

Executive Summary

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

Introduction

Hamilton County presents the 2026 Annual Action Plan, which outlines the housing and community development needs and objectives for the period of October 1, 2026, to September 30, 2027. Programs in the plan are funded through three grants from the US Department of Housing and Urban Development (HUD); the 2026 Action Plan is based on the three actual grant awards as listed below:

- Community Development Block Grant (CDBG) at \$3,402,402.00
- HOME Investment Partnership Program (HOME) at \$1,310,028.92
- Emergency Solutions Grant (ESG) at \$333,867.00

Hamilton County's 2026 Action Plan is based on awarded CDBG, HOME and ESG funds. Our CDBG program categories include Community Projects, County Wide Programs, and Planning / Administration; for HOME Investment Partnership and ESG the categories include Programs / Projects and Administration. Hamilton County receives funding from HUD which is administered to 43 jurisdictions that participate in the HUD program.

Summarize the objectives and outcomes identified in the Plan

All HUD grant programs address one or more of the following goals:

- Provide and Preserve Affordable Housing for Homeowners
- Provide Affordable Housing for Renters
- Serve Homeless Families and Reduce Homelessness
- Spur Economic Development
- Eliminate Slum and Blight
- Further Fair Housing
- Improve Public Facilities
- Improve Public Infrastructure
- Improve Quality of Life

Community Development Block Grant (CDBG)

The 2026 CDBG allocation is \$3,402,402.00; program income is estimated at about \$55,000.00; total allocation \$3,457,402.00.

Over 70% of CDBG projects will benefit low to moderate income persons and areas, including 15% for public services. Less than 30% of the grant will be used for slum blight; no projects will result in relocation. Program income anticipates funding from loan repayment from the Economic Impact Program (EIP), formerly known as Community Economic Development Assistance Program (CEDAP).

CDBG funds will be allocated for community projects in 43 participating UGLGs and countywide programs including the Economic Impact Program (EIP), Microenterprise Advancement Passport (MAP) Grant Program, Countywide Façade Improvement Program (CFIP), and public services through a competitive process as we have done in years past. The Community Development Advisory Committee (CDAC) will review and recommend awards for the nonprofit services program. EIP applications will be reviewed by the EIP Advisory Committee made up of CDAC members and Alloy Development Co. Economic Development Committee members. All funding recommendations will be made to County Administration.

HOME Investment Partnerships Program (HOME)

The 2026 HOME grant award is \$1,310,028.92; no program income is anticipated. Approximately \$1 million will be directed towards rental and homeownership housing projects, including acquisition, construction and/or rehabilitation. An RFP will be published to solicit projects and programs for HOME funding. A minimum of 15% of the funds will be set aside for CHDO projects as required by HUD. CDAC reviews and makes recommendations for HOME funding to County Administration.

Emergency Solutions Grant (ESG)

The ESG allocation for 2026 is \$333,867.00 with no program income. The majority (92.5%) of these funds will be passed through to Strategies to End Homelessness (STEh) for administration/ shelter diversion and homelessness prevention programs; 7.5% will be used for Hamilton County administration. STEh serves as the Continuum of Care agency for the City of Cincinnati and Hamilton County as required by HUD. City funds are allocated to shelter operations, homeless prevention programs and administration.

Evaluation of past performance

The Hamilton County Community & Economic Development (CED) Department experienced complete turnover in late 2021, and has spent the past five years rebuilding a strong team. In 2022, the CED team closed out over 50 projects and distributed approximately \$6.7 million dollars to HUD participating communities and non-profit organizations throughout Hamilton County. In 2025, Hamilton County hired a new CED Administrator with a wealth of community development experience and proven leadership – having previously served as the City of Kettering’s Community Development Manager and the City of Middletown’s Community Development Administrator, and presently serving as the president of the National Community

Development Association. In 2026, HUD approved Hamilton County's request to change the Program Year from July 1st-June 30th to October 1st-September 30th to enable the County to better serve its participating jurisdictions. The CED team plans to hire a Program Specialist to assist Program Managers, as well as a Compliance Officer to provide dedicated support to the team.

Summary of Citizen Participation Process and consultation process

Hamilton County held public hearings on June 4, 2026, and July 2, 2026, to solicit public comments about the overall AAP as well as projects and programs to be funded during the 2026 program year. The following communities held public hearings to allow for comments for their 2024 – 2026 community projects:

Addyston, Amberley, Arlington Heights, Cheviot, Cleves, Columbia Township, Colerain Township, Delhi Township, Deer Park, Elmwood Place, Fairfax, Forest Park, Golf Manor, Green Township, Greenhills, Harrison, Lincoln Heights, Loveland, Lockland, Mariemont, Miami Township, Mt. Healthy, Newtown, North Bend, Norwood, Reading, St. Bernard, Sharonville, Silverton, Springdale, Springfield Township, Sycamore Township, Symmes Township, Whitewater Township, Woodlawn, and Wyoming.

The hearings and public participation fulfilled the requirements of Hamilton County's Citizen Participation Plan. A draft of the Action Plan was made available, both online and Hamilton County's CED office, for public review and comment from May 25, 2026, through July 6, 2026. **Feedback will be added to this document prior to submission to HUD.**

Summary of public comments

Hamilton County held two public hearings. The first public hearing for the 2026 AAP was held on June 6, 2026, at a Board of County Commissioners meeting; the second public hearing was held on July 2, 2026. Comments could also be received through an online survey distributed and made available throughout the comment period. All comments received can be referenced in Attachment D: Public Comments.

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

All comments that were received were accepted.

Summary

Overall, the Action Plan appears to be meeting community needs.

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

Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	Hamilton County	Community & Economic Development
HOME Administrator	Hamilton County	Community & Economic Development
ESG Administrator	Hamilton County	Community & Economic Development

Table 1 – Responsible Agencies

Narrative (optional)

The Hamilton County Community & Economic Development Department is responsible for preparing the Consolidated Plan and administering the CDBG, HOME, and ESG programs.

Consolidated Plan Public Contact Information

Comments and questions concerning Hamilton County's Consolidated Plan can be directed to the contact information listed below.

Angela Rahman, Community & Economic Development Administrator
138 East Court Street, Room 1002
Cincinnati, OH 45202
513-946-8234
Angela.Rahman@hamiltoncountyohio.gov

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

Introduction

To assess the needs that exist within Hamilton County and to complete our Action Plan (and our recent Consolidated Plan), the CED Department consulted with a wide array of organizations including housing, homeless, social services, fair housing, elderly, and disability agencies, as well as the local housing authority. Outreach was made to gather data, determine needs, and identify service gaps.

The County continues to maintain and develop relationships with these organizations to aid in implementing portions of our Consolidated Plan and to coordinate services. In addition, the County will solicit applications to allocate funds for competitive RFPs such as 2026 CDBG funds for countywide nonprofit services. The County will utilize the Community Development Advisory Committee (CDAC) to review and recommend services for funding. This committee was appointed by the Board of Commissioners and has representatives of participating communities as well as legal, non-profit, housing, and community development professionals working in Hamilton County.

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

Hamilton County actively works to enhance coordination between housing providers and service agencies. The list below provides a description of the activities that are currently being undertaken:

- Hamilton County works with The Housing Network of Hamilton County, an organization that was established to meet the needs of people with developmental disabilities. The Housing Network works in conjunction with the Hamilton County Developmental Disabilities Services (HCDDS) to plan new types and locations of housing that meet the ongoing and future needs of people served by HCDDS. HCDDS provides referrals of people who wish to reside in Housing Network homes.
- The local Continuum of Care collaborative applicant, Strategies to End Homelessness (STEh), coordinates the efforts of organizations which provide services to the homeless and other special populations.
- County staff are active in the Homeless Clearinghouse with STEh, the Greater Cincinnati Homeless Coalition, as well as Affordable Housing Advocates. In total, over 60 agencies are represented in these organizations and provide vital feedback to the County on HUD-funded programs and projects.
- The County has assisted communities with efforts to close the digital divide by providing funding to communities to install and provide

Wi-Fi access to the public in conjunction with AltaFiber (previously know as Cincinnati Bell Telephone).

- County leadership has met to understand how the Hamilton County Disaster Recovery Framework would be activated and how the Recovery Task Force would be assembled.

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

The City of Cincinnati, Hamilton County, Homeless Clearinghouse (CoC Board) and Strategies to End Homelessness (CoC Collaborative Applicant) have consistently utilized the Consolidated Plan as the primary documentation of the strategies, planning, and services being used to address homelessness, particularly chronic homelessness, in the City of Cincinnati and Hamilton County. The Homeless Section of the Consolidated Plan has been developed for both the City of Cincinnati and Hamilton County, Ohio as part of the local HUD Continuum of Care for the Homeless (CoC) program of the combined jurisdictions. Pursuant to HUD's guidance and the communities' methods of conducting planning and facilitating processes for homeless, the jurisdictions have standardized elements within their Consolidated Plans, increasing coordination and reducing duplication of efforts. The Homeless Clearinghouse (CoC Board) oversees CoC planning and gaps analysis, coordinates project outcomes reviews, priority setting, funding allocation, and monitors elements of the Consolidated Plan. The Homeless Clearinghouse annually reviews program performance in relation to HUD outcome priorities and uses outcomes data to propose changes to the local CoC program prioritization process and presents these outcome performance measures to CoC membership. Such performance-based prioritization is accompanied by community input to select projects to be included in the annual CoC application. The Homeless Clearinghouse also oversees allocation and planning processes for ESG funds and the monitoring of ESG-funded program performance.

The local homeless services system is working to reduce homelessness by doing the following: 1) Offering comprehensive Homelessness Prevention/Shelter Diversion services; 2) Improving the services that are available to people who are currently homeless; and 3) Developing and offering housing resources so that households can exit and not return to homelessness.

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

Hamilton County also funds a homelessness prevention program that STEH coordinates.

STEH facilitates the proportion of ESG funds that will be used for prevention and shelter. STEH then facilitates a community allocation process to distribute the shelter funds, and contracts with the individual service providers. Performance measures related

to housing and income are included in the allocation process for shelter funding. STEH uses data collected in the Claritas HMIS system to determine a starting point allocation for each eligible provider. The starting point allocation divides the funding between shelters based on their number of bed nights and their outcomes related specifically to income and positive housing results. Each annual allocation uses prior calendar year data.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CINCINNATI METROPOLITAN HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is coordination on data, affordable housing projects, and environmental reviews, resulting in strengthened communication between the organizations.
2	Agency/Group/Organization	STRATEGIES TO END HOMELESSNESS
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is more effective activities provided by the organization.
3	Agency/Group/Organization	City of Cincinnati
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Analysis of Impediments. Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is better communication between the organizations.
4	Agency/Group/Organization	LOCAL INITIATIVES SUPPORT GROUP (LISC)
	Agency/Group/Organization Type	Services-Elderly Persons Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Low income homeowner needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey, e-mail and in person/phone consultation Anticipated outcome is continued coordination between the organizations.
5	Agency/Group/Organization	HOUSING OPPORTUNITIES MADE EQUAL
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair housing issues
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
7	Agency/Group/Organization	FREESTORE FOODBANK
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
8	Agency/Group/Organization	Caracole Inc
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is better knowledge and awareness the organizations activities.
9	Agency/Group/Organization	Alloy (Hamilton County Development Co.)
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Alloy - formerly known as Hamilton County Development Co. Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
11	Agency/Group/Organization	Hamilton County Developmental Disabilities
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is better knowledge and awareness the organizations activities.
12	Agency/Group/Organization	Habitat for Humanity of Greater Cincinnati
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Housing for low income homeowners
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
13	Agency/Group/Organization	Hamilton County Public Health
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Non-Homeless Special Needs Social Determinants of Health
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
14	Agency/Group/Organization	WEST COLLEGE HILL NEIGHBORHOOD SERVICES
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Education
	What section of the Plan was addressed by Consultation?	Recreational and social services for low income clientele
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
15	Agency/Group/Organization	ANDERSON TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
16	Agency/Group/Organization	VILLAGE OF ADDYSTON
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
17	Agency/Group/Organization	ARLINGTON HGTS
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
18	Agency/Group/Organization	CITY OF CHEVIOT OHIO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
19	Agency/Group/Organization	VILLAGE OF CLEVES, OHIO
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
20	Agency/Group/Organization	COLERAIN TOWNSHIP, OHIO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
21	Agency/Group/Organization	COLUMBIA TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
22	Agency/Group/Organization	CROSBY TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
23	Agency/Group/Organization	DELHI TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
24	Agency/Group/Organization	CITY OF DEER PARK
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
25	Agency/Group/Organization	VILLAGE OF ELMWOOD PLACE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.

26	Agency/Group/Organization	VILLAGE OF FAIRFAX
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
27	Agency/Group/Organization	CITY OF FOREST PARK, OHIO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
28	Agency/Group/Organization	GOLF MANOR
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
29	Agency/Group/Organization	GREEN TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
30	Agency/Group/Organization	GREENHILLS
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
31	Agency/Group/Organization	HARRISON TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
32	Agency/Group/Organization	VILLAGE OF LINCOLN HEIGHTS
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.

33	Agency/Group/Organization	CITY OF LOVELAND
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
34	Agency/Group/Organization	VILLAGE OF LOCKLAND, OHIO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
35	Agency/Group/Organization	City of Montgomery Ohio
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
36	Agency/Group/Organization	CITY OF MT. HEALTHY
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
37	Agency/Group/Organization	VILLAGE OF NORTH BEND
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
38	Agency/Group/Organization	CITY OF NORTH COLLEGE HILL
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
39	Agency/Group/Organization	CITY OF NORWOOD, OHIO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
40	Agency/Group/Organization	CITY OF READING
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
41	Agency/Group/Organization	CITY OF ST. BERNARD
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
42	Agency/Group/Organization	CITY OF SHARONVILLE, OHIO
	Agency/Group/Organization Type	Other government - Local Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.

43	Agency/Group/Organization	CITY OF SILVERTON
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
44	Agency/Group/Organization	SPRINGDALE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
45	Agency/Group/Organization	SPRINGFIELD TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
46	Agency/Group/Organization	Sycamore Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
47	Agency/Group/Organization	WHITEWATER TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
48	Agency/Group/Organization	VILLAGE OF WOODLAWN, OHIO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
49	Agency/Group/Organization	CITY OF WYOMING
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.

50	Agency/Group/Organization	AMBERLEY
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
51	Agency/Group/Organization	CITY OF HARRISON
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
52	Agency/Group/Organization	City of Madeira
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
53	Agency/Group/Organization	Miami Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.

54	Agency/Group/Organization	Village of Newtown
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
55	Agency/Group/Organization	VILLAGE OF GLENDALE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
56	Agency/Group/Organization	Symmestown Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
57	Agency/Group/Organization	Village of Mariemont
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.

58	Agency/Group/Organization	Altafiber
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
59	Agency/Group/Organization	Hamilton County Emergency Management & Homeland Security Agency
	Agency/Group/Organization Type	Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Emergency management
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the organizations.
60	Agency/Group/Organization	Hamilton County Economic Inclusion and Equity Department
	Agency/Group/Organization Type	Other government - Local Minority/Small Business Enterprise Outreach and Advocacy
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the entities.
61	Agency/Group/Organization	Hamilton County Community Planning
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - Local

	What section of the Plan was addressed by Consultation?	Natural Resources / Environmental Reviews
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Any or all of the following: Survey, e-mail and in person/phone consultation. Anticipated outcome is continued coordination between the entities.

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

All agency types were consulted in development of this plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Strategies to End Homelessness	Housing and homelessness goals match.
Housing Our Future / Community Housing Strategies	LISC	Housing strategies are being implemented in community-specific Housing Action Plans.
Comprehensive Economic Development Strategy	Alloy, in partnership with HC CED	Economic development.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The 2026 AAP will include actions to implement portions of the Countywide Housing Our Future Housing Strategy ([Housing Our Future | LISC Greater Cincinnati](#)), related community Housing Action Plans currently under development and the Comprehensive Economic Development Strategy at <https://hcdc.com/development/downloads-and-publications/>

AP-12 Participation – 91.105, 91.200(c)

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

Hamilton County took a variety of approaches to broaden citizen participation.

During the first year of the Community & Economic Development 3-Year Plan, local governments held public meetings and hearings to gain citizen participation and input on proposed projects for the next 3-year cycle. Hamilton County Community & Economic Development held two countywide public hearings to seek comments on the draft AAP. The AAP was also available for public comment for a minimum of a 30-day period. Public notices were published on the County website and the Hamilton County Court Index, information about the draft AAP was emailed to community stakeholders, and an online survey was initiated to solicit input to the draft AAP.

Citizen Participation Outreach

DRAFT

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Public meeting	Broad community	36 of 43 participating communities held public meetings in their respective communities to obtain input on new or changes to potential projects.	A summary of all comments received is included in Attachment D: Public Comments.	All comments were accepted.	
	Public hearing	Broad community	Two public hearings were held by Hamilton County Community & Economic Development on June 4, 2026, and July 2, 2026.	A summary of all comments received is included in the appendix to the Action Plan.	All comments were accepted.	
	Newspaper ad	Broad community	Public notice about the draft AAP, public hearings, and public comment period was published in a local newspaper. The affidavit for the publication is included in the appendix to the Action Plan.	A summary of all comments received is included in Attachment D: Public Comments.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Internet outreach	Broad community	The County posted all notices regarding the Action Plan including public hearings and comment period on the County's website. A copy of the draft Action Plan and Budget were posted on the Community & Economic Development webpage.	A summary of all comments received is included in Attachment D: Public Comments.	All comments were accepted.	
	Other: email to stakeholders	Nonprofits, Local governments, Housing Developers, Affordable Housing Advocates	The County notified its listserv (~420 subscribers) of the draft AAP.	A summary of all comments received is included in Attachment D: Public Comments.	All comments were accepted.	
	Other: online survey	Broad community	The County shared an online survey for broad community engagement.	A summary of all comments received is included in Attachment D: Public Comments.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Hamilton County has received the following annual allocations from HUD for PY2026:

- Community Development Block Grant (CDBG) at \$3,402,402.00
- HOME Investment Partnership Program (HOME) at \$1,310,028.92
- Emergency Solutions Grant (ESG) at \$333,867.00

For PY2026, Program Income is anticipated from CDBG in the amount of \$55,000.00

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,402,402.00	55,000.00	0.00	3,457,402.00	10,207,206.00	Estimate is flat grant funds for all years

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,310,028.92	0.00	0.00	1,310,028.92	3,930,086.76	Estimate is flat grant funds for all years
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	333,867.00	0.00	0.00	333,867.00	1,001,601.00	Estimate is flat grant funds for all years

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other-CDBG-CV	public - federal	Other	0.00	0.00	0.00	0.00	0.00	To prevent, prepare for and respond to the Coronavirus. Anticipating grant closure in the near future.

Table 5 - Expected Resources – Priority Table

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

CDBG projects leverage funds from a variety of sources. Communities undertaking large capital improvement projects often receive State Capital Improvement Program (SCIP) funds and or Local Transportation Improvement Program funds (LTIP). The funds are awarded by the State of Ohio on a competitive basis. Some communities generate local funds through Tax Increment Financing (TIF). TIF is an economic development mechanism available to local governments in Ohio to finance public infrastructure improvements and, in certain circumstances, residential rehabilitation. TIF works by locking in the taxable worth of real property at the value it holds at the time the authorizing legislation was approved; payments derived from the increased assessed value of any improvement to real property beyond that amount are directed towards a separate fund to finance the construction of public infrastructure defined within the TIF legislation. Often, participating communities will contribute their capital improvement or general funds to a project to fill a gap. Additionally, the new Economic Improvement Program will leverage funds for catalytic projects; the complexity and value of projects is expected to increase in the next five years. If a Section 108 loan program is initiated, it will leverage funds as well.

Matching funds for HOME Program activities are provided by volunteer labor in Habitat for Humanity projects as well as developer equity. The amount generated annually more than covers HOME match requirements. Other possible sources of match include the value of labor, donated materials, equipment and professional services donated to County CHDOs constructing or rehabbing affordable housing.

Match requirements for the ESG Program are met through donations from the business community or other private sources received by our Continuum of Care lead agency (Strategies to End Homelessness).

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

Each jurisdiction has separate plans, control of zoning, and land use development. Some communities have embraced Hamilton County's Model Zoning project, which was initiated by the Regional Planning Commission in 2021 with a draft version ready for review in January 2023. The Model Zoning Code was created to provide a standardized zoning code that is modern, simple to use, and provide consistency between jurisdictions. Using a standardized code can simplify and consolidate outdated codes and can make administering and enforcing the code easier and more accessible. Staff are working on implementing the Model Zoning Code in the Villages of North Bend and Fairfax, with other communities expressing interest.

Some communities have recently become active by buying parcels, assembling property for redevelopment, soliciting developers – one such example includes the community of Loveland and its acquisition of 501 Loveland Madeira Road. We anticipate that this assemblage will increase and Woodlawn's acquisition of 4848 Warren Avenue. We anticipate that these assemblages will increase.

Community Housing Action Plans have included analyses of city/village/township owned properties as well as partnerships with the Land Bank to control additional parcels for redevelopment. Housing Action Plans for eight communities (Addyston, Cheviot, Deer Park, Forest Park, Golf Manor, Lincoln Heights, Norwood, and Silverton) have been completed and include an analysis of city/village/township owned properties; these plans are in the implementation stage. Additionally, some communities have worked with the Hamilton County Landbank, a managed entity of The Port, to stabilize and preserve historical landmarks throughout Hamilton County for redevelopment and reuse. The County and Landbank have also worked to control vacant parcels such as those acquired by Lincoln Heights for new affordable single-family housing.

Discussion

This AAP outlines new and strategic programs to maximize the impact of the County's HUD funds and engage more closely with local government partners and community stakeholders. Additionally, the County will continue to build partnerships and lead efforts to maximize all public funds with creative financial leverage including HOME ARP funds.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Eliminate Slum/Blight	2025	2029	Non-Housing Community Development	County Wide Participating Jurisdictions	Spur Economic Development	CDBG: \$50,000.00	Buildings Demolished: 3 Buildings Housing Code Enforcement/Foreclosed Property Care: 1,825 Household Housing Units
2	Fair Housing	2025	2029	Affordable Housing fair housing	Participating Jurisdictions	Increasing Affordable Housing	CDBG: \$75,000.00	Public service activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted
3	Public Facility Improvements	2025	2029	Non-Housing Community Development	Participating Jurisdictions	Public Improvements and Infrastructure Spur Economic Development	CDBG: \$501,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 5,840 Households Assisted
4	Public Infrastructure Improvements	2025	2029	Non-Housing Community Development	Participating Jurisdictions	Public Improvements and Infrastructure	CDBG: \$340,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12,000 households Assisted
5	Improve Quality of Life	2025	2029	Non-Housing Community Development	Participating Jurisdictions	Public Improvements and Infrastructure	CDBG: \$500,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 62500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide Affordable Housing for Homeowners	2025	2029	Affordable Housing	County Wide Participating Jurisdictions	Increasing Affordable Housing	CDBG: \$435,000.00 HOME: \$294,756.50	Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 32 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
7	Provide Affordable Housing for Renters	2025	2029	Affordable Housing	County Wide Participating Jurisdictions	Increasing Affordable Housing	HOME: \$884,269.50	Rental units constructed: 8 Household Housing Unit Rental units rehabilitated: 3 Household Housing Unit
8	Serve Homeless Families and Reduce Homelessness	2025	2029	Homeless	County Wide Participating Jurisdictions	Increasing Affordable Housing	ESG: \$308,827.00	Tenant-based rental assistance / Rapid Rehousing: 300 Households Assisted
9	Spur Economic Development	2025	2029	Non-Housing Community Development	County Wide Participating Jurisdictions	Spur Economic Development	CDBG: \$875,921.60	Facade treatment/business building rehabilitation: 2 Business Businesses assisted: 15 Businesses Assisted Other: 4 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Administration	2025	2029	Administration	County Wide Participating Jurisdictions	Increasing Affordable Housing Public Improvements and Infrastructure Spur Economic Development	CDBG: \$680,480.00 HOME: \$131,003.00 ESG: \$25,040.00	Other: 0 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Eliminate Slum/Blight
	Goal Description	Acquire (when necessary) and demolish obsolete, blighted and condemned commercial and residential properties code enforcement
2	Goal Name	Fair Housing
	Goal Description	Services provided by Housing Opportunities Made Equal
3	Goal Name	Public Facility Improvements
	Goal Description	A variety of public facility improvement activities such as improvements to senior/community centers, community parks and recreational facilities, parking facilities, etc. in participating communities throughout the county.
4	Goal Name	Public Infrastructure Improvements
	Goal Description	A variety of community activities such as improvements to roads, sidewalks and ramps, tree installation, etc. in participating communities of the county.
5	Goal Name	Improve Quality of Life
	Goal Description	A variety of community and county-wide public services such as activities for youth and seniors, EMS staffing, food pantries, social services, homeless services and dental health screenings.
6	Goal Name	Provide Affordable Housing for Homeowners
	Goal Description	Homeowner repair via Council on Aging; lead based paint support; homeowner repair loans via LISC; housing services; estimated 1/4 of non-administrative HOME funds for homeowner activities.

7	Goal Name	Provide Affordable Housing for Renters
	Goal Description	Could include new construction, rehabilitation and or acquisition for rehabilitation undertaken with HOME funds; estimated 3/4 of HOME funds for renter activities.
8	Goal Name	Serve Homeless Families and Reduce Homelessness
	Goal Description	Services and funding intended to quickly end or prevent episodes of homelessness in a cost efficient and effective way.
9	Goal Name	Spur Economic Development
	Goal Description	EIP; facade improvement; microenterprise advancement; commercial redevelopment
10	Goal Name	Administration
	Goal Description	Administrative funds for operation of CDBG, HOME and ESG programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

An estimated 550 extremely low-income, low-income, and moderate-income families will be provided affordable housing based on prior year's performance report.

Projects

AP-35 Projects – 91.220(d)

Introduction

This AAP includes an increased focus on homeowner support, microenterprise assistance, and economic impact programs. All other programs – CDBG Community Specific and community-wide projects, HOME efforts, and ESG activities – will continue.

Projects

#	Project Name
	Administration
	Acquisition and Demolition
	Fair Housing
	Public Facility Improvements
	Public Infrastructure Improvements
	Public Services
	Homeowner Assistance Programs
	Housing Development Projects and Programs
	All HESG – ESG and ESG-CV Programs
	Economic Development
	Code Enforcement

Table 7 - Project Information

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

Allocations are made based on community plans, goals, and needs. CDBG is split between community-specific projects and county-wide services. HOME funds are implemented to preserve, rehabilitate, or create new affordable housing; specific allocations will depend on RFP applications. ESG funds are based on decisions made by the Continuum of Care.

AP-50 Geographic Distribution – 91.220(f)

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

Assistance is provided countywide based on community requests of each participating jurisdiction, plus competitive RFP processes for CDBG nonprofit public services, CDBG façade improvement, CDBG economic development, CDBG microenterprise assistance, and HOME affordable housing. Future requests from participating jurisdictions may be addressed through a competitive RFP or NOFA process.

Geographic Distribution

Target Area	Percentage of Funds
County Wide	50
Participating Jurisdictions	50

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Each community can ask for funds and no allocation priorities are made by geography. Competitive funding for programs determines the balance of spending, including façade improvement, affordable housing, and community and economic development assistance programs. Geographically, funding is spread throughout the county.

The County continues to work with each community to create housing plans and will give preference for projects in these communities with Housing Action Plans that support related activities.

Discussion

Communities with greater need are prioritized for competitive funding in nonprofit services, façade improvement, and Economic Impact Program (EIP) awards. Communities range in size from 700 to 40,000 people and have varying degrees of staffing, budgets, etc.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As housing costs continue to rise, the County will utilize HOME funding to develop safe, decent, affordable housing for low- and moderate-income households. HOME funds will primarily be utilized for the development of affordable housing for homeownership and affordable rental housing development. CDBG funds will be utilized for the rehabilitation of existing units. ESG funds will be utilized to support those experiencing or at risk of homelessness, which is captured in the Annual Goals and Objectives section.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	57
Special-Needs	0
Total	57

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	12
Rehab of Existing Units	45
Acquisition of Existing Units	0
Total	57

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

Discussion

HOME funds will be provided via the RFP process to include new homeowner construction, new rental construction, and rehab of rental units; CDBG funds will help existing homeowners with repairs and foreclosure prevention.

HOME funds will support an anticipated 12 newly produced units, and 3 rehabilitated units. CDBG funds will support an anticipated 10 households through homeowner rehabilitation in Colerain, 12 households through HVAC repair / replacement, 10 lead abatement activities throughout the County, and 10 homeowner rehabilitation loan activities throughout the County.

AP-60 Public Housing – 91.220(h)

Introduction

The Cincinnati Metropolitan Housing Authority (CMHA) was established in 1933 under the provisions of the Ohio Housing Authority Law and is an asset to Hamilton County. Hamilton County will continue to partner with CMHA to address affordable housing needs throughout the County.

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

The County will support competitive RAD projects through its HOME funding RFP cycle.

Most recently, HOME funds have been considered for the following projects: \$300,000 for new construction of single-family homes in Springfield Township by Habitat for Humanity of Greater Cincinnati; \$375,000 for scattered site infill housing in Mt. Healthy by the Homesteading and Urban Redevelopment Corporation (HURC); and support for a Tenant-Based Rental Assistance (TBRA) initiative intended to address immediate housing instability and eviction prevention needs throughout Hamilton County by the Cincinnati Metropolitan Housing Authority (CMHA). The County will continue to award funds using Requests for Proposals and Community Development Advisory Committee (CDAC) recommendations to County Administration.

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

Support CMHA's homeownership and self-sufficiency fair held twice a year by promoting it on social media and with community leaders.

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

Cincinnati Metropolitan Housing Authority (CMHA) is currently designated as troubled. A Recovery Agreement between CMHA and HUD took effect on January 21, 2025. Throughout 2025 and into early 2026, CMHA has submitted quarterly reports to HUD. As of June 30, 2025, CMHA has improved performance and exceeded the scoring levels required under the Recovery Plan, and therefore should no longer be classified as "Troubled" under the Public Housing Assessment System. CMHA is currently awaiting HUD's formal concurrence.

Discussion

The County continues to work with CMHA on strategic projects to address public housing needs throughout the county.

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

Introduction

Strategies to End Homelessness (STEh) acts as the Unified Funding Agency for the Hamilton County Continuum of Care (CoC) and is responsible for overseeing all homelessness activities across the region. Hamilton County participates in the CoC as a voting member.

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

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

The Cincinnati/Hamilton County Continuum of Care (CoC) developed a strategic plan for 2020-2023 that outlined goals with related actions for reducing and ending homelessness, the result of that strategic plan was a set of goals that focus on increased partnership and looking inward to improve operations within the CoC including the following:

- Advocacy for federal, state, and local initiatives that reduce homelessness such as an affordable housing trust fund and secure stable housing for families:
 - Increase ECV and HCV payment standards to increase the likelihood that families will secure quality stable housing
 - Security of a dedicated source of funds for the Housing Trust Fund
- Strengthen the CoC's operations:
 - Research and share best practices for CoCs and agencies
 - Implement policies that empower working groups to give more decision-making authority
- Engage Landlords to increase and retain affordable housing and remove barriers:
 - Improvement of landlord recruitment through community engagement and incentive programs
 - Early and frequent advocacy with landlords to prevent evictions
 - Implementation of specialized systems to engage landlords such as Padmission
- Coordinated Entry Refinement as an effort to capture homeless population reflective of County:
 - Expansion of Progressive Engagement Program to increase RRH resources for higher barrier citizens
 - Replacement/Updating the Homeless Screening Tool (VI-SPDAT) to further capture most vulnerable citizens facing or experiencing homelessness
 - Conduct Focus Groups with persons with lived experience to identify areas of improvement
 - Highlight voices of persons with lived experience through workgroups and panels
- Increase supportive services:
 - Dedicated funds to leverage Aftercare programs
 - Streamline partnerships in the community for linkages to ongoing Mental Health, Substance Use Disorder, Transportation, and/or Emergency Assistance Services
 - Increase Peer Support across the system with engagement from persons with lived experience

Strategies to End Homelessness coordinates street outreach efforts with community partners that employ trained social workers to provide case management to homeless persons in our community. Social workers reach out directly and build crucial relationships with people experiencing homelessness

to assist them in finding resources and shelter. Local street outreach partners include:

- Lighthouse Youth and Family Services, which targets homeless youth
- Greater Cincinnati Behavioral Health's Projects for Assistance in Transition from Homelessness (PATH) Team, which targets people with mental health issues
- Greater Cincinnati Behavioral Health's SUD Street Outreach, which focuses in-person struggling with substance abuse
- Veterans Administration, which targets veterans sleeping unsheltered
- Cincinnati Center City Development Corporation's "GeneroCity 513" project which targets services to people sleeping unsheltered in the urban core, specifically the downtown and Over-the-Rhine sections of the City of Cincinnati

Addressing the emergency shelter and transitional housing needs of homeless persons

Homeless transition efforts start with utilization of emergency shelters: Over the past 10 years, the number of shelters has decreased and the services at each shelter have increased. They now include: Lighthouse Youth & Family Services Sheakley Center for Youth - Young Adult Shelter

- Lighthouse Youth & Family Services – Mecum Center for 13–17-year-olds
- City Gospel Mission - Men's Faith-Based Shelter
- Shelterhouse: Esther Marie Hatton Center for Women - Women-Only Shelter
- Shelterhouse: David and Rebecca Barron Center for Men -Safe & Step-Up Shelter for Men
- Bethany House: Family Shelter
- Found House Interfaith Housing Network: Family Shelter
- Catholic Worker House: Faith-based Emergency Shelter

Upgrades to the community's shelter facilities and services include:

- Improved shelter facilities, which encourage people to come in off the streets at night; plus, the improved shelters no longer turn residents back to the streets during the day;
- Daytime services, which include drug and alcohol treatment, mental and medical health services, and job search and placement;
- Higher quality and increased case management services to help residents navigate complex systems effectively, and receive the assistance they need to exit homelessness;
- Step-up model, which incentivizes residents to engage in the services that will assist them out of homelessness.

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

Beyond the emergency shelter system is a three-pronged approach to reducing the period of time persons experience homelessness and ensuring they find permanent housing solutions via Rapid Re-housing, Permanent Supportive Housing and Transitional Housing offerings:

- Rapid Rehousing utilizes a housing first approach to move people experiencing homelessness

into permanent housing as quickly as possible.

- Permanent supportive housing combines services and housing to support persons with serious mental illness or other disabilities that need professional care, advocacy and assistance to find stability.
- Transitional Housing are those programs, through the Continuum of Care, that facilitate the movement of homeless individuals and families into permanent housing via short or medium term assistance lasting from one month to two years.

In addition to the three-pronged approach, adoption of the Progressive Engagement Rapid Rehousing model has been implemented to serve high barrier clients quickly to reach stabilization. The program methodically reduces the length of time high barrier, chronically homeless individuals experience living in spaces not meant for human habitation or shelter.

The CoC has engaged Community Solutions to implement the project “Built for Zero – Large City Last Mile” that is in the initial two-year term. The goals set by the CoC includes ending Chronic Homelessness in Hamilton County by December 31, 2025. Representatives of Hamilton County, the City of Cincinnati, and various stakeholders serve on this committee.

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

- The Center for Respite Care assists persons experiencing housing instability who are coming from health care facilities and are too sick to care for themselves but not sick enough to remain in the hospital.
- There is an inadequate supply of recovery housing for persons dealing with addiction.
- The Office of ReEntry provides supportive services for anyone with a criminal background, but housing remains the largest need.
- CMHA has received Housing Choice Vouchers and HUD-VASH recipients who may be coming from mental health and/or health care facilities

Additionally, the CoC will expand homelessness prevention / shelter diversion services to be in alignment with community need:

- Expand Shelter Diversion services, including through connection to stimulus funds available through the Hamilton County and Ohio Department of Development; and
- Expand Eviction Prevention services, in alignment with efforts led by the City of Cincinnati and Hamilton County, and also through connection to Prevention, Retention, Contingency (PRC) funds available through the Hamilton County Department of Job and Family Services.

Discussion

The County will continue to partner with outside agencies and seek additional funding to meet these needs.

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

Introduction:

Hamilton County Community & Economic Development examined many facets of housing in Hamilton County, and continues to make recommendations to improve the housing market in three ways: producing new homes; preserving existing housing; and protecting households from negative housing outcomes. In each of these three areas, there are important challenges that all local governments in Hamilton County must address to achieve a future in which every resident has access to a range of affordable housing choices.

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

Not In My Back Yard (NIMBY)-ism is still very high in Hamilton County. It is getting better through proactive public education. However, zoning issues have greatly restricted multi-family housing development and density for single-family homes beyond the City of Cincinnati. The general public assumes that all multi-family housing can and will become subsidized housing.

Relatedly, property owners fear that their property values will decrease as a side effect of multi-family housing. In recent years, Hamilton County began housing development programs. The developments vary – rental and homeownership – new and rehabbed – senior and family – housing for fully abled and for physically/mentally challenged – as well as permanent supportive housing. This will continue in the coming years.

In early 2023, the Hamilton County Regional Planning Commission finalized a draft Model Zoning Code that is modern, simple to use, and provides consistency between jurisdictions. Using a standardized code can simplify and consolidate outdated codes and can make administering and enforcing the code easier and more accessible. The model code has three broad sections that address zoning related issues: Administrative, Zoning Regulations, and A La Carte.

Property tax bills increased significantly in 2024. A study co-produced by nonprofit Housing Opportunities Made Equal (H.O.M.E.) suggests they have impacted homeowners differently. According to the study, about a quarter of properties in the county saw their taxes go down, and another quarter saw them stay flat; those properties tended to be, on average, among the highest value in the county. Meanwhile, the biggest increases in property taxes tended to be among lower-valued properties. Homes in low-income neighborhoods saw an average increase of \$730 a year in their property taxes, with some areas experiencing significantly higher increases. Local and state officials advise that they are looking for ways to reduce the burden on moderate income homeowners. H.O.M.E.'s study suggests state law changes, alternate tax assessment techniques for the county auditor, and lower property taxes offset by other revenue sources for municipalities like the City of Cincinnati.

Hamilton County Community & Economic Development examined many facets of housing in the County, and continues to make recommendations to improve the housing market in three ways: producing new

homes; preserving existing housing; and protecting households from negative housing outcomes. In each of these three areas, there are important challenges that all local governments in Hamilton County must address to achieve a future in which every resident has access to a range of affordable housing choices.

Discussion:

The goals and recommendations in this AAP will be measured and re-evaluated to remain organic as strategies and programs are tested, revised, refined and shared. The progress will be measured via our annual CAPER as well as public meetings, reports and complimentary planning efforts.

AP-85 Other Actions – 91.220(k)

Introduction:

Community & Economic Development works with outside agencies, internal County divisions and departments, and other government officials on many needs listed below.

Actions planned to address obstacles to meeting underserved needs

The County will continue to invest funds strategically to make the most impact in the community with priority given to projects that leverage HOME and CDBG funds. The County will continue to seek other funding and will assist stakeholder partners to do so as well.

Actions planned to foster and maintain affordable housing

The Community Wide Housing Strategy was implemented in 2022; Housing Action Plans have been created for multiple local governments as requested. The HOME RFP for affordable housing projects will continue to be improved. County staff will continue engagement with the Greater Cincinnati Affordable Housing Advocates and the Greater Cincinnati Homeless Coalition. Community & Economic Development has recently developed a countywide home repair loan program, which prioritizes an affordable mechanism to help keep homeowners in their homes.

Actions planned to reduce lead-based paint hazards

Hamilton County allocated a total of \$300,000 in CDBG funds in 2020, 2021, and 2022 as a match for the Lead Pollution Control Grant with Hamilton County Public Health. Community & Economic Development has recently developed a countywide home repair loan program, which prioritizes health and safety repairs including lead issues; to support this work, Community & Economic Development implemented a lead hazard control grant match.

Actions planned to reduce the number of poverty-level families

The HOME RFP for affordable housing projects will continue to support affordable housing opportunities. Additionally, Hamilton County developed a HOME-ARP Allocation Plan to administer the \$5.4 million from HUD to address housing assistance needs and supportive services primarily to serve qualifying populations in the county. The funds have been and will continue to be awarded through RFP processes in the coming months.

Actions planned to develop institutional structure

The Homesteading & Urban Redevelopment Corporation (HURC) applied to become a CHDO and has been approved by staff. Through partnerships with a variety of federal and state agencies, the HURC provides communities with property acquisition assistance to confront some of the most pervasive problems facing disinvested communities, including vacancy and blight. The HURC is the regional contact for National Community Stabilization Trust, which facilitates access to national lenders working to resolve complex issues facing communities with foreclosed properties. Habitat for Humanity of Greater

Cincinnati (Habitat) has recently applied to become a CHDO and has been approved by staff. Habitat promotes affordable home ownership, home repair, workforce development in the construction field, and advocacy for safe and affordable homes.

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

The community wide “Housing Our Future” housing strategy was released in June 2022 with monthly webinars on specific subjects. Relatedly, County HOME funds have been used to develop Housing Action Plans for eight communities, including Addyston, Cheviot, Deer Park, Forest Park, Golf Manor, Lincoln Heights, Norwood, and Silverton.

During 2020, County staff developed new relationships with nonprofits throughout the County that were funded with general CARES funds. This translated into more and new nonprofit organizations applying for CDBG funds through our Nonprofit Services RFP in 2022, 2023, 2024, and 2025. In 2026, our staff is engaging current and prospective nonprofit grant recipients through frequent technical assistance sessions and learning opportunities.

Discussion:

County staff and leadership will be defining specific goals, action steps, and pilot programs for 2026 and beyond. This will include input and feedback from current and new partners and stakeholders. It is assumed that multi-year goals and programs will continue to be created, tested, measured, improved, and grown to ensure the best outcomes.

Program Specific Requirements

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

Introduction:

Hamilton County's program specific requirements for CDBG, HOME, and ESG are listed below. The FY 2026 Action Plan includes a CDBG budget of \$3,402,402.00 in Entitlement funds and approximately \$55,000.00 anticipated in Program Income. The County typically exceeds the required 70% of use of CDBG funds for low- and moderate-income benefit. Slum and blight removal averages no more than 10 - 15% of the annual grant amount. It is not anticipated that any CDBG funds will be used for urgent need.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	55,000.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	55,000.00

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is	
Annual Action Plan	49

as follows:

None. All activities are as listed in Section 92.205.

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

The County utilizes the prorated reduction method of recapturing HOME funds for all assistance to homebuyers as required in 24 CFR § 92.254(a)(5). Depending on the length of the period of affordability, a percentage of the assistance is forgiven each year until there is no balance remaining. As an example, assistance provided requiring a 5-year period of affordability would be forgiven at a rate of 20% per year. If a home is sold prior to the end of the original homebuyers' affordability period, the County recaptures the appropriate portion of HOME funds from the homebuyer and reports it as program income.

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

Hamilton County will use the HOME Program guidelines as a minimum in determining the period of affordability. Funding provided per rental or homeownership unit <\$15,000 will have a 5-year period of affordability, funding provided between \$15,000 and \$40,000 per unit will have a 10-year period of affordability, and funding >\$40,000 per unit will have a 15-year period of affordability.

New construction rental projects will have a 20-year period of affordability, regardless of the amount of subsidy, as required by the HOME regulations.

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

Hamilton County will not use HOME funds for this purpose.

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

Not applicable.

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

Not applicable.

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that**

limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Strategies to End Homelessness (CoC lead) administers the County's Emergency Solutions Grant (ESG) funds. In order for Strategies to End Homelessness to receive ESG funds, the County requires that any agencies receiving ESG funds be monitored and in compliance with the Emergency Shelter Grant Program regulations. Staff at Strategies to End Homelessness (STEh) must monitor all agencies annually for compliance. Hamilton County's ESG Policies and Procedures are attached for reference.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Cincinnati and Hamilton County utilize a Central Access Point (CAP). CAP currently screens and schedules intakes for the four family shelters, a shelter for 18- to 24-year-old individuals, a single men's shelter, and a transitional housing program for single men with substance abuse issues. CAP also refers to a Shelter Diversion program, a case management program, to help individuals avoid entering shelter. Everyone who calls CAP is screened in the same manner to determine which program is best suited to the caller's needs. The caller is finally referred to the appropriate program and contacts the agency directly to complete their intake.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Annually, Strategies to End Homelessness provides data on system need and capacity to Hamilton County. Hamilton County determines the best use of the funding to mitigate gaps in need. Once the component is determined, STEh acts on behalf of Hamilton County to identify appropriate entities to administer the service delivery of the ESG project. The Emergency Solutions Grant allocation process is an inclusive process of the provider network and the CoC Board. Using agreed upon performance measures, identified in collaboration with the ESG recipients and sub-recipients, performance is reviewed to ensure projects meet the established goals. The final allocation recommendation for each agency is then submitted to the County for inclusion in the County's budgets and Action Plans.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions

regarding facilities and services funded under ESG.

24 CFR 576.405(a) requires the participation of not less than one homeless individual or formerly homeless individual on the board of directors or other equivalent policy-making entity of the recipient. CoC membership currently fulfills this requirement.

The City's Continuum of Care has a HUD-designated primary decision-making group and oversight board referred to as the Homeless Clearinghouse. This group is mandated to have at least two homeless/formerly homeless person as an active member. As the oversight board of the CoC, the Clearinghouse's responsibilities are: 1. Ensure that the CoC is meeting all of the responsibilities assigned to it by HUD regulations, 2. Represent the relevant organizations and projects serving homeless subpopulations, 3. Support homeless persons in their movement from homelessness to economic stability and affordable permanent housing within a supportive community, 4. To be inclusive of all the needs of all of Cincinnati's and Hamilton County's homeless population, including the special service and housing needs of homeless sub-populations, 5. Facilitate responses to issues and concerns that affect the agencies funded by the CoC that are beyond those addressed in the annual CoC application process.

Additionally, STEH's Board of Directors maintains at least two persons with lived expertise as voting members of the Board. STEH monitors all ESG subrecipients annually and subrecipients are required to have a homeless or formerly homeless individual on their agency board, although we encourage at least two members with lived expertise to lessen the likelihood of a gap in compliance with this requirements as membership turns over.

5. Describe performance standards for evaluating ESG.

Projects are evaluated on compliance with regulations, number served, positive exits to housing, income, and recidivism measures. Projects falling below community benchmarks may be subject to corrective action. Benchmarks are made in consideration of specific populations such as youth, families, and high-barrier populations. Performance measures are included in the allocation process for Emergency Solutions Grant funding. The total amount of administration of ESG is capped at 7.5% annually.

Discussion:

N/A

2026 Annual Action Plan by Grant, Community and Programs & Activities				
CDBG				
	CDBG Community Specific Programs			
	Community	Project/Program Name	Amount	
	Cheviot	Harvest Home Park Improvement - Phase III	\$	81,000.00
	Colerain Township	Groesbeck Park Improvements	\$	50,000.00
	Colerain Township	Home Rehabilitation	\$	100,000.00
	Golf Manor	Acquisition and Demolition	\$	20,000.00
	Green Township	Bosken Park Improvements	\$	250,000.00
	Lincoln Heights	Street Tree Planting	\$	15,000.00
	Lockland	Code Enforcement - Phase 3	\$	30,000.00
	Norwood	Curb Ramps and Sidewalks	\$	150,000.00
	Silverton	Ralph J. Fink Park	\$	20,000.00
	Springfield Township	Sidewalks	\$	50,000.00
	Springfield Township	Parks and Rec - Lexington Heights	\$	100,000.00
	Wyoming	Public Sidewalk Reconstruction	\$	125,000.00
	Total Community Specific Projects & Programs		\$	991,000.00
	CDBG Total Community Wide Programs			
	Agency	Project/Program	Final Amount	
	Housing Opp Made Equal	Fair Housing Services	\$	75,000.00
	TBD	Nonprofit Services	\$	500,000.00
	Council on Aging	Homeowner Housing Programs	\$	100,000.00
	TBD	Microenterprise Assistance Program	\$	150,000.00
	HC Public Health	LeadBased Paint Grant Match	\$	50,000.00
	TBD	Countywide Rehab Program	\$	125,000.00
	TBD	Façade Improvement Pilot Program	\$	50,000.00
	CED	Housing Services	\$	60,000.00
	TBD	Economic Impact Program	\$	675,921.60
	Total Community Wide Programs		\$	1,785,921.60
	CDBG Planning + Administration			
	Agency	Project/Program	Final Amount	
	CED	Planning + Administration	\$	680,480.40
	Total Planning + Administration		\$	680,480.40
	Total CDBG			
			\$	3,457,402.00
		2026 Allocation	\$	3,402,402.00
		2025 Rollover	\$	-
		Anticipated Program Income	\$	55,000.00
		Allocation + PI	\$	3,457,402.00
		Variance	\$	-
	HOME			
	Agency	Project/Program	Final Amount	
	TBD	CHDO	\$	196,504.34
	TBD	Housing Development Projects & Programs	\$	982,521.69
	CED	Administration	\$	131,002.89
	Total HOME Projects & Programs		\$	1,310,028.92
	ESG			
	Agency	Project/Program	Final Amount	
	Strategies to End Homelessness	Rapid Rehousing Program + Homeless Prevention	\$	308,826.98
	CED	Administration	\$	25,040.03
	Total ESG Projects & Programs		\$	333,867.00

Citizen Participation Plan

Overview

The Citizen Participation Plan encourages citizen participation throughout the U.S. Department of Housing and Urban Development (HUD) required processes. The citizen participation plan must provide for and encourage citizens to participate in the development of the Consolidated Plan, the Annual Action Plan and the Annual Performance Report. This plan is designed to encourage participation by low- and moderate-income persons and by residents of predominantly low- and moderate-income neighborhoods. It sets forth the process to be followed for the development and evaluation of programs and activities covered in the five-year Consolidated Plan and Annual Action Plans.

Terms and Definitions

Annual Action Plan (AAP) The annual application that describes how the County will use its anticipated CDBG, HOME and ESG resources to implement the CP in a one-year time frame. The Annual Action Plan also describes other actions that the County, its subrecipients, and other community partners will take to implement its Consolidated Plan.

Citizen Participation Plan (CPP) The required plan that sets forth the County's policies and procedures for public participation in HUD programs. The adopted plan must be used when developing the Consolidated Plan, substantial amendment to the plan, and the Consolidated Annual Performance and Evaluation Report.

Community Development Advisory Committee (CDAC) An advisory board to the County made up of residents, stakeholders, and community agencies. It is the official body for reviewing and making recommendations for the CDBG, ESG, and HOME programs.

Community Development Block Grant (CDBG) A federally funded program administered by HUD whose primary objective is to principally benefit persons of low-

and moderate-income by providing decent housing, a suitable living environment, and through expanding economic opportunities.

Consolidated Annual Performance and Evaluation Report (CAPER) Reports the one-year progress and performance of the CDBG, HOME and ESG programs administered by the County and its Subrecipients.

Consolidated Plan (CP) A five-year comprehensive plan that describes the County housing and community development needs and sets forth local strategies to address them. The Consolidated Plan must be submitted to HUD in order for the County to receive CDBG, HOME and ESG funds.

Emergency Solutions Grant (ESG) A federally funded program administered by HUD whose objectives are to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

HOME Investment Partnership (HOME) A federally funded program administered by HUD whose objectives are to provide decent, safe and affordable housing, alleviating the problems of excessive rent burdens, homelessness and deteriorating housing stock nationwide.

Low- to Moderate-Income (LMI) Low- to moderate-income represents those whose income are at 80% or below the area median family income, as determined by HUD Section 8 limits, published annually.

U.S. Department of Housing and Urban Development (HUD) The federal agency that oversees the use of CDBG, HOME, and ESG funds, approves the County's Consolidated Plan, Annual Action Plan, Consolidated Annual Performance and Evaluation Report (CAPER), and any amendments to the aforementioned items. HUD also is the agency that monitors the County for compliance with all applicable regulations.

Substantial Amendments to the Consolidated Plan or Annual Action Plan

The Citizen Participation Plan requires Hamilton County to identify the criteria it will use for determining what constitutes a substantial amendment to the Consolidated Plan

and / or Annual Action Plans. The County shall amend its approved plan whenever it makes one of the following decisions:

- An activity not previously included in a consolidated plan or annual action plan is added; or
- A project's budget is increased or decreased by 50% or more at one time; or
- The location of an activity changes.

Notices announcing the requested substantial amendment and the start of a thirty (30) day public comment period will appear in at least one local newspaper of general circulation. After the comment period, the requested change goes before the Board of County Commissioners for approval. Changes that occur that do not meet the above definition are considered administrative in nature and do not go through the substantial amendment process. These changes are made internally and appear as revisions in the CAPER at the end of the program year.

As of January 2025, the CDBG Participating Communities include: Anderson Township, Newtown, Columbia Township, Mariemont, Fairfax, Maderia, Silverton, Norwood, Sycamore Township, Deer Park, Golf Manor, Montgomery, Symmes Township, Loveland, Reading, Amberly Village, Arlington Heights, Saint Bernard, Elmwood Place, Lockland, Lincoln Heights, Wyoming, Woodlawn, Glendale, Sharonville, Springdale, Forest Park, Greenhills, Springfield Township, Mount Healthy, North College Hill, Colerain Township, Crosby Township, Harrison Township, Harrison, Whitewater Township, Miami Township, Cleves, North Bend, Addyston, Green Township, Delhi Township and Cheviot.

Amendments must be approved by their respective council or a body that has been delegated responsibilities relevant to the CDBG program.

Hamilton County will be the final arbiter of matters relating to the amendment process for CDBG, HOME and ESG funds.

Plan records and information, consistent with state and local laws regarding personal privacy and obligations of confidentiality, are available for citizen review at Hamilton County Community & Economic Development, 138 E. Court Street, Room 1002 Cincinnati, Ohio 45202. The office may be reached by phone at 513-946-8234 during normal business hours.

Consolidated Plan (CP), Annual Action Plan (AAP), and Consolidated Annual Performance and Evaluation Report (CAPER)

At least two public hearings will be held per year to obtain residents' views and to respond to proposals and questions, to be conducted at a minimum of two different stages of the program year. Together, the hearings will address housing and community development needs, development of proposed activities, proposed strategies and actions for affirmatively furthering fair housing, and a review of program performance.

The County will publish and otherwise make available the Consolidated Plan and Annual Action Plan in a manner that allows residents, public agencies and other interested parties a reasonable opportunity to examine its contents and submit comments. The publication and availability efforts will include publishing a notice of availability and summary of the applicable document in a newspaper of general circulation; placing the summary document on the County's website; sending electronic copies by request via e-mail; and providing a reasonable number of free copies to requesting agencies or individuals. The proposed Consolidated Plan and / or Annual Action Plan will be made available to the public for comment for at least thirty (30) days.

The County will publish and otherwise make available the Consolidated Annual Performance and Evaluation Report (CAPER) in a manner that allows residents, public agencies and other interested parties a reasonable opportunity to review and submit comments. Public notices regarding the opportunity to review and comment on the CAPER will be advertised in a local newspaper of general circulation, and through social media including the County's website. The County will allow for at least a fifteen (15) day review and comment period for the CAPER.

During Public Comment Periods

During public comment periods, one copy of the applicable DRAFT document will be available per requesting agency. The Community & Economic Development office is accessible for people with mobility impairments. In addition, at a minimum, the executive summary of the DRAFT documents will also be available on the Hamilton County website, and the access to this website is available to those without computers at the Cincinnati & Hamilton County Library; library staff can assist those without

computer experience. Hamilton County will make reasonable accommodation to provide relevant documents for review in accessible formats upon request. Information will also be made available through translation or interpretation in Spanish, consistent with federal requirements.

DRAFT Documents include:

- Proposed Consolidated Plan (CP)
- Proposed Annual Action Plan (AAP)
- Proposed Consolidated Annual Performance and Evaluation Report (CAPER).

Public Hearings

Public hearings will be held to hear citizens' views about housing and community development needs, proposed use of CDBG, HOME, ESG and any other HUD funds, and progress in meeting identified goals and objectives. Hearings will be held in places accessible to persons with disabilities and appropriate accommodation will be made to meet the needs of hearing-impaired attendees. The purpose of the public hearings will be to:

- Hear views of citizens, public agencies and other interested parties.
- Respond to proposals and comments at all stages of the submission process.
- Identify housing and community development needs.
- Review proposed use of funds.
- Review program performance.

A minimum of two (2) hearings for each annual program cycle will be held at different times during the Program Year (PY). The Program Year starts July 1st of each year and ends June 30th of the following year. Hamilton County Board of County Commissioners will hold at least one hearing prior to approval of the Consolidated Plan and / or the Annual Action Plan, and at least one hearing will be held prior to the submission of the Consolidated Annual Performance and Evaluation Report (CAPER) to HUD.

The hearings will be held at times and locations convenient to potential and actual beneficiaries of each program covered within the Consolidated Plan. The location will

usually be the Todd B. Portune Center for County Government, 138 East Court Street, Cincinnati, OH 45202. To give adequate notice of public hearings, Hamilton County Community & Economic Development will publish notices detailing the purpose of the hearings, at least fourteen (14) days in advance of any public hearing. Information about public hearings can also be accessed on the county website at https://www.hamiltoncountyohio.gov/government/board_of_county_commissioners/commissioners_meetings.

All public hearings will be held at times and locations convenient to potential and actual beneficiaries, with suitable accommodation for persons with disabilities. The County will also make every effort to accommodate non-English speaking residents who wish to participate in the public hearing. When contacted in advance the County will attempt to locate and secure translators.

Additional Documentation

Information about the proposed projects within the Consolidated Plan and Annual Action Plans will be available to the public upon request. This includes, but is not limited to:

- The level of annual funding.
- The range of projects that may be undertaken and the objectives to be met.
- The amount of assistance that will benefit LMI persons.
- Plans to minimize displacement and explain the assistance available to those displaced.
- The annual community development schedule and procedure.
- Copies of the regulations and issuances governing the program.
- Documents regarding other important program requirements, such as contracting procedures, environmental reviews, fair housing, and other equal opportunity requirements and relocation provisions.
- All key documents, including prior applications, grant agreements, the citizen participation process, performance reports, other reports required by HUD and the proposed application for the current year.
- Record of hearings.
- All mailings and promotional materials.
- Documentation of funding awards and the selection process.

Comments

The County will provide a minimum of thirty (30) days to receive comments from the public on proposed consolidated plans, annual action plans, and substantial amendments to the Consolidated and Annual Action Plans.

The County will provide a minimum of fifteen (15) days to receive comments from the public on the Consolidated Annual Performance and Evaluation Report (CAPER).

All comments shall be submitted to: Hamilton County Community & Economic Development, 138 E. Court St, Room 1002 Cincinnati, Ohio 45202.

Hamilton County will consider the comments and views received in writing during the comment period or verbally at public hearings. Summaries of all comments and responses will be attached to the final Consolidated Plan, Annual Action Plan, or CAPER.

Technical Assistance

Technical assistance will be provided to any group, representing very low-, low-, and moderate-income persons, that wants to develop funding proposals for any of the programs covered by the Consolidated Plan. The level and type of assistance may vary and will be determined by Hamilton County and / or the specific cooperating community as applicable. Representatives from Hamilton County will provide the necessary assistance and expertise. To receive technical assistance, contact the Hamilton County Community & Economic Development Administrator at 513-946-8234.

Complaints

Complaints pertaining to the plans and documents identified in the Citizen Participation Plan, written and verbal, will be responded to within fifteen (15) working days. When a written complaint is directed toward a specific cooperating community, Hamilton County and the affected community will provide a written response within fifteen (15) working days.