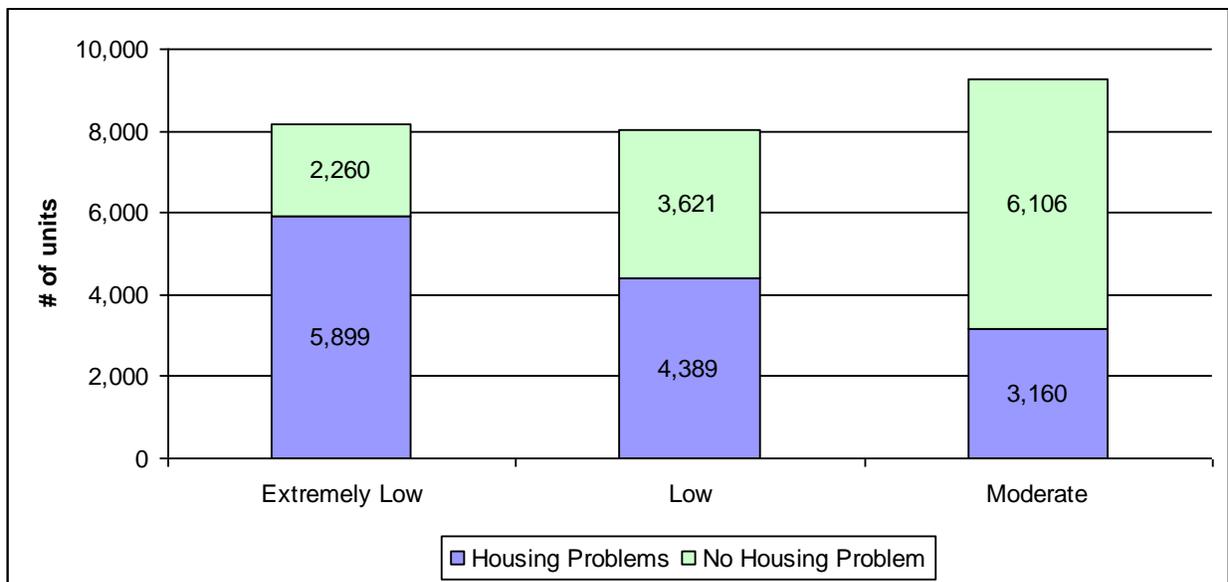
- Overcrowded: Units that have more than one person per room is considered overcrowded.
- Cost Burdened: Units where the household pays more than 30% of their income on housing costs has a cost burden. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.
- Without complete kitchen or plumbing facilities.

The graphs below depict the number of households with housing problems for renters and owners. The great majority of these households are cost burdened. There is a clear and direct correlation between income and the number of households with a housing problem. Eighty-two percent (82%) of extremely low income renters (those who earn less than 30% of the area median income) have a housing problem, while only 16% of moderate income renters (those who earn between 50 and 80% of the area median income) have a problem. The correlation is less pronounced for homeowners. Seventy-two percent (72%) of all extremely low-income owners have a problem, while 34% of moderate income owners have a housing problem.

**Graph 1: Percent of Rental Households with Housing Problems**



**Graph 2: Percent of Owner Households with Housing Problems**



### **Disproportionate Housing Needs**

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is at least 10% higher than found for the category as a whole. The CHAS data below reveals the following disproportionate level of housing need:

- African American Owners (50-80% AMI)
- Hispanic Owners (0-30% AMI)
- Native American Renters (0-30% AMI)
- Native American Owners (30-50% AMI)
- Asian Renters and Owners (0-30% AMI)
- Asian Renters and Owners (50-80% AMI)

**Table 2: CHAS Data by Race**

African American Households	Total Renters	Total Owners	Total Households
1. Household Income <=50% MFI	949	254	1,203
2. Household Income <=30% MFI	607	127	734
% with any housing problems	79.2	68.5	77.4
3. Household Income >30 to <=50% MFI	342	127	469
% with any housing problems	60.2	44.9	56.1
4. Household Income >50 to <=80% MFI	425	322	747
% with any housing problems	16.7	46.3	29.5
5. Household Income >80% MFI	746	1,132	1,878
% with any housing problems	2.7	8.5	6.2
6. Total Households	2,120	1,708	3,828
% with any housing problems	36.7	22.8	30.5

Hispanic Households	Total Renters	Total Owners	Total Households
1. Household Income <=50% MFI	186	18	204
2. Household Income <=30% MFI	55	8	63
% with any housing problems	74.5	100	77.8
3. Household Income >30 to <=50% MFI	131	10	141
% with any housing problems	66.4	0	61.7
4. Household Income >50 to <=80% MFI	34	20	54
% with any housing problems	0	20	7.4
5. Household Income >80% MFI	103	167	270
% with any housing problems	13.6	22.8	19.3
6. Total Households	323	205	528
% with any housing problems	44	24.4	36.4

Native American Households	Total Renters	Total Owners	Total Households
1. Household Income <=50% MFI	18	26	44
2. Household Income <=30% MFI	8	12	20
% with any housing problems	100	0	40
3. Household Income >30 to <=50% MFI	10	14	24
% with any housing problems	0	71.4	41.7
4. Household Income >50 to <=80% MFI	8	4	12
% with any housing problems	0	0	0
5. Household Income >80% MFI	19	98	117
% with any housing problems	78.9	10.2	21.4
6. Total Households	45	128	173
% with any housing problems	51.1	15.6	24.9

Asian Households	Total Renters	Total Owners	Total Households
1. Household Income <=50% MFI	106	14	120
2. Household Income <=30% MFI	68	4	72
% with any housing problems	94.1	100	94.4
3. Household Income >30 to <=50% MFI	38	10	48
% with any housing problems	63.2	0	50
4. Household Income >50 to <=80% MFI	50	34	84
% with any housing problems	40	47.1	42.9
5. Household Income >80% MFI	182	234	416
% with any housing problems	11	27.8	20.4
6. Total Households	338	282	620
% with any housing problems	37.9	30.1	34.4

### Priority Housing Needs (91.215 (b))

Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

1. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category. Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

### **Assigning Priorities**

The affordable housing priorities are based on the review and analysis of the information summarized in the Consolidated Plan, namely the community participation process, consultations, the needs assessment, and housing market analysis.

### **Priority Needs**

The general lack of housing affordability, for renters and owners at all levels of income was the most cited concern through the planning process. For the purposes of this plan, a housing unit is considered affordable if the total costs of housing, including utilities, are less than thirty percent of household income. If housing costs exceed thirty percent of household income, the household is considered to have a cost burden. Any household that pays more than half of its income for housing costs is considered to have a severe cost burden. Other key findings related to affordable housing needs include:

- The survey revealed that the most pressing housing need for local communities is rehabilitation and repair programs.
- Many of the households on fixed-incomes with code violations are unable financially to make the necessary corrections.
- Downpayment assistance is a growing need as lenders have tightened standards making it more difficult for homebuyers and affordable housing developers to acquire conventional financing.
- The number of vacant and abandoned properties deters private investment in low and moderate income areas.

As part of the planning process, the County consulted with Neighborhood Housing Services (NHS), a local non-profit housing developer that serves the county. NHS cited the following needs and concerns:

- Butler County has a huge need for senior housing. Most of the senior housing units are old. There is a lack of multi-unit senior housing for seniors who cannot maintain the homes in which they now live and need to downsize.
- Outlying suburban development has had a polarizing effect on the County. Some of the outlying areas have high prices for homes, good schools and less crime while the urban neighborhoods in Hamilton and Middletown have declined.
- A level of need exists across the board, including the blue collar worker and moderate income households earning between 50 and 80 percent of median income. Underemployment, working less hours, and/or losing overtime has affected all of the job market. It is difficult to coordinate job training and job placement when unemployment is as high as it is.

HUD requires the County to assign a priority to each combination of household type, income level, and tenure. HUD allows for the grouping of household and income types when the level of need applies to more than one group. The County has grouped affordable housing needs by tenure and income type. The housing needs of special needs populations that require supportive housing and homeless individuals and families are also included.

### **Owner-Occupied Households**

According to the latest HUD CHAS data set, there are 13,448 low and moderate income owner-occupied households with a housing problem. The most common needs among owner-occupied households are caused by cost burdens and substandard housing. The high number of foreclosures is a reflection of owners who can no longer support severe cost burdens. More than ever, there is a need to ensure that homebuyers receive financial counseling and proper education before making a home purchase. The

counseling will help the homebuyer select a home and a mortgage product that is a viable choice in the long-term.

Code enforcement officials and rehabilitation staff confirm a strong, continued need for owner-occupied rehabilitation, especially for elderly and disabled households on fixed incomes. These households are not able to make the repairs themselves and cannot afford to make the repairs. Rehabilitation targeted at these groups can be combined with accessibility improvements to allow seniors to age in place and avoid unnecessary institutionalization.

Substandard housing is an ever-growing problem as low and moderate income families cannot afford to purchase new homes. Owner occupied single family rehabilitation is one of the most successful HOME activities for both Butler County and the City of Middletown. For the purposes of this plan, units are considered to be in “standard condition” when the unit is in compliance with the local building code, which is based on the International Building Code. Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

In addition, the County has determined there is a need for minor repair programs and code enforcement. Many families live in homes which may be in sufficient condition, however a costly repair may be more than the family can afford. Both Butler County and the City of Middletown have a Home Repair Program, which assists homeowners in the case of emergency repairs such as furnace installation, roof repairs, plumbing and electrical matters, etc. This program keeps families in their homes, and keeps their homes in good, habitable condition. Many older homes and communities are starting to have problems with wells and outdated septic systems. The Home Repair Program assists homeowners with their connections and necessary plumbing for a complete and operational system. Diligent code enforcement will ensure residents maintain their homes and prevent further deterioration of the current housing stock.

#### **Rental households earning less than 50% of area median income**

According to the latest HUD CHAS data set, there are 6,898 rental households earning less than 50% of the median income with a housing problem. Most of these housing problems are caused by cost burden which implies there is a large need for more affordable rental units for this income group. Additional rental units can be made affordable through rehabilitation of existing units or the development of new units.

#### **Rental households earning between 50% and 80% of area median income**

There are 5,542 renters at this income level. Only 887 of these households (16%) have a housing problem. Many of these families may be able to afford a moderately priced home but do not have the immediate funds necessary for a down payment or closing costs. The combination of direct financial assistance and housing counseling can help these families move into homeownership.

#### **Supportive Housing Populations**

There is a need for housing assistance for those with physical and mental impairments. Butler County is working with Partnerships for Housing, a designated CHDO, to purchase and rehabilitate homes throughout the county to make them suitable for persons with special needs. Partnerships for Housing works closely with the Butler County Board of Developmentally Disabled to place individuals within their program in a home environment and meet their individual housing needs. In addition, several service providers cited the need for increased housing and supportive services for persons with mental illness.

#### **Homeless Individuals and Families**

There was general agreement among those in attendance at the focus group on homeless services for a general need of more affordable housing, both permanent supportive housing and independent living units, for homeless families and individuals transitioning out of the shelter system.

### **Obstacles to Meeting Underserved Needs**

- The primary obstacle in meeting underserved needs is the lack of funding. Every year, there is at least three times the grant requests of which the county has been allocated.
- More outreach is needed for educating prospective Section 8 landlords and neighborhoods in general. There are concentrated areas of housing which are available for Section 8 voucher holders. Voucher holders should be able to look for suitable housing in all neighborhoods, but NIMBY (Not In My Back Yard) attitudes limit their choice.
- According to one service provider, housing discrimination is underreported for several reasons. Protected households are unaware that discrimination has taken place, do not know the procedure to report the discrimination, or does not think that reporting the discrimination would do any good.
- The lack of adequate public transportation, affordable transportation, and accessibility to jobs were some of the most often cited needs throughout the community. Public transportation is available in Hamilton and Middletown, but not throughout Butler County.
- According to the United Way, the Hispanic population may be underserved because of hesitation to use available services. Concerns over legal status may prevent some Hispanic households from accessing available services.
- The current credit market makes it difficult for low and moderate income homebuyers to qualify for financing. The County will ensure its homebuyer programs provide counseling assistance to maximize success for potential buyers using the County-funded programs.

### **Housing Market Analysis (91.210)**

\*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

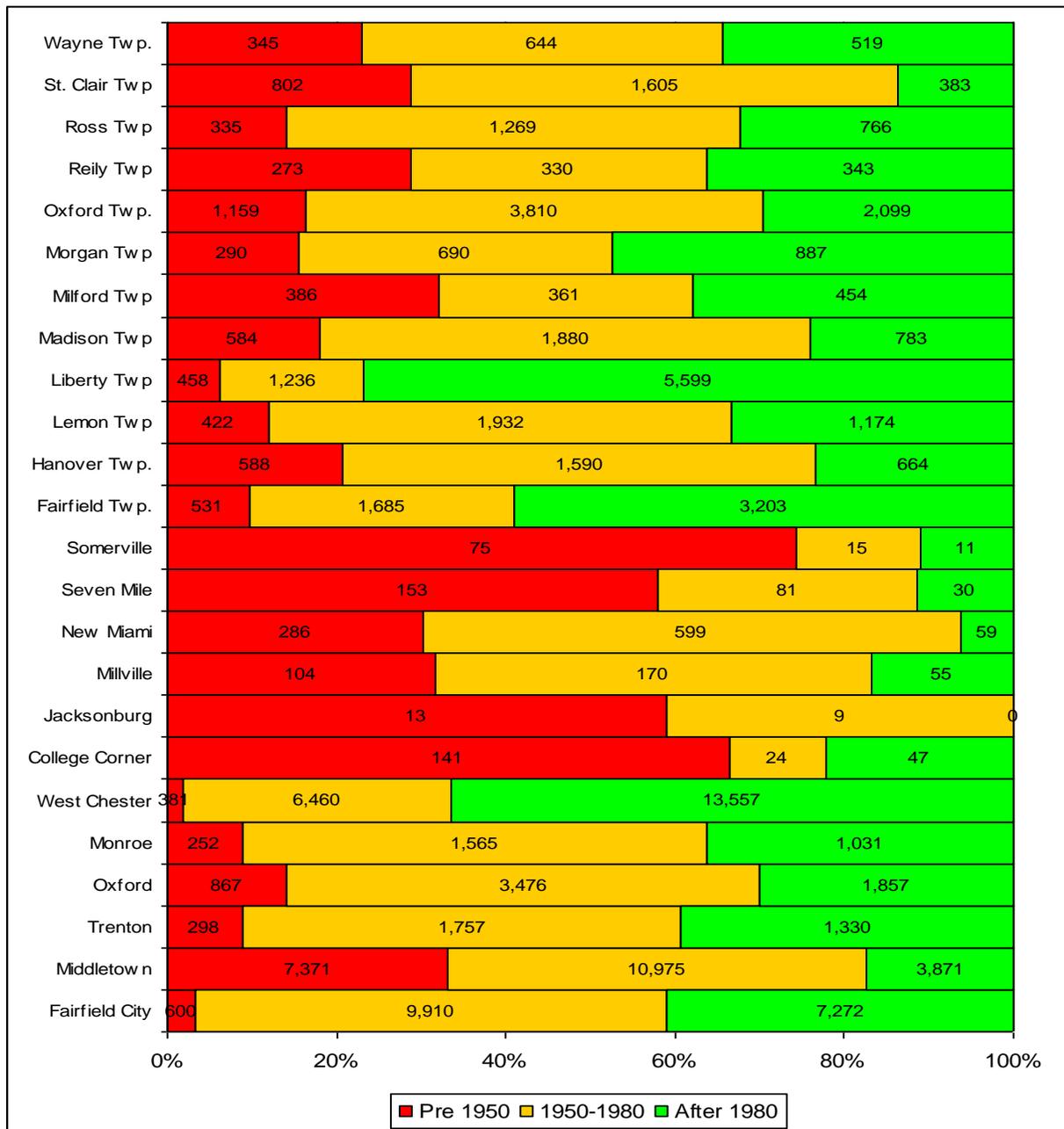
### **Supply: Condition of Housing Stock**

A majority of the housing stock is more than thirty years old. This threshold is important for a number of reasons. The need for major housing repairs generally becomes evident around 30 years. Utility and maintenance costs are typically higher with older homes and major rehabilitation projects are more common. In addition, housing built before 1979 may contain lead based paint. Graph 3 groups housing by

jurisdiction and 3 age groupings: built before 1950, built between 1950 and 1980, and built after 1980. Somerville, New Miami, and Jacksonburg have the highest percentages of units built before 1980. Approximately 83% of all housing structures in Middletown were developed prior to 1979. In addition, Middletown has 4,500 homes (20.5%) that are at least seventy years old.

Based on information gathered through the consultation process, a large number of the troubled housing stock is in substandard condition but suitable for rehabilitation. For the purposes of this plan, units are considered to be in “standard condition” when the unit is in compliance with the local building code, which is based on the International Building Code. Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

**Graph 3: Age of Housing Units by Geography**

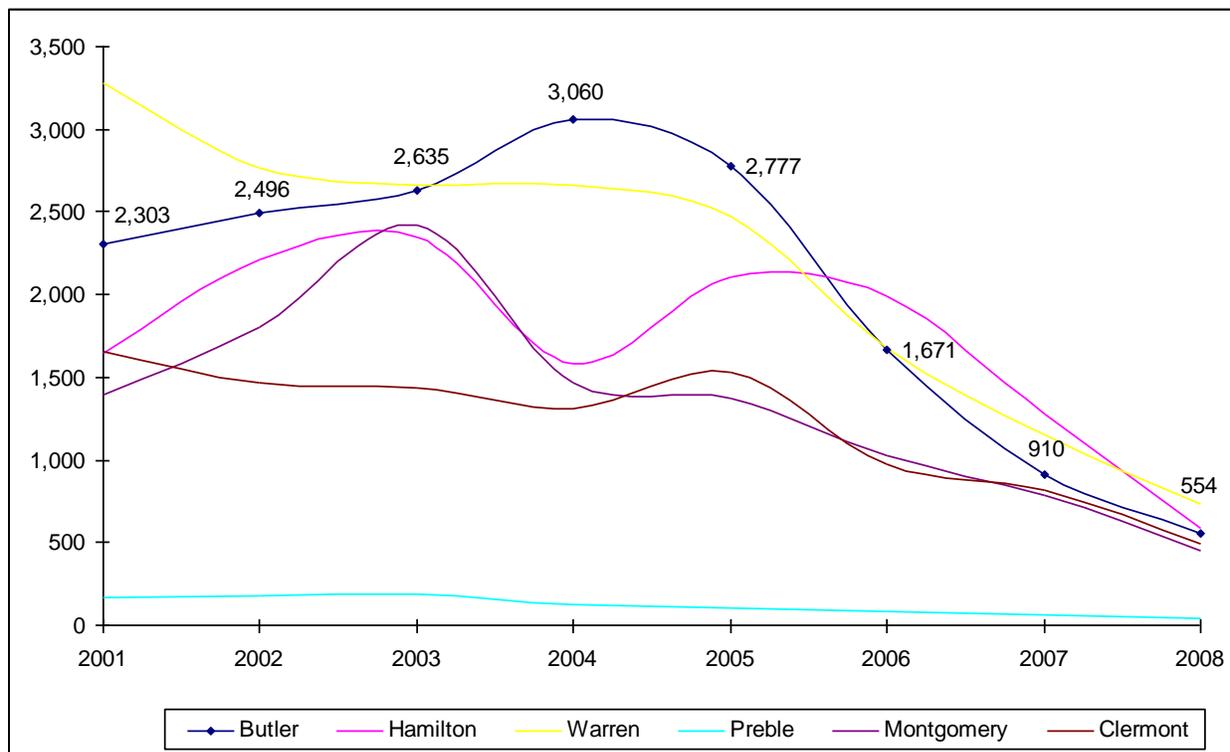


**Supply: New Housing Stock**

Butler County experienced the same housing bubble as the rest of the nation. Most housing markets in the Cincinnati region are soft because of weak economic conditions and more restrictive credit standards. Local housing professionals expect that the local market will experience a rebound in sales volume in 2010 as excessive inventory is exhausted, aided in part by the extension of federal tax credits, government-backed lending assistance, and low mortgage rates.

The supply of new housing stock is clearly shown by the number of building permits issued. Before the current downturn, the Cincinnati metro region as a whole was growing at a healthy rate. The US Census estimates that the region added 50,894 housing units between 2000 and 2008. Over that period, Warren County added 17,470 units (34% of the total), the most of any county. Butler County added the second most units (13,912), which accounted for 27% of all housing growth. Graph 4 displays the number of permits issued by county and year. Butler County peaked at permits for 3,060 housing units in 2004. After 2005, the number of permits declined sharply to 554 in 2008.

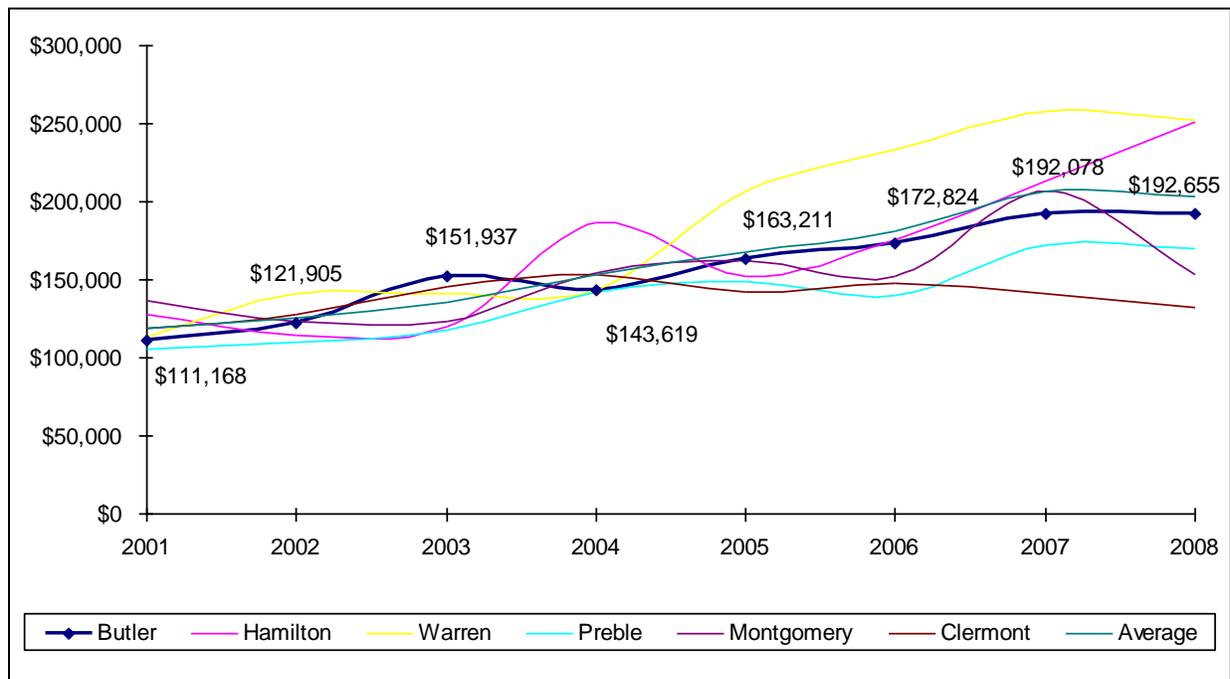
**Graph 4: Housing Permits by County**



Within Butler County, most of the growth has occurred within the eastern portion of the county along the I-75 corridor and Route 129. Much of the new housing being constructed in Butler County is of upper scale development, with home prices starting well above \$200,000. Low and moderate income households were priced out of newer homes. The City of Middletown experienced some growth but was expected to grow at a faster rate. The City’s Master Plan forecasted that the city would add between 345 and 917 units from 2005-2010. Actual Middletown new residential construction starts were only 143 units for the entire 2005-2008 period.

Graph 5 displays the average value of new housing units by county based on permit information. The permit value of homes in Butler County rose steadily over the last eight years and is close to the regional average.

**Graph 5: Average Value of New Housing Units Permitted by County**



**Demand**

The county has experienced significant population growth over the past twenty years. Since 1990, the county’s population has increased by 23.8%. Over the same period, Warren County (82%) and Clermont County (30%) experienced even greater growth while Hamilton County’s population contracted by 1.7%. As a whole, the population growth within the Cincinnati metropolitan region (7.2%) since 2000 was slightly lower than the U.S average (7.96%).

According to Census estimates, the County’s 2008 population was 360,765, an increase of approximately 28,000 residents since the last official Census in 2000. Over this period, Butler County was one of the ten fastest growing counties in Ohio and one of only three of the ten most populous counties to experience significant growth. If Butler County’s rate of growth from 2000 to 2008 would continue at its current rate, the county’s population would reach 367,755 in 2010 and top 385,000 by 2015 (Table 3). The Ohio Department of Development estimates that the county will grow to 403,864 by 2020, which represents an increase of 21.4% since 2000.

**Table 3: Butler County Growth and Projections**

Year	Population	Ten Year Change	% Change
1980 Census	258,787		
1990 Census	291,479	32,692	13%
2000 Census	332,807	41,328	14%
2008 estimate	360,765		8%
2010 projection	367,755	83,874	9%
2015 projection	385,228		

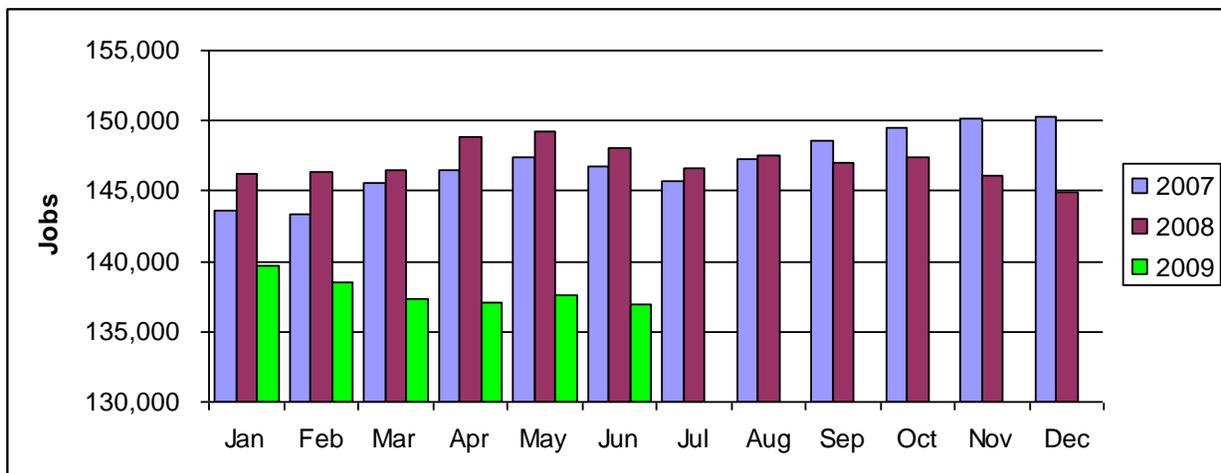
**Table 4: Population Growth 1980 to 2008**

Geography	1980-1990	1990-2000	2000-2008
Butler	13%	14%	8.4%
Ohio	0.5%	4.7%	1.2%
US	10%	13%	7%

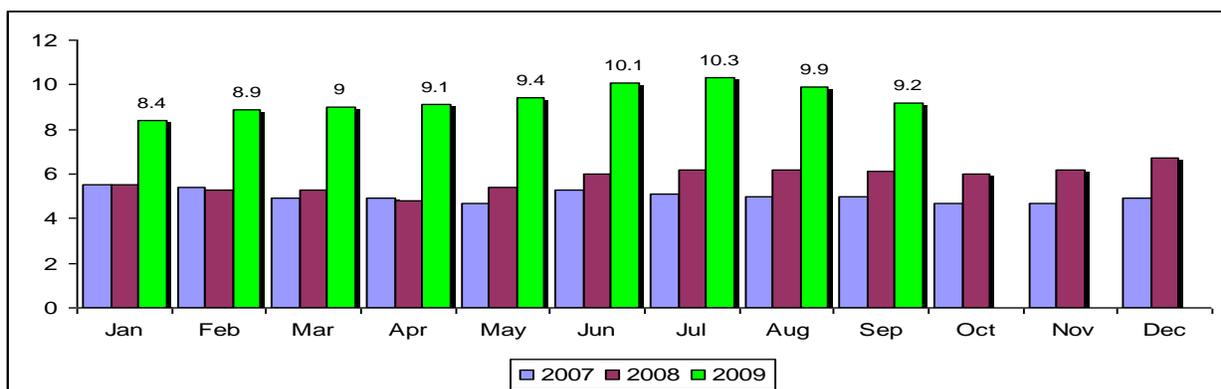
**Demand: Local Economic Trends**

Local economic conditions are a critical factor on the level of housing demand in a market. Like the rest of the nation, Butler County’s economy entered into recession toward the end of 2007. Midwestern communities with exposure to durable manufacturers, and in particular, the auto industry, have struggled during the downturn. Job losses at manufacturers, and at those businesses that service the industry or its workers have been swift and deep. Graph 6 shows employment trends for the County. The numbers for 2009 are considerably lower than 2007 and 2008 levels and were trending downward. Graph 7 shows unemployment figures for the metropolitan region. Again, 2009 figures clearly stand out from the previous two years.

**Graph 6: Butler County Employment 2007-2009**



**Graph 7: Cincinnati Metro Region Unemployment 2007-2009**



Consistent with deep job losses and high unemployment, incomes have taken a turn for the worst in Southwest Ohio. Median household incomes tend to be about \$10,000 below the national average, though living costs are quite low in this market, meaning that the quality of life is high. Nonetheless, the market region is seeing that median income now slip. Significant losses in jobs and now a high rate of unemployment mean that raises will not come and starting salaries are declining. While this condition will eventually subside as the national economic recovery takes hold, the recovery will be slowed by what is expected to be a moderate and delayed swing to positive job creation toward the end of 2010.

The City of Middletown has been affected by declines in the steel industry, the paper industry, and the auto parts industry. The steel industry moved from Middletown to West Chester. The paper industry has lost 50% of its jobs in the last ten years. The auto parts industry has seen a steady decline in the last five years.

The Ohio Department of Development tracks major business expansions and new business starts for each county. Major expansions include investments of at least \$1,000,000, additions of 20,000 square feet of space, or 50 new jobs in manufacturing, distribution, office, hotel, or research and development. Projects are generally credited to the year in which they are announced. Table 5 shows the number of major business expansions within Butler County to trend downward from 2000 until 2008 when it suddenly doubles. This trend is consistent with adjacent counties as well.

**Table 5: Major Business Expansions by County**

County	2000	2001	2002	2003	2004	2005	2006	2007	2008	Avg.
Butler	47	46	32	28	20	24	25	18	42	34
Hamilton	104	75	64	50	50	39	48	27	37	58
Warren	33	26	13	10	14	7	9	13	21	16
Preble	1	1	0	1	0	1	1	2	0	1
Montgomery	50	45	36	22	21	27	23	28	51	34
Clermont	11	14	11	9	8	11	7	7	10	10

Table 6 displays the number of new businesses started each year by county. Butler County averages about 880 new businesses per year. 2008 was a below average year. In economic downturns, the number of new businesses is often buoyed by displaced workers who cannot find regular employment and decide to go into business for themselves. Given this, microenterprise and business technical assistance could play a role in helping these entrepreneurs thrive and grow.

**Table 6: New Business Starts by County**

County	2000	2001	2002	2003	2004	2005	2006	2007	2008
Butler	770	881	908	1,027	789	854	1,115	819	757
Hamilton	2,188	2,408	2,263	2,551	2,200	2,066	2,600	2,085	1,852
Warren	360	432	427	518	433	446	576	418	433
Preble	84	87	88	105	84	80	107	69	78
Montgomery	1,106	1,309	1,297	1,581	1,240	1,233	1,507	1,180	1,114
Clermont	329	419	450	433	345	311	468	324	309

### **Demand for Owner Occupied Housing**

The primary indicator for demand for owner occupied housing is the sales price. Consumer demand for increased housing size and amenities places much of the existing smaller, owner-occupied housing stock within the County at a competitive disadvantage with recently built larger units. Nationally, the median size of a housing unit is 1,807 square feet. Over 60 % of houses nationwide have 3 or more bedrooms. Table 8 lists estimates of the number and median sales price for single family homes within Butler County. The median price is the price at which half the units would sell for less and half of the units would sell for more.

**Table 8: Single Family Housing Stock in Butler County**

Unit Size	Median Estimate Price	Number of Homes
1-bedroom	\$49,000	550
2-bedroom	\$61,000	18,053
3-bedroom	\$120,000	46,391
4-bedroom	\$194,000	24,313
5-bedroom+	\$221,000	910

Source: National Association of Realtors

**Demand for Rental Housing**

Fair Market Rent (FMR) is an estimate of local rental rates by bedroom size developed by HUD for use within their programs. The FMR is an estimate of the 40<sup>th</sup> percentile rent. This is the rent at which 40 percent of the rental housing units can be rented. Graph 8 displays the Fair Market Rents by bedroom size for the last five years. Fair Market Rents for the area have remained flat for the last three years. These estimates are a good indication of the actual stock available and trend slightly higher than rates advertised in local papers.

**Graph 8: Butler County Fair Market Rent (FMR) by Year**



In Butler County, the Fair Market Rent (FMR) for a two-bedroom apartment is \$733. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$29,320 or an hourly wage of at least \$14.10 working full-time. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 77 hours every week of the year or a household

must include 1.9 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable. Monthly Supplemental Security Income (SSI) payments for an individual are \$674 in Butler County. If SSI represents an individual's sole source of income, \$202 in monthly rent is affordable, while the FMR for a one-bedroom is \$566.

### **Vacancies**

Vacancy rates are another indicator of demand. HUD collects vacancy rates for both residential and business addresses based on information gathered by the US Postal Service. At the end of 2009, the county as a whole had a vacancy rate of 3.5% or 5,337 addresses. Five census tracts located within Middletown (122.00, 128.00, 130.00, 131.00, and 132.00) all had vacancy rates above 13%. Census tract 131.00 had the highest vacancy rate in the county (17%) which amounts to 190 vacant units.

### **Assisted Housing Stock**

The HUD Section 8 Program provides a variety of financial assistance to developers and owners of rental properties in order to provide affordable housing opportunities. The units developed under this program are not administered by the County. The developers and property managers of assisted properties have contractual agreements directly with HUD. In exchange for mortgage assistance, the rental properties pledge to make a certain number of units affordable for a given contract period. Once the contract period is over, the project owner has no obligation to maintain the units as affordable and can rent the units at the market rate which would result in a loss of housing affordability within the County. Table 10 lists all of the HUD Multifamily-assisted properties located within Butler County. Of the 929 units currently assisted, the contractual affordability periods on 592 of those units will expire by 2014.

**Table 10: Expiring HUD Multifamily Contracts During 2010-2015 Plan**

Property	City	Expiration	Assisted Units
Pleasant Villa	Fairfield	2010	36
Belle Tower	Hamilton	2010	120
Neilan Park Apartments	Hamilton	2026	168
Pinecrest Group Home	Hamilton	2010	8
Midham Homes	Hamilton	2027	16
Twin Gables	Hamilton	2010	15
Fairham Homes	Hamilton	2011	16
Curtis Street Apartments	Middletown	2026	19
Cypress Commons	Middletown	2024	44
Dublin House of Middletown	Middletown	2010	39
Jackson Lane Apts	Middletown	2014	11
Middlefair Homes	Middletown	2014	12
Trailbridge Townhomes	Middletown	2010	110
Trinity Manor Senior Housing	Middletown	2026	90
Mayfield Village	Middletown	2010	59
Talaforde Manor	Oxford	2011	30
Parkview Arms I	Oxford	2010	62
Parkview Arms II	Oxford	2010	24
Tamarind Square	Trenton	2011	50

<b>Total</b>			<b>929</b>
<b>Total Potential Loss by 2014</b>			<b>592</b>

Low Income Housing Tax Credits (LIHTC) is a tax incentive program designed to increase the supply of quality, affordable rental housing by helping developers offset the costs of low-income rental housing developments. This program has been the largest driver of the production of new affordable housing in the country over the last fifteen years. In Ohio, funding is allocated by the Ohio Housing Finance Agency. To date, the state program has used the program to fund the development of over 77,000 affordable rental housing units. In Ohio, developers can get extra points on its application if the developer sets aside a part of the housing development for people with mental illness or physical disabilities. Table 11 includes all projects placed in service through 2007.

**Table 11: Low-Income Housing Tax Credit Properties in Butler County**

<b>Property</b>	<b>City</b>	<b>Total Units</b>	<b>Low-Income Units</b>
LONDON WOODS	HAMILTON	76	76
MIAMI MANOR	HAMILTON	36	36
NORTH POINTE TOWNHOMES	HAMILTON	100	100
MEADOW RIDGE APARTMENTS	HAMILTON	356	356
ANTHONY WAYNE APARTMENTS	HAMILTON	50	49
SHERMAN MANOR	HAMILTON	61	61
TYLER'S CREEK	HAMILTON	240	240
YWCA OF HAMILTON APARTMENTS	HAMILTON	38	37
KNOLLWOOD CROSSING APARTMENTS PHASE II	HAMILTON	128	128
LAKOTA POINTE TOWNHOUSES	LIBERTY TOWNSHIP	104	104
LAKOTA POINTE TOWNHOMES - PHASE II	LIBERTY TOWNSHIP	100	100
VIENNA FOREST APARTMENTS	MIDDLETOWN	107	107
ROYAL PINES	MIDDLETOWN	94	94
CANTERBURY COMMONS	MIDDLETOWN	90	90
LA MAIN APARTMENTS	MIDDLETOWN	60	60
ASPEN GROVE APARTMENTS	MIDDLETOWN	83	83
WOODLANDS ON LAFAYETTE	MIDDLETOWN	50	42
TRINITY MANOR APARTMENTS	MIDDLETOWN	91	90
THE RESERVE AT MONROE CROSSINGS	MONROE	150	150
PARKVIEW ARMS I	OXFORD	62	62
PARKVIEW ARMS II	OXFORD	24	24
INDIAN TRACE APARTMENTS	OXFORD	83	83
TAMARIND SQUARE	TRENTON	51	51
WYNDTREE APARTMENTS	WEST CHESTER	296	226
<b>Total</b>		<b>2,530</b>	<b>2,449</b>

## **Effect of the Housing Market on the Use of Funds**

The County is well aware that the success of its programs are dependent on how well they operate within the overall housing market, and that its programs and overall focus may have to adapt given changing market conditions. The current state of the housing market provides a number of challenges and opportunities for the County and other local agencies creating affordable housing. In the given market, the County will concentrate most of its efforts on the rehabilitation of existing stock. Rehabilitation of existing stock has the dual benefit of providing a decent unit for the occupant and contributes to the overall stability of the neighborhood as well. In addition to rehabilitation, the County will provide funds for downpayment assistance to income-eligible families. The recent drop in housing prices provides lower-income families with an opportunity to participate in homeownership. However, these families may need financial assistance and counseling to ensure homeownership is affordable in the long term.

## **Specific Housing Objectives (91.215 (b))**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

## **Affordable Housing Priorities**

- Increase the affordability of homeownership of standard housing for households earning less than 80% of the area median income.
- Increase the availability of quality, affordable rental housing units for households earning less than 60% of the area median income, especially for elderly, disabled, and formerly homeless households.
- Increase the availability of housing in standard condition for low-income homeowners, especially elderly and disabled households living on fixed incomes.
- Leverage additional affordable housing resources.
- Ensure equal treatment and prevent discrimination based on race, color, national origin, religion, sex, familial status, and disability in all housing-related transactions.

## **Affordable Housing Objectives**

In addition to the funded strategies below, HOME funds may be used for the general administration of the program and to provide operating subsidies to qualified non-profit developers (CHDOs) to help expand their capacity to develop affordable housing.

The first priority of both the City of Middletown and Butler County will be to continue the owner occupied single family rehabilitation and the emergency repair programs. New construction of affordable housing will be a priority throughout, and down payment assistance provided to individuals and families who wish to own a home. Additional overall objectives include reduction of neighborhood density, improve the quality and age of housing stock, demolish unsafe and blighted structures, and protect desirable neighborhoods from blight.

### **Strategy 1.1 Homeowner Rehabilitation**

The Homeowner Rehabilitation Program will provide financial assistance to existing homeowners to preserve and increase the number of owner-occupied units in standard condition. The program is available to owners earning less than 80% of the area median income. Eligible costs include labor, materials, supplies and soft costs necessary to bring the unit into compliance with building codes, address lead-based paint hazards, and make energy efficiency improvements. The five-year goal is to rehabilitate 20 housing units.

### **Strategy 1.2 Homeowner Emergency Rehabilitation**

The Homeowner Emergency Repair program will provide financial assistance to homeowners to correct conditions that threaten the health or safety of the occupant. Eligible projects include but are not limited to HVAC, plumbing, roofing, and electrical. The five-year goal is to rehabilitate 175 units.

### **Strategy 1.3 Downpayment Assistance**

The Downpayment Assistance program will provide financial assistance and counseling to households purchasing their first home. The goal of the program is to increase the affordability of homeownership for households earning less than 80% of the area median income. Homeownership is the primary asset building tool for most American households. In addition, higher rates of homeownership contribute to greater stability at the neighborhood level. In addition to receiving financial assistance, recipients will be required to complete an educational component to ensure that the purchase is feasible in the long-term and there is low risk of foreclosure. The five-year goal is to serve 100 homebuyers.

### **Strategy 1.4 Affordable Housing Program**

The Affordable Housing Program will provide financial assistance to qualified developers to increase the affordable housing stock within the community. Types of financing include pre-development loans, construction loans, bridge loans and permanent financing. Eligible costs include acquisition, site preparation, construction, and related soft-costs. Projects may include new construction or acquisition and rehabilitation. Projects may create homeowner or rental units:

- Homeowner projects must serve households at or below 80% of the area median income. Priority will be given to projects that stress quality design and construction to help ensure their long-term contribution to the improvement of the neighborhood. Preference will also be given to projects that incorporate energy efficiency concepts, sustainable building practices, and universal design.
- Rental projects must serve households at or below 80% of the area median income. In projects with five or more assisted units, at least 20% of the units must serve households at or below 50% of the median income. Priority will be given to projects that agree to longer affordability periods, serve a high priority population, including the elderly, disabled, formerly homeless, or households at or below 30% of the area median income.

Developers must be in good standing with the County, demonstrate the capacity to comply with all applicable federal regulations, and be able to complete the development in a timely manner. All projects will be reviewed using subsidy layering analysis to determine the minimum amount of investment. A portion of this program budget will be set aside for use by qualified non-profit housing developers (CHDOs). The five year goal of this program is to develop 30 HOME-assisted units.

## Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

There are two housing authorities within the jurisdiction of this plan: the Butler Metropolitan Housing Authority (BMHA) and the Middletown Public Housing Agency (MPHA).

### **Butler Metropolitan Housing Authority (BMHA)**

In February 2004, BMHA was released from TARC troubled housing status and is now considered a Standard Performer. BMHA owns and operates 1,156 units and administers 996 Housing Choice Vouchers (Section 8). Most residents living at BMHA properties are at or below 50% of area median income. There are 575 families on the waiting list for BMHA properties. There is an annual turnover of 56 units. Recertification may become greater. The waiting list for physical units is not closed. According to the 2009 Annual Plan, the Housing Choice Voucher program has 364 families on the waiting list. Ninety-three percent of these families have extremely low-incomes. BMHA opened the wait list in the fall of 2009 and received approximately 4,000 applications in one day.

BMHA's properties include 12 developments and a number of scattered site units. A number of the developments require substantial rehabilitation and are candidates for demolition. These developments include Riverside Homes, Freedom Court, Townhomes East, and Midtonia Village.

**Table 11: Public Housing Properties and Scattered Site Developments**

Property	City	Units
Dayton Lane Gardens	Hamilton	45
Henry Long Towers	Hamilton	128
Jackson Bosch Manor	Hamilton	33
Winding Creek Subdivision	Hamilton	40
Mark C. Petty Plaza	Hamilton	110
Riverside Homes	Hamilton	142
The Townhouse	Middletown	82
J Ross Hunt Towers	Middletown	125
Townhomes East	Middletown	52
Townhomes West	Middletown	98
Freedom Court	Middletown	61
Middletown Estates	Middletown	64
Reuben Doty Estates	Middletown	44
Midtonia Village	Middletown	56

BMHA is currently subject to a Section 504 Voluntary Compliance Agreement to provide accessible units for persons with disabilities. Five percent of the total units need to meet accessibility requirements. In a 2009 review, not all of the designated accessible units met requirements. BMHA will carry out the modifications based on the needs assessment, and expects to be compliant within two years.

During its consultation, BMHA staff stated that it needs more one-bedroom apartments for non-elderly households and more affordable housing opportunities in general for elderly households.

Residential safety and security was cited as a community need. Resident training has been offered in the past and it is still needed. Within the last year, there have been meetings with fire officials, health officials and the police. BMHA administers a community policing program and works closely with the police department to respond to resident needs.

#### **Middletown Public Housing Agency (MPHA)**

MPHA provides 1,662 units of affordable housing through the Housing Choice Voucher program. MPHA is consistently ranked as a high performer by HUD. During its consultation, MPHA staff noted the following community needs within Middletown and Butler County:

- More outreach is needed for educating prospective Section 8 landlords and neighborhoods in general. There are concentrated areas of housing which are available for Section 8 voucher holders. Voucher holders should be able to look for suitable housing in all neighborhoods, but NIMBY (Not In My Back Yard) attitudes limit their choice.
- More Section 8 vouchers are needed for the elderly and the disabled.
- Much of the housing was constructed following World War II. There is a great need for rehabilitation of the existing stock.
- Public transportation is limited for county residents dependent on buses. Public transportation is available from Middletown to Hamilton and has started to Oxford because of Miami University.

#### **Public Housing Strategy (91.210)**

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

BMHA will seek to continue to improve its performance in a number of ways. The following actions provide a summary of the overall strategy. The strategy is more fully described in its Annual PHA Plan.

- BMHA will employ effective maintenance and management policies to minimize the number of public housing units off-line. This includes efforts to reduce turnover time for vacant units and shorten the time needed to renovate units in need of repair.
- BMHA will seek to replace the loss of any units with new development and additional Section 8 resources.
- BMHA will strive to increase Section 8 lease-up rates by effectively screening applicants to increase owner acceptance of program, establishing payment standards that will enable families to rent throughout the jurisdiction, and increasing marketing to property owners, particularly those outside of areas of minority and poverty concentration.
- BMHA will participate in the Consolidated Plan development process and partner more closely with the County to ensure coordination with broader community strategies

BMHA has many activities to encourage public housing residents to become more involved in management. The Resident Advisory Board provides residents with a formal structure to participate. BMHA staff also encourages participation through communications such as newsletters, mailings, calendars, and improvements to the website. BMHA is working with partners in Butler County to determine the feasibility of implementing both a Housing Choice Voucher Homeownership Program and a Section 32 Homeownership Program. Homeownership is one area where the County can work closely with BMHA to provide services.

### **Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

#### 3-5 Year Strategic Plan Barriers to Affordable Housing response:

In 1991, HUD published a study that found various regulatory barriers—public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits—directly raise development costs in some communities by as much as 35 percent. A number of causes, including infrastructure costs, local building practices, bureaucratic inertia, and property taxes contributed to this network of barriers. The report concluded that opposition to affordable housing, often called “Not In My Back Yard” or NIMBY, was the underlying motive that lay behind many of these regulatory barriers to intentionally limit growth in general and affordable housing in particular. The Consolidated Plan must describe the jurisdiction's strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing.

- A common cost barrier to all housing is the length and complexity of the permitting and review process necessary to ensure the development is safe and meets all code requirements.
- Most rural areas of the County do not have access to public sanitary sewer lines, thus a home must have an on-site septic system. Typically, lot sizes must range from 2 to 5 acres in size to accommodate these systems and meet local health department regulations. Given the cost of land in the County, the minimum lot size requirement for the septic systems can make new home construction less affordable.

- Local zoning regulations in some areas require a minimum lot size of 1 to 2 acres in response to a local township's goal to maintain the rural atmosphere of the community.
- The State of Ohio relies heavily on property taxes to support local schools. Roughly seventy-five percent of the property tax bill is devoted toward school funding.

Butler County has several strategies to remove or ameliorate negative effects of public policy that are barriers to affordable housing. These include:

- Allowance for the construction of modular housing units which can be more cost effective than traditional custom built home construction.
- Zoning for smaller lots. Each area of the county has at least some portion of their community with areas zoned for smaller home construction. County zoning regulations allow for construction of multi-family units which can be a more affordable housing option.
- Zoning allows for Planned Unit Developments (PUD) which gives the county flexibility to provide greater unit density.

## HOMELESS

### Homeless Needs (91.205 (b) and 91.215 (c))

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

3-5 Year Strategic Plan Homeless Needs response:

In addition to the narrative below, please reference Table 1A located in Section 4.

The current economic downturn has been defined by record numbers of foreclosures and unemployment. While foreclosures and unemployment have peaked and even seen modest declines, trends in homelessness tend to lag behind other economic indicators and may increase in the near future. The most recent homeless count was in January 2009. A total of 126 homeless persons were counted in Butler, all of whom were in shelters. 80% of the homeless were individuals and the remaining 20% were persons in families with children. However, it is believed that this count is low, given the challenge to get an accurate count of the entire County's homeless population, especially in rural and wooded areas outside the cities of Hamilton and Middletown. Butler County is a large county, spanning more than 467 square miles, with 30% of its residents living in rural areas. In addition, these numbers do not include the number of households who do not meet HUD's definition of housing, such as households at risk of homelessness, doubled up, or severely rent burdened.

The causes of homelessness are varied and complex. Within Ohio, chronic substance abusers account for 24% of the homeless population while persons with severe mental illness account for 16% of the population. Many homeless individuals struggle with a dual diagnosis of both substance abuse and

mental illness. Experts estimate that 50% of homeless with severe mental illness have a co-occurring substance use disorder. Homeless individuals with mental illness and/or substance use disorders tend to be in poorer physical health generally, with alcoholics having particularly poor health outcomes. Victims of domestic violence account for 10%. Although youth become homeless for many of the same reasons that adults do, youth consistently identify conflict with parents as the primary reason for their homelessness.

The “chronically homeless” account for 18% of the state’s homeless population, but have multiple needs that tax the limited resources of the homeless service delivery system and Continuum of Care. HUD defines the chronic homeless population as unaccompanied homeless individuals with a disabling condition, who have either been continuously homeless for a year or more or has at least four episodes in the past three years, and have been sleeping in a place not meant for human habitation and/or in an emergency homeless shelter. The most common disabling conditions are substance abuse and mental illness.

At the state level, persons in families account for 37% of the total homeless population. In the predominantly rural “Balance of State” areas, including Butler, persons in families accounted for 51% of the total homeless population, compared to urban areas in which families accounted for 29% of homeless.

The concentration of homelessness varies throughout the county. According to NHS, homelessness in Butler County is more prevalent in the older sections of Hamilton and Middletown. Homelessness in the more rural areas of the county is not as visible as the cities but it still exists. One service provider in New Miami says homelessness is mitigated in these areas because friends and relatives are more able to take in a household facing homelessness.

Many homeless service providers and shelters no longer maintain waiting lists for services and/or housing, but agencies are constantly turning people away. CHOSEN turns away 2-3 people every week. Many of the people who come to them have felony convictions. St. Raphael’s regularly has 15-20 families on its waiting list who have already been pre-screened.

In addition, most agencies allow households to extend lengths of stay as there is often no permanent supportive housing to move the household. As a result, the lengths of stay are increasing because shelters and transitional housing providers do not want to release someone to the street who is in obvious need of treatment.

Other supportive services exist but not to the degree that is necessary or not in a coordinated fashion that reduces duplication and facilitates referrals and usage. There is also insufficient funding for supportive services for non-disabled homeless persons. Other recent and disturbing trends include:

- ‘dumping’ of homeless persons from adjacent counties (especially sex offenders)
- emergence of homeless 18-20 years old with substance abuse issues
- increase in dual diagnosis of MRDD and substance abuse
- homeless men and women over age 65

Every effort is made for placement in stable housing for people being released from public institutions. Opportunities are being explored to secure income for subpopulations, like homeless MRDD persons, by finding new partners or encouraging expanded services in areas like budget counseling.

## Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how

the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

Homeless priorities are primarily based on consultation with homeless service providers, the homeless focus group meeting, and a review and analysis of homeless-specific strategies such as the Continuum of Care's annual funding application. The Butler County Housing and Homeless Coalition meets on a regular basis and is responsible for community-level planning, identification of service gaps, and prioritization of funding for new and renewal homeless assistance projects. Some key points and common themes identified throughout the needs assessment phase included:

- There is an increased risk of homelessness in the current economic downturn as employers cut jobs and scale back hours.
- There is a growing need for permanent supportive housing and independent living units affordable to families earning less than 30% of the area median income.
- There is a need for shelters that can offer greater flexibility and a greater spectrum of housing choice, especially units that can serve families with children.
- The most pressing supportive service needs include affordable transportation options, especially in relation to transportation to work.

## Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

	Sheltered Emergency	Sheltered Transitional	Unsheltered	Total
Households with Children				
Households	12	0	0	12
Persons	45	0	0	45
Households without Children				
Households	87	26	12	125
Persons	87	26	12	125
Total Households	99	26	12	137
Total Persons	132	26	12	170

	Family Units	Family Beds	Individual Beds	Total Beds
Hope House	6	25	25	50
Mercy Franciscan at St Raphael	7	50		50
Serve City/CHOSEN			48	48
YWCA Dove House	7	7	4	11
YWCA Goodman Place	0	0	21	21
Total	20	82	98	180

Butler County also receives Shelter Plus Care (S+C) funds from HUD to provide tenant-based rental assistance. These funds serve homeless persons with disabilities including serious mental illness, chronic substance abuse, and/or AIDS and related diseases – a population that has been traditionally hard to reach. The S+C Program was built on the premise that housing and services need to be connected in order to ensure the stability of housing for this population. The goals of the Shelter + Care Program are to assist homeless individuals and their families to:

- Increase their housing stability,
- Increase their skills and/or income, and
- Obtain greater self-sufficiency

To date, Butler County has received three allocations of S+C funding totaling \$1,780,200. These funds are projected to provide up to 55 units of supportive housing that will allow these hard to reach homeless households to move toward a permanent housing situation.

Year	Target Population	Units	Amount
2007 Program	Homeless Individuals / Families	15 units	\$553,800
2007 Program	Adults w/Chronic Homelessness	20 units	\$672,000
2008 Program	Adults w/Chronic Homelessness	15 units	\$554,400
	Totals	55 units	\$1,780,200

In addition to the housing providers listed above, the following organizations are involved with program delivery for homeless populations and participate in the Continuum of Care:

- Butler County Children's Services Board
- Butler Metropolitan Housing Authority
- Butler Behavioral Health Workplace Associates
- Legal Aid
- Lifespan
- Neighborhood Housing Services
- SELF
- Sojourner Recovery Services
- Transitional Living
- Faith Works INC

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## Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

### **Homeless Objectives**

To better facilitate coordination, Butler County's efforts to address homelessness is carried out through participation in the Butler County Housing and Homeless Coalition, which serves as the local umbrella group for the Balance of State Continuum of Care (BOSCO). The BOSCO is comprised of the 80 rural counties in Ohio, covers all regions of the state, and represents diverse populations, needs, and capabilities. The Butler County Housing and Homeless Coalition is responsible for community-level planning, identification of service gaps, and prioritization of funding for new and renewal homeless assistance projects.

### **Strategy 2.1 Homeless Prevention**

The risk of homelessness is more prevalent than ever as a result of today's economic conditions and housing market. Households that lost jobs in the sagging construction, manufacturing, and retail sectors, and those who have not been able to secure full-time employment are among those facing homelessness. One of the best methods for addressing homelessness is to prevent the household from losing their housing in the first place.

The County will address households at imminent risk of homeless, also referred to as worst-case needs, primarily through participation and support of the Butler County Housing and Homeless Coalition. This way the County can ensure that its efforts are fully coordinated with other government agencies and the public service providers serving at-risk populations. The County will work with the Homeless Coalition to coordinate the provision of counseling services and financial assistance to households facing homelessness. The County will also work with the Continuum to monitor the success of discharge policies that address the risk of homelessness upon release of public institutions and other facilities. Consolidated Plan funds may be used to provide assistance with security deposits to households facing homelessness.

### **Strategy 2.2 Emergency Shelter & Transitional Housing**

Emergency shelters and transitional housing form the core of the continuum of the homeless service system. Through the Homeless Coalition, the County will continue to support the development of new facilities and the operation of existing emergency shelters and transitional housing facilities to move homeless families and individuals to permanent supportive housing and independent living.

### **Strategy 2.3 Permanent Supportive Housing**

Permanent supportive housing (PSH) is a combination of permanent affordable housing with voluntary services that helps people live more stable, productive lives. When developed and implemented well, PSH can be an exceptionally cost-effective way to serve those homeless persons with the greatest challenges. Not only is PSH a humane and compassionate way to provide permanent affordable housing for disabled homeless persons, but it costs no more to operate than it does to serve homeless persons through the traditional, informal network of hospital emergency rooms, jails, and emergency shelters. Beyond the simple monetary savings for communities, PSH has also been shown to contribute to significant positive outcomes for the people it houses. For example, research indicates that when homeless persons reside in PSH they experience decreases of more than 50% in emergency room visits and hospital inpatient days, decreases in use of emergency detoxification services by more than 80%, and increases in the use of preventative health care services. In addition, PSH tenants experience increases of 50% of earned income and 40% in the rate of participant employment when employment services are provided in supportive housing. In sum, PSH is a humane way to provide permanent affordable housing to homeless persons with the greatest needs.

Butler County currently receives Shelter Plus Care (S+C) funds from HUD to provide tenant-based rental assistance. These funds serve homeless persons with disabilities including serious mental illness, chronic substance abuse, and/or AIDS and related diseases – a population that has been traditionally hard to reach. The S+C Program was built on the premise that housing and services need to be connected in order to ensure the stability of housing for this population. The goals of the Shelter + Care Program are to assist homeless individuals and their families to increase their housing stability, increase their skills and/or income, and obtain greater self-sufficiency.

To date, Butler County has received three allocations of S+C funding totaling \$1,780,200. These funds are projected to provide up to 55 units of supportive housing that will allow these hard to reach homeless households to move toward a permanent housing situation.

Where feasible, the County will explore the use of CDBG and HOME funds to subsidize the development of permanent supportive housing. All goals related to the development of housing units are included in the Affordable Housing Objectives above.

### **Chronic Homelessness**

HUD defines the chronic homeless population as unaccompanied homeless individuals with a disabling condition, who have either been continuously homeless for a year or more or has at least four episodes in the past three years, and have been sleeping in a place not meant for human habitation and/or in an emergency homeless shelter. The most common disabling conditions are substance abuse and mental illness.

The County will address the needs of the chronically homeless through participation and support of the Butler County Housing and Homeless Coalition. This way the County can ensure that its efforts are fully coordinated with other government agencies and the public service providers serving at-risk populations. The Homeless Coalition focuses its efforts on obtaining funding for permanent and transitional shelter through the Continuum of Care, planning for long term solutions to homelessness, and examining issues relating to permanent solutions to the homelessness problem in the community.

### **Discharge Coordination Policy**

Not applicable.

## COMMUNITY DEVELOPMENT

### Community Development (91.215 (e))

\*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons. Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

In addition to the narrative below, please refer to HUD Table 2B located in Section 4.

The community development section of the plan includes strategies to address the non-housing categories of need, including infrastructure, public facilities, public services, and economic development. Each strategy includes both short-term and long-term objectives and performance outcomes designed to meet CDBG's overall objectives of creating a more suitable living environment and expanding economic opportunities primarily for households earning less than 80% of the area median income. Butler County, as a whole, needs infrastructure improvements. The rural areas of Butler County are still lacking in safe and sanitary public drinking water and sewer facilities. The more populous areas in Butler County wish to focus on economic development.

#### **Assigning Priorities**

Community Development priorities were developed based on the review and analysis of the information summarized in the Consolidated Plan, including the community participation process, consultations, the needs assessment, and housing market analysis. The community development needs presented in this plan are largely based on the results of a community needs survey that was sent to every political jurisdiction within Butler County. The results were evaluated to determine common community development needs which are evident county-wide. In addition, input was received from the Consolidated Planning Committee regarding Community Development Needs, and married with the evaluation and research from the jurisdictions responses. The responses to the community surveys are presented below.

**Table 12: Top 3 Categories of Need by Community**

Community	1st Priority	2nd Priority	3rd Priority
Fairfield	Infrastructure	Business & Jobs	Neighborhood Services
Fairfield Township	Infrastructure	Community Facilities	Special Needs Services
Hanover	Business & Jobs	Community Facilities	Infrastructure
Jacksonburg	Infrastructure	Neighborhood Services	Community Services
Lemon	Business & Jobs	Infrastructure	Neighborhood Services
Liberty	Infrastructure	Business & Jobs	Community Facilities
Madison	Community Facilities	Neighborhood Services	Housing
Millville	Infrastructure	Neighborhood Services	Community Facilities
Monroe	Community Facilities	Business & Jobs	Infrastructure
Morgan	Infrastructure	Community Facilities	Business & Jobs
New Miami	Infrastructure	Neighborhood Services	Community Facilities
Oxford	Community Facilities	Business & Jobs	Housing
Reily	Community Facilities	Infrastructure	Community Services
Ross	Business & Jobs	Infrastructure	Community Facilities
Seven Mile	Infrastructure	Neighborhood Services	Housing
St Clair	Housing	Infrastructure	Community Facilities
Trenton	Business & Jobs	Community Services	Infrastructure
Wayne	Business & Jobs	Community Services	Special Needs Services
West Chester	Infrastructure	Community Facilities	Neighborhood Services
College Corner	Infrastructure	Neighborhood Services	Community Facilities
Milford Township	Community Facilities	Infrastructure	Neighborhood Services

### **Priority Needs**

The community development section of the plan includes strategies to address the non-housing categories of need, including infrastructure, public facilities, public services, and economic development. In addition to the survey, the County conducted consultations with local non-profit service providers to gauge community development needs.

The Butler County United Way conducted a community needs assessment based on available data sets and the results from 2,000 surveys. The report concludes that the three greatest existing needs in Butler County are the lack of jobs that provide a living wage, an adequate transportation system, and familial factors which affect education. Of these three needs, the lack of employment is the most important need and the need which is the most difficult to meet. Many families lack food and stable housing. Children come to school without breakfast. Student mobility rate is high. Many children live in single-parent homes headed by the mother, and many children live with grandparents. These factors affect the education of children.

As part of the planning process, the County consulted with Supports to Encourage Low-Income Families (SELF), a local non-profit that provides services to low and moderate income populations. SELF noted the following community needs:

- More employment opportunities is one of the greatest needs of Butler County.

- Middletown and Hamilton have transportation connections. There are no transportation connections to Oxford and West Chester.
- There has been an increase in requests for needed assistance with utility payments for the elderly, families with children, and the disabled.
- Increasingly, lawyers and persons with PhDs who are experiencing difficulty with bills and debt are falling into the population which SELF serves.
- Stronger outreach is needed for people who need services. SELF has been in operation for fourteen years. There are people who are not aware of the services which SELF provides.

### **Community Development Strategies**

The County's primary short-term objective is to arrest the decline and stimulate investment in low and moderate income areas through structural improvements, economic development activity, and provision of needed public services. The overall long-term objective is to create viable living environments that feature a high quality of life, affordable housing, and economic opportunities.

Each strategy includes both short-term and long-term objectives and performance outcomes designed to meet CDBG's overall objectives of creating a more suitable living environment and expanding economic opportunities primarily for households earning less than 80% of the area median income. CDBG funds will also be used for the general administration of the program.

### **Obstacles to Meeting Underserved Needs**

- The most evident and drastic obstacle for meeting these community development needs is the lack of funding. Every year, Butler County receives project submittals which exceed at least three times the available funding. The needs are out there, but there are not enough funds to meet these needs.
- With the national economy climbing its way out of a recession, private funding is non-existent. Butler County Community Development will partner with other community development organizations to leverage additional funds to create a larger impact on the communities within Butler County.
- Accessible transportation was one of the most cited obstacles to employment throughout the planning process. The County will work with other community partners to determine how CDBG funds can be combined to broaden the accessibility of transportation.

### **Strategy 4.1 Public Facilities**

The County will make CDBG funds available to participating villages, townships, and cities to make public facility improvements to low and moderate income areas their community. Potential public facilities include but are not limited to neighborhood and community centers, senior centers, parks and recreational facilities, and fire stations and equipment. Priority will be given to projects that leverage additional funds to make large capital investments in the neighborhood and that provide for redevelopment of underutilized property. The goal is to complete 15 facility projects during the five-year period. These goals are based on the estimated amount of investment needed for each project and subject to change.

### **Strategy 4.2 Infrastructure Improvements**

The County will make CDBG funds available to participating villages, townships, and cities to make infrastructure improvements to low and moderate income areas of their community. Potential infrastructure projects include but are not limited to water and sewer lines, street and sidewalk improvements, and drainage improvements. Priority will be given to projects that leverage additional

funds to make large capital investments in the neighborhood. The goal is to complete 20 infrastructure projects during the five-year period. These goals are based on the estimated amount of investment needed for each project and subject to change.

### **Strategy 4.3 Neighborhood Revitalization**

One of the highest rated needs on the community needs survey was to address abandoned lots and buildings. The County will make CDBG funds available to participating villages, townships, and cities to demolish and clear dilapidated and blighted properties to stabilize low and moderate income areas of their community.

### **Strategy 4.4 Public Services**

The County will provide financial assistance to non-profits and public agencies to fund a new program or a quantifiable increase to an existing program that provides community-based services designed to enhance the quality of life. All eligible programs must satisfy the regulatory requirements of the CDBG program and be designed to primarily serve households earning less than 80% of the area median income. Examples include but are not limited to:

- Youth programs that provide healthy, safe, quality programming to low and moderate income youth.
- Homeless prevention programs that provide short-term assistance to help families and individuals stay in their homes and avoid homelessness.
- Homeless programs that provide supportive services, such as employment training, case management, health services, and substance abuse counseling, to help homeless families and individuals move toward self-sufficiency.
- Senior programs including transportation and escort services, health and social services linkages, information and referral services, and reinforcement and informal support systems.
- Job-training and employment-related services including job placement and counseling.
- Anti-crime programs that promote safety and increase the comfort level of residents in low and moderate income neighborhoods, including community policing programs carried out in conjunction with the Metropolitan Police Department.
- Fair housing services include public outreach, education, dissemination of information, and investigation and prosecution of fair housing complaints.
- Domestic Violence programs include crisis intervention, case management, and supportive services to help victims of domestic violence gain self-sufficiency.

The CDBG regulations do not allow communities to spend more than 15% of its allocation on public services. The five-year goal of the program is to serve 100 persons.

### **Strategy 4.5 Economic Development**

The County will provide assistance to economic development projects that foster business development and economic opportunities for low and moderate income residents. Priority will be given to projects that are located in low and moderate income census tracts, increase the level of service to low and moderate income areas, or that create economic opportunities for low and moderate income households. Potential projects include but are not limited to commercial acquisition and rehabilitation, economic development loan programs, technical assistance, and microenterprise assistance.

Most of the economic development activity will be funded from the County's local Revolving Loan Fund. This program is designed for businesses that locate or expand in Butler County. The RLF provides low interest loans and are usually used for fixed assets. Requirements are similar to those of the CDBG

program. One job must be created or retained for every \$35,000 of financial assistance and a minimum of 51% of the jobs created or retained must be available for low and moderate income persons. The fund currently has a balance of \$272,000 and generates approximately \$80,000 every year.

### **Antipoverty Strategy (91.215 (h))**

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

#### 3-5 Year Strategic Plan Antipoverty Strategy response:

When feasible, Butler County will provide job training, employment, and contract opportunities for public housing residents and other low and moderate income residents in connection with construction projects funded under the Consolidated Plan. This provision helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, the County will comply with Section 3 of the Housing and Urban Development Act of 1968. It is expected that a number of projects selected for Consolidated Plan funding will focus on assisting households in poverty.

In addition, Butler County will seek to coordinate with local public service providers to ensure that working families receive the Earned Income Tax Credit. The Earned Income Tax Credit is the single most effective program to lift families out of poverty. Despite this, each year millions of earned income tax credits go unclaimed. Butler County will also explore the use of Individual Development Account (IDA) programs in conjunction with its federally-funded programs. The Ohio CDC Association (OCDCA) administers a IDA program that assists low and moderate income individuals to save and receive match toward a first time home purchase, micro-enterprise venture or higher education tuition assistance.

A number of governmental and non-profit agencies operate programs within Butler County to reduce dependency and poverty among County residents. The largest of these is the Butler County Department of Jobs and Family Services (BCDJFS). Butler County Community Development, within recent years, had collaborated with BCDJFS and various non-profits to meet a variety of community needs. Some of these nonprofit agencies include Supports to Encourage Low Income Families (SELF), Senior Citizens Inc., Transitional Living Inc., and Neighborhood Housing Services. There are also collaborations between governmental agencies, non-profits and various entities such as the Butler County United Way, the BC Housing and Homeless Coalition and Habitat for Humanity. All of these converge on the premise of one goal: pulling people out of poverty to create a life of sustainability within an environment which is safe and sound to live and work.

The goals established within the Homeless Needs section as well as the strategies established in the Housing and Community Development Sections, in essence throughout the document is the Antipoverty Strategy. Butler County Community Development will continue to work with regional governments, county governments and departments, agencies and non-profits, families and citizens to continue keeping residents in their homes, assisting families to purchase homes, maintaining and improving communities in which people wish to stay and raise their families.

## NON-HOMELESS SPECIAL NEEDS

### Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

### 3.1 Non-Homeless Special Needs Housing and Services

The Non-Homeless Special Needs Population receives support primarily from Butler County Department of Jobs and Family Services, as well as other agencies which target this population. Butler County will continue to collaborate with these agencies, to the extent possible with limited funding, to meet the needs established within the Consolidated Plan for this sub-population.

The special need priorities described below will be addressed to some extent by affordable housing strategies such as homeowner rehabilitation and new housing development. Each of these affordable housing strategies will provide additional consideration when serving persons with special needs.

### **Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)**

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (Table 1B) of their Consolidated Plan to help identify these needs. HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

In addition to the narrative below, please refer to HUD Table 1B located in Section 4.

Supportive housing refers to housing and supportive service needs of persons who are not homeless but who may require supportive housing. These populations include elderly, frail elderly, persons with disabilities (including mental, physical and developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS and their families. Persons with mental illness, disabilities, and substance abuse problems need an array of services to keep them adequately housed and prevent bouts of homelessness. Indeed, mental illness and substance abuse are two of the largest contributing factors to homelessness.

According to the Housing Needs Table, the consistent disproportionate need is that of the elderly – both renters and owners, regardless of racial and ethnic background. There is also a disproportionate need of owner occupied, < 30% MFI, large related and all other household families. This clearly indicates that elderly housing needs to be a priority in the County and Middletown.

### **Developmental Disabilities**

According to the Butler County Board of Developmental Disabilities (DD), there is an increasing number of adults that need residential supports and other specialized supports. There is also an increasing number of elderly parents who have been taking care of their son or daughter with special needs for their entire life, but who are approaching an age where they can no longer do so. Families continue to request respite services for children and adults as the available providers and options are not meeting the current level of need. Some families indicate that they would be willing to pay for respite. There is an increase of individuals who need intense support. Many have accompanying severe mental illness, medical, and/or behavioral problems.

### **Elderly and Frail Elderly**

HUD defines elderly households as those where the head of household is at least 62 years old. Frail elderly can generally be defined as households with elderly households with mobility and/or self-care limitations that make it difficult to dress, bath or get around inside the home. These households face a unique set of problems. For owners, the cost of maintaining a home rises with age of the house, yet incomes of elderly households are often fixed. Many elderly persons find it medically beneficial and an emotional comfort to remain in a familiar setting. This makes it difficult to relocate. As a result, a strong emphasis is placed on the elderly maintaining an independent, to semi-independent lifestyle, with close, convenient and immediate access to recreational, medical, and social service resources. For renters, it is clear that the existing stock of senior housing will not be adequate to meet the growing needs. While it is expected the private sector will accommodate a portion of this growth, the needs for affordable senior rental housing will only increase over the next five years.

The population of Butler County's elderly population continues to grow in size and in the level of supportive services needed. The County's Elderly Services Program (ESP), administered by the Council on Aging of Southwestern Ohio, saw continued growth as older adults sought out services they need to remain safe and independent in their own homes. The Elderly Services Program provides in-home care for eligible seniors who might otherwise be forced to leave their homes and enter a nursing facility.

In its consultation, the Council on Aging noted the following issues and needs:

- The populations which have the greatest need are those in the lowest income group, those without family, those with disabilities and those with health problems. Assistance is needed for seniors moving from single family dwellings to apartments with lower maintenance requirements.

- Some persons with physical disabilities are forced into nursing homes. There are a growing number of alternatives to nursing homes. A disabled person, relatively healthy, under age 60 should not be put in a nursing home because of lack of appropriate housing.
- The County has limited transportation. Seniors who do not drive must rely on family and friends for transportation. It is difficult for them to access public transportation. Funding is limited.
- Middletown and Hamilton have a high demographic of older adults who need help to age in place.
- Health care for seniors should be better aligned between acute and long term care (chronic care such as for diabetes and dialysis).
- There is an unmet need to educate and train older persons and disabled persons to take care of their medical needs during emergencies (the use of oxygen for personal needs, back-ups for special needs). The location of older adults who are isolated and alone should be known in time of an emergency.
- Home renovations help keep seniors out of nursing homes. Safety modifications, such as grab bars in the bathtub or shower, are provided to seniors on a sliding scale according to ability to pay. Seventy-five percent pay nothing for the service.

In its consultation, Partners in Prime noted the following needs and issues:

- There is a lack of quality housing for seniors that is moderately priced. There has been an effort to provide rental groups of six to eight patio homes, but the project has not been funded. This is what seniors want: to remain independent, select their décor, do yard work.
- The programs which provide housing modifications and accommodations for older persons to stay in their homes as they age are not sufficient to meet the need for these services. There is a significant lack of resources to assist seniors in home weatherization projects.
- The foreclosure rate for seniors is a problem. Seniors who have taken a second mortgage to accommodate other expenses may be unable to make the mortgage payments on the second mortgage and their home goes into foreclosure.
- Transportation for seniors in the county is a major concern. Three agencies offer transportation programs for seniors, but funding is limited. When seniors have no funds to replace vehicles which wear out and/or when seniors age-out of driving, inaccessibility to doctor appointments and grocery shopping may prematurely force seniors into a nursing home. Seniors without access to public transportation may lack access to healthy foods. Meals on Wheels provides one meal per day for seniors in Butler County. The service is funded with monies mingled from the county property tax levy and federal funds.
- Social service providers do not have a central location. The services are spread throughout Butler County. There is no funding for social service providers to relocate to a centralized location.
- Many people over age 55 are unemployed or under-employed. Efforts are being made by job placement firms to use the sought-after expertise of older workers.

### **Persons with Mental Illness**

Individuals experiencing severe and persistent mental illness are often financially impoverished due to the long-term debilitating nature of the illness. The housing needs for this population are similar to other low and moderate income individuals except for an additional need for a level of counseling and case management to ensure continued stability.

As part of the consultation process, the County discussed the needs for supportive housing with the Butler Mental Health and Recovery Board. The following needs and issues were highlighted:

- Butler County has a need for permanent, supportive housing for the severely mentally ill. This includes housing with support for maintenance and housing for persons who are capable of living independently with support from case workers.
- There is a need for more group homes. The County currently uses out-of-county placement in neighboring adjacent counties for group home housing placements.
- The majority of this population lives in the older portions of Middletown and Hamilton. Most of the clients are in their twenties or thirties. The expected life span of this population is approximately twenty years shorter than the expected life span of the general population because of chronic health problems.
- The recent downturn in the economy has affected job placement somewhat, but there is no disconnect between job training and placement in different level part-time and full-time jobs.
- A client will not be admitted to a nursing home with a mental disability only. The client must have a combination of a physical and psychiatric disability.

The County also consulted with Transitional Living, Inc. Transitional Living provides a broad range of outpatient behavioral healthcare services, homeless outreach services, and licensed residential care. During the consultation, the following needs and issues were highlighted:

- The lack of health/hospitalization insurance and prescription/drug coverage insurance is a long standing need in the community. Uninsured workers take unpaid leave and may eventually lose their job and face homelessness when they cannot access adequate health care and prescription medicine.
- Homeless shelters are full and there is a need for more capacity. There is not an adequate supply for availability of emergency shelter (1-7 nights). Transitional housing and permanent housing with support are also needed.
- There is an increase in young people (ages 18 to 22) who need shelter. Most of those who are seeking shelter grew up in the area. They no longer live with their families and have aged-out of other provided care.
- Outreach should be expanded to employers about employing persons with mental health issues.
- The racial/ethnic population percentages mostly follow the racial/ethnic population percentage of the County as a whole.

### **Persons with Disabilities**

Housing for the disabled must include a variety of options to meet the unique needs of persons with diverse types of disabilities. Service needs included housing placement, intermediate care, supported living programs, supported employment, sheltered workshops, and rental subsidies for independent living.

The housing stock for the physically disabled population is grossly inadequate. Many disabled persons are living in units that are not accessible, often because they became disabled after moving into the unit, and are unable to find a unit that will accommodate their special needs. However, through the rehabilitation program and home repair program, many units now meet ADA compliance. As noted earlier, Butler County works with Partnerships for Housing to service this clientele with rehabilitation of units to meet accessibility needs. Partnerships for Housing owns 36 units throughout Butler County, providing housing needs to 71 tenants with physical and mental disabilities.

### **Persons living with HIV/AIDS**

Currently, there are 125 HIV/AIDS cases in the Butler County area, including the cities of Middletown and Hamilton. Therefore, no direct assistance will be financed at this time so that greater needs may be supported.

## Housing Opportunities for People with AIDS (HOPWA)

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

HOPWA funding is awarded to the City of Cincinnati as the Formula grantee for the Cincinnati area EMSA. This area includes the following 5 counties in Ohio: Brown, Butler, Clermont, Hamilton and Warren; 7 Kentucky counties: Boone, Bracken, Campbell, Gallatin, Grant, Kenton and Pendleton; and 3 Indiana counties: Dearborn, Franklin and Ohio. Please contact the City's Continuum of Care for questions regarding HOPWA.

### **Specific HOPWA Objectives**

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

Not applicable. Butler County does not receive HOPWA funds directly from HUD.