



2025-2029 Consolidated Plan and 2025 Annual Action Plan

July 11, 2025



Prepared in partnership with:



Executive Summary

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

1. Introduction

The Consolidated Plan for Clermont County, Ohio, has been prepared in accordance with guidelines established by the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grants (CDBG) and Home Investment Partnership (HOME) programs.

This Consolidated Plan outlines housing, community and economic development needs, priorities, strategies, and projects that will be undertaken by Clermont County with the funds that the County receives from the U.S. Department of Housing and Urban Development (HUD). As an entitlement jurisdiction, the County receives an annual share of federal Community Development Block Grant (CDBG), and through the Clermont County. In order to receive its CDBG and HOME entitlement funds, the County must submit this Consolidated Plan and First Year Annual Action Plan to HUD. The funds are intended to improve the lives of lower and moderate-income households by improving the housing and communities in which they live, and to expand their economic opportunities.

The Consolidated Plan serves the following functions:

- It acts as a planning document for the County, which builds upon a citizen participation process;
- It allows the County to be eligible to submit an application for federal funds under HUD's formula grant programs;
- It provides the County with a strategy to be followed in carrying out HUD programs; and
- It serves as an action plan that provides a basis for assessing performance.

Compliance with Executive Orders

Clermont County shall administer its grant in accordance with all applicable immigration restrictions and requirements, including the eligibility and certification requirement that apply under title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, as amended (8 U.S. C. 1601-1646) (PRWORA) and any applicable requirements that HUD, the Attorney General, or the U.S. Citizenship and Immigration Services may establish from time to time to comply with PRWORA, Executive Order 14218 or other Executive Orders or immigration laws. The County will not use funding under this grant in a manner that by design or effect facilitates the subsidization or promotion of illegal immigration or abets policies that seek to shield illegal aliens from deportation. Unless excepted by

PRWORA, the County will use SAVE, or an equivalent verification system approved by the Federal government, to prevent any Federal public benefit from being provided to an ineligible alien who entered the United States illegally or is otherwise unlawfully present in the United States.

Clermont County agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

Clermont County will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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

The primary purpose of the Consolidated Plan is to determine how HUD block grant funds should be spent to best meet the county's most pressing needs. To achieve this goal, the County utilized a variety of methods to develop a comprehensive account of current housing and community development needs, including resident and stakeholder surveys, public meetings and comment periods, focus groups on a variety of topics, stakeholder interviews, analysis of data and best practices, and a needs assessment and market analysis.

Priorities and goals were set through the strategic planning process. In this way, the Strategic Plan acts as a guide to direct the allocation of HUD funds in a manner that maximizes community impact by prioritizing funding to the County's most pressing housing and community development needs. Local cities, townships, villages, and organizations also had the opportunity to submit projects and programs that they believed were needed in their communities, and a meeting was held with County staff to weigh priorities. Following is an outline of the goals that were set through this process of prioritization:

- Housing needs: Improved housing affordability and quality for both homeownership and rental housing, housing solutions for the homeless and special needs populations. Improvements to housing accessibility.
- Neighborhood revitalization: A variety of community improvements including; infrastructure, street/road improvements, sewer, water, sidewalks, broadband were all raised as important needs throughout the County.
- Public facilities: Emergency shelter for homeless and domestic violence victims, senior and youth facilities, parks, recreation and community centers were raised as important needs throughout the County.
- Public services: job training and creation, public transportation, youth services, childcare services, supportive services for special populations and the homeless were raised as important needs for the County.
- Economic Development: Job creation, creation of improved business sites, improvements to business facades, and revitalization of commercial centers.

The community development strategies will focus on direct assistance to low- and moderate- income households, and to areas with high concentrations of low- and moderate-income persons, which aligns with the regulatory restrictions that govern the use of CDBG funds. Homeless and special needs assistance will be directed to agencies that serve their target populations, regardless of their geographic location.

3. Evaluation of past performance

The County's needs are many and significant, and the success of previous programs did influence both public and staff perceptions of needs and priorities. The Self-Evaluation sections of recent CAPERs describe the County's progress in providing decent, safe, and affordable housing, in the demolition of dilapidated structures, the improvement of the housing stock, the improvements to vital public infrastructure, and the provision of important public services.

In the interviews with many stakeholders, there were discussions about the County's performance and engagement around the issues that matter most to them. They indicated that the Community Development staff have been quite involved and good to work with. This plan is an opportunity to help ensure alignment of needs and funding.

4. Summary of citizen participation process and consultation process

As noted in Section PR15 detail of processes, the County considers the broad involvement of residents to be essential to the development and implementation of its Five-Year Consolidated Plan and Annual Action Plans. Online 13 Stakeholder and 264 Public Surveys were completed, followed by 2 public meetings (one in person and the other virtual via ZOOM), with public comment periods, and 7 stakeholder interviews. All public participation activities were planned and facilitated to obtain as much input as possible in the course of Plan development.

The County seeks to ensure that all Public Hearings are held at times and locations convenient to potential and actual beneficiaries and with accommodation for persons with disabilities. The County advertised its willingness to provide accommodations, when requested in advance, for those individuals in need of special assistance.

5. Summary of public comments

There were no public comments received during the development of the Plan.

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

There were no public comments received during the development of the Plan.

7. Summary

A common thread heard throughout the stakeholder input is that there is a huge need for housing (rental housing, homeownership, and housing for special needs and homeless populations), economic vitality and job creation, public facilities and services, neighborhood revitalization, and Infrastructure. The long-term focus is on improving the living conditions of low- and moderate-income households, improving neighborhoods, and on improving the ability of households to afford decent housing and still meet their other life needs. Based upon focus groups, stakeholder interviews and an analysis of the data, housing was the highest scoring need in the community. The data analysis also revealed the need for neighborhood revitalization through infrastructure, public facilities, and public services.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

The Clermont County Community and Economic Development Division acts as the lead agency for the development and administration of the Consolidated Plan and its funded projects. The Community Development Division is a division within the Department of Development, serving directly under the Board of Commissioners. Clermont County receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME). Under the CDBG and HOME programs, the County has jurisdiction over the entire county.

Consolidated Plan Public Contact Information

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

1. Introduction

The consultation process for preparation of the 2025 - 2029 Consolidated Plan has been multi-faceted. The public meetings held at the onset of development of the Plan had a strong presence of individuals advocating for creating jobs and job training, homeless shelter, affordable housing rentals, home ownership opportunities, and infrastructure including roads, sidewalks and sewer. One on one interviews were held with representatives of the Clermont County Mental Health and Recovery Board, Clermont County Community Services, Wayne Township Trustee, Clermont Metropolitan Housing Authority, Clermont Senior Services, Habitat for Humanity Cincinnati, and IPM Food Pantry. Documents were studied, including a new housing study that is being conducted.

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

Clermont County is committed to addressing the community's priority needs in the most efficient and effective way possible. In order to do that, the County consults with public and private agencies that provide assistance with housing, and a variety of services. Community and economic development entities are also consulted.

County staff members serve on various committees concerned with the needs of special populations in the County. The Community Development Administrator continues to build relationships throughout the County. Through this involvement, the County is aware of infrastructure, facility, housing and health needs, and has provided various programs to meet such needs. By partnering with many different departments, agencies, and organizations the Department of Development is able to utilize the collective knowledge of local subject matter experts to help develop strategies and goals to address the County's priority needs.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

There are eight Entitlement Counties in Ohio that receive direct funding from HUD through the Emergency Shelter Grant (ESG) program. The remaining 80 counties are considered to be within the Ohio Balance of State (BOS). Clermont County is part of the Balance of State (BOS), where organizations once received funding directly from the State to implement programs associated with homelessness. In 2013, the BOS agencies were united into Regions. Butler, Clermont, and Warren Counties were joined to

form Region 14. All three counties within Region 14 have a local housing coalition. For Clermont County, it is the Clermont County Housing and Homeless Coalition.

The County has good communication and a supportive relationship with other political jurisdictions within the County. The community development staff act as advocates for many organizations across the County and seek to stay involved. They have developed a formal process for communities and agencies to propose programs and projects of benefit. They stay abreast of the plans of the Housing Authority. They are also actively involved in the Continuum of Care and homelessness issues.

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

HUD awards funds to the Ohio Balance of State (BOS) for Continuum of Care (CoC) programs. The CoC competition is released annually for renewal projects and new project applications. The Ohio Department of Development (ODOD) determines funding for renewal projects and new projects. The Coalition on Homelessness and Housing in Ohio (COHHIO) is the administering agent of Ohio's Balance of State funding. These funds are known as HCRP (Homeless Crisis Response Program) which includes a variety of programs administered locally by Continuum of Care (COC) programs. Region 14 receives HCRP funding every two years. Warren Metro works with partner agencies to administer these funds throughout the Region.

Allocation for funding is determined by a variety of factors including census data, poverty rates and unemployment rates. Warren Metro submits the allocation formula to the State for review and approval. Each County does their own prioritization of activities to undertake.

Clermont County Community Services and Greater Cincinnati Behavioral Health administers the CoC funding for Clermont County.

The Homeless Management Information System, known as HMIS, provides outcomes and standards to be met through the CoC Program. HUD requires quarterly data quality checks, annual status reports and final performance reports at the end of the grant term. Warren Metro has internal policies and procedures for implementation of the funding, which is reviewed and approved at the state level. Warren Metro performs a risk analysis annually to determine if agencies are on track with their programs. For slow performers, outreach is made to determine if a reallocation of funds is necessary to meet the expenditure deadline.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Clermont County Community Services, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through a one-on-one interview. Needs identified include homeless shelter, job training/education, addiction services, homeless services, mental health services.
2	Agency/Group/Organization	Wayne Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through a one-on-one interview. Needs identified include the community center, sewer plant, food pantry, emergency shelter in disaster, Fire/EMS safety needs, infrastructure, roads, water, sewer, back-up generators, and broadband.
3	Agency/Group/Organization	Clermont Metropolitan Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through a one-on-one interview, virtual public meeting, and stakeholder surveys. Needs identified include homeless shelter, transportation, senior services, veteran services, sewer and broadband.
4	Agency/Group/Organization	Clermont Senior Services Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through a one-on-one interview, virtual public meeting, and stakeholder surveys. Needs identified include senior services, infrastructure (water, sewer, sidewalks, and private septic tanks/systems), rental assistance and housing, senior housing, homeless services, mental health and addiction services.
5	Agency/Group/Organization	Habitat for Humanity of Greater Cincinnati
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through a one-on-one interview. Needs identified include parks, infrastructure (water, sewer, sidewalks)
6	Agency/Group/Organization	IPM Food Pantry
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through one-on-one interview, stakeholder Survey. Needs identified include Homeless shelter, food pantry, transportation, job training/education, utility assistance, addiction services, childcare.
7	Agency/Group/Organization	Clermont County Mental Health and Recovery Board
	Agency/Group/Organization Type	Housing Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through a one-on-one interview, virtual public meeting. Needs identified include homeless shelter, permanent supportive housing, transportation.
8	Agency/Group/Organization	Clermont County Public Health
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Needs identified include housing, affordable for renting and home ownership, regulated rental housing, standards for rental property, and infrastructure needed for housing.
9	Agency/Group/Organization	Bethel Historical Society and Museum
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Their participation helped to better understand needs and to shape strategies to address those needs.
10	Agency/Group/Organization	Williamsburg Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Their participation helped to better understand needs and to shape strategies to address those needs.
11	Agency/Group/Organization	YWCA of Greater Cincinnati
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Needs identified include survivors of domestic violence are provided services, but they struggle to locate rental housing, safety for families.
12	Agency/Group/Organization	Pierce Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Their participation helped to better understand needs and to shape strategies to address those needs.
13	Agency/Group/Organization	Monroe Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Their participation helped to better understand needs and to shape strategies to address those needs.
14	Agency/Group/Organization	Williamsburg Village
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Their participation helped to better understand needs and to shape strategies to address those needs.
15	Agency/Group/Organization	Clermont County Board of Developmental Disabilities
	Agency/Group/Organization Type	Services-Persons with Disabilities Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Needs identified include transportation.

16	Agency/Group/Organization	Bethel Village
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Needs identified include infrastructure (sidewalks, sewer, treatment plants).
17	Agency/Group/Organization	clermont county park district
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting, stakeholder survey. Their participation helped to better understand needs and to shape strategies to address those needs.
18	Agency/Group/Organization	Clermont County Convention and Visitors Bureau
	Agency/Group/Organization Type	Business and Civic Leaders
	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?	Participated through virtual public meeting. Needs identified include master plan for Clermont County to attract and retain families, sports facilities, etc., infrastructure (sidewalks for pedestrians creates connections and encourages walking).
19	Agency/Group/Organization	Batavia Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting, stakeholder survey. Needs identified include revitalization of neighborhoods, safety and infrastructure (water and sewer), sidewalks, neighborhood safety, access to safe food and water, job creation, infrastructure is needed before housing, and removal of blight.
20	Agency/Group/Organization	City of Milford
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Their participation helped to better understand needs and to shape strategies to address those needs.
21	Agency/Group/Organization	Clermont Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Their participation helped to better understand needs and to shape strategies to address those needs.
22	Agency/Group/Organization	Clermont County Engineer's Office
	Agency/Group/Organization Type	Other government - County Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Their participation helped to better understand needs and to shape strategies to address those needs.

23	Agency/Group/Organization	Franklin Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Their participation helped to better understand needs and to shape strategies to address those needs.
24	Agency/Group/Organization	Miami Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through virtual public meeting. Their participation helped to better understand needs and to shape strategies to address those needs.
25	Agency/Group/Organization	Harmony Hill Museum
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through public in person meeting. Needs identified include jobs closer to home, grocery options, more farmers markets (provides income for farmers and fresh food for village), affordable homes for purchase, homeless shelter.
26	Agency/Group/Organization	Owensville Village
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated through public in person meeting. Needs identified include accountability with out of state rentals, improve no down payment home ownership plan, more local resources to attract homeownership, protection for landlords.

27	Agency/Group/Organization	Region 14 Continuum of Care - Warren-Butler-Clermont Counties
	Agency/Group/Organization Type	Regional organization Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one-on-one interview with the member of Region 14 CoC. Funding structure was discussed, Clermont County involvement, and collaborations that exist within the regional planning committee of the CoC.

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

Not Applicable

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	Region 14 CoC and BoSCoC	The Region 14 CoC directs the County homeless activities.

Table 3 – Other local / regional / federal planning efforts

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

As described previously, there is coordination with the BoSCoC and the Region 14 Continuum of Care in the preparation and implementation of homelessness planning and strategies.

Narrative (optional):

As described above, the County coordinates with a range of public entities and non-profit organizations in the development and execution of a range of programs and activities.

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

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

The County considers the involvement of its low- and moderate-income residents to be essential to the development and implementation of its Five-Year Consolidated Plan and Annual Action Plans. Online stakeholder and public surveys were completed, followed by two public meetings, one in person and one virtual on various topics. There were 7 stakeholder interviews completed.

The Community Development Administrator provided contact information as needed, assisted with communication about the process and opportunities for public and stakeholder input in a variety of ways, including emails with stakeholders, and ensuring that marketing brochures, meeting, and survey information was posted prior to and during events on the website and in the newspaper. Stakeholders across the County such as townships, cities, villages, and non-profit agencies were asked to post and market the opportunities for input and information. All surveys and meetings were well publicized.

Active on-line surveys were made available to the public and stakeholders May 25 – June 1.

- Public Survey – 264 Responses
- Stakeholder Survey – 13 Responses (sent to 36 addresses)

As a part of this process, a brochure was created with the title “Help Clermont County Plan for Our Future.” The brochure included information about the plan, survey and public meeting information, contact information for questions, and a QR code for quick reference. The brochure was provided to 36 stakeholders and posted on the Clermont County Community Development website. Information was posted on the website ahead of the May 26 survey date. Multiple emails were sent to stakeholders through the process encouraging their support, requesting information be forwarded to others verbally, on their websites/social media and through email. A total of 3 survey reminders were sent to stakeholders and updates were provided every 2 to 3 days to the Community Development Administrator.

Two Public meetings were held; one virtual via ZOOM on Monday, June 9 from 3:00 – 4:30 p.m. and one in-person meeting on Wednesday, June 4 from 6:00 – 7:30 p.m. A Public Hearing was held for presentation of the draft of 2025 - 2029 Clermont County Consolidated Plan on Wednesday, August 6, at 10:00 a.m. in the Commissioner’s Session Room, 101 East Main Street, 3rd Floor, Batavia, OH 45103. The public

hearing notice was published in the Enquirer. Notice included the 30 day public comment period to run from July 13 – August 12, document access, comment submission instructions, public hearing date/time/place, special accessibility request instructions.

The public meetings were well publicized starting with development of the brochure which was distributed to stakeholders and posted on the County’s website on May 22. An email blast was sent to 36 stakeholders soliciting help in getting the information out to the citizens of Clermont County.

Each meeting included an overview of the process and County data, including survey results. All meetings provided another opportunity for input from the participants through polling and group discussions. Participants were given contact information for Community Development Administrator for any additional questions.

9 Stakeholders were contacted to schedule one-on-one interviews to be held between September 9-30, 2024, for their insights on the County’s needs and challenges. 7 Stakeholder Interviews were completed.

The County seeks to ensure that all Public Hearings are held at times convenient to potential and actual beneficiaries, with proper instructions, and accommodations for persons with disabilities or who need a translator. The County advertised its willingness to provide accommodations, when requested in advance, for those individuals in need of special assistance.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Survey	Non-targeted/broad community	264 responses	All survey comments provided as an Attachment.	Not applicable.	https://clermontcountyohio.gov/community-development/

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Survey	Local Agencies and Partners	13 responses	All survey comments provided as an Attachment.	Not applicable.	https://clermontcountyohio.gov/community-development/
3	Public Survey	Non-targeted/broad community Local Agencies and Partners	The brochure denoted meetings, surveys, planning summary, and contact person. Posted on county website and sent to 36 local agencies and partners. Posted in public areas.	Not applicable.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Public Survey	Local Agencies and Partners	The outreach email outlined the planning process and options to participate, providing marketing brochure and request to distribute/advertise through verbal, social media and website. Multiple email communications were sent to 36 recipients and asking to share with constituents.	Not applicable.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Public Meeting	Non-targeted/broad community	6 participants attended the in-person public meeting.	Priorities established by the participants included 1) Economic vitality/job creation, 2) Housing, 3) Neighborhood revitalization/infrastructure, and 4) Public facilities & Services.	All comments were accepted, but this was a smaller group than the other public outreach groups, so given less weight in the final analysis.	
6	Public Meeting	Non-targeted/broad community	34 participants attended the virtual public meeting.	Polling results are provided as an Attachment.	Not applicable.	
7	Public Survey	Stakeholders	Reached out to 9 individuals and completed 7 interviews.	See Table 12E	Not applicable.	

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)
8	Internet Outreach	Non-targeted/broad community	Throughout the development of the Consolidated and Annual Action Plan, the County's website was utilized for notices to the public and to review the Draft Consolidated Plan and AAP.	Not applicable.	Not applicable.	https://clermontcountyohio.gov/community-development/
9	Newspaper Ad	Non-targeted/broad community	A public notice was published in the paper with an overview of the Consolidated Plan and AAP and locations for viewing the Plan through the 30 day comment period.	No comments received.	Not applicable.	
10	Public Hearing	Non-targeted/broad community	There were no responses at the Public Hearing.	No comments received.	Not applicable.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In the initial in-person public meeting, economic vitality and job creation ranked the highest in terms of need, followed by affordable housing. However, in the second public meeting (Table 5A), and in the interviews with key stakeholders (Table 12E), housing ranked number one of all needs. Of all of the housing needs, housing affordability was deemed most important, followed by a need for improvements to the quality of the housing stock, and a need for housing for the homeless and other special populations. A variety of housing types are needed, covering the spectrum of shelter for the homeless, transitional housing, permanent supportive housing, rental housing, homeownership, rehabilitation and new housing construction.

There were also identified a number of non-housing needs, such as a need for public facilities, and in particular a homeless shelter. Needs were also identified for infrastructure needs such as sewer, water, broadband, and sidewalks, and for services such as child care services, transportation, job training, and senior services. Job creation was identified as an important economic development need.

Item Number	Funding categories	Number of people selecting this option
1	Housing (homeownership, rental housing, and/or fair housing)	9
2	Public facilities and services	5
3	Neighborhood revitalization, safety, and infrastructure	6
4	Economic vitality and job creation	3

Data source: Poll results from virtual public/stakeholder meeting.

Table 5A: Ranking of broad funding categories in public/stakeholder poll

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

Summary of Housing Needs

A variety of housing needs exist within the County. Some of these needs, such as housing affordability, exist for the low- and moderate-income population countywide. Other needs, such as accessibility or the need for transitional housing are more specific to certain population groups. There are also geographic areas where these needs are more pronounced. These needs are presented in the pages to follow.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	196,590	200,525	2%
Households	73,500	77,600	6%
Median Income	\$60,805.00	\$69,720.00	15%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,722	9,847	13,434	9,342	35,284
Small Family Households	2,607	2,929	5,122	3,723	19,942
Large Family Households	444	809	896	1,012	3,105
Household contains at least one person 62-74 years of age	2,312	2,501	3,531	2,330	8,539
Household contains at least one person age 75 or older	1,875	1,859	1,998	779	2,227
Households with one or more children 6 years old or younger	1,330	1,274	2,296	1,763	3,960

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	219	168	70	0	457	78	24	34	20	156
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	50	0	0	54	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	79	64	93	245	481	35	115	39	39	228
Housing cost burden greater than 50% of income (and none of the above problems)	2,508	433	15	15	2,971	2,504	1,077	464	99	4,144

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,180	2,154	439	75	3,848	648	1,339	1,981	623	4,591
Zero/negative Income (and none of the above problems)	236	0	0	0	236	285	0	0	0	285

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,814	723	173	260	3,970	2,623	1,212	539	162	4,536
Having none of four housing problems	2,520	3,725	3,933	2,142	12,320	1,768	4,192	8,793	6,771	21,524
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,319	889	219	2,427	779	740	841	2,360
Large Related	250	234	70	554	119	222	124	465
Elderly	905	789	105	1,799	1,654	961	988	3,603
Other	1,424	855	130	2,409	683	510	487	1,680
Total need by income	3,898	2,767	524	7,189	3,235	2,433	2,440	8,108

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	75	75	602	226	0	828
Large Related	0	0	15	15	79	85	35	199
Elderly	552	168	15	735	1,287	410	172	1,869
Other	0	864	250	1,114	573	0	0	573
Total need by income	552	1,032	355	1,939	2,541	721	207	3,469

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	83	83	74	205	445	35	55	35	39	164

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	19	40	59	0	60	4	4	68
Other, non-family households	0	35	0	0	35	0	0	0	0	0
Total need by income	83	118	93	245	539	35	115	39	43	232

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

According to the 2023 American Community Survey (ACS), of the 84,334 households in Clermont County, 22,692, or 26.9% of all households live alone. 24.2% of all males and 29.2% of all females live in single person households. Since 8.8% of the general population live at or below the poverty level, we can anticipate that about 1,997 of these households will struggle to meet housing costs.

Another group that may be in need of housing assistance are people 65 years and over living alone. 10,930 persons, or 29.1% of all households in this age group are persons living alone. Since 7.0% of all persons in this age group are under the poverty level, we can anticipate that about 765 households will struggle to meet housing costs. As people within this age category are more likely than the general population to have financial constraints, physical disabilities, reduced cognitive functioning, and challenges with daily living tasks, there is also a need for the supply of appropriately sized housing to include adequate affordable and accessible units, for there to be adequate and appropriate services, and for there to be an adequate continuum of housing, including assisted living, memory care, and skilled nursing facilities. 64.7% of the persons over 65 and living alone are female.

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

Households including persons with one or more disabilities.

The percentage of the population with a disability is increasing in Clermont County. According to ACS data, in 2013, 12.3% of the population had one or more disabilities. That percentage had increased to 14.3% by 2023. The percentage of the population with a disability further increases with age, with 24.3% of the population in the 65 to 74 age group experiencing one or more disabilities, and 45.8% of the population 75 years and over experiencing one or more disabilities. Disabilities also vary across the geography of the County. Franklin Township had the highest percentage of the population living with at least one disability, at 29.5%, followed by Stonelick Township at 21.3%, and Ohio and Williamsburg Townships at 20.3%.

Table 12A breaks down the prevalence of disabilities by disability type. The most prevalent disability types are as follows: 6.8% of Clermont County residents have ambulatory disabilities, followed by 6.4% with independent living disabilities and 6.3% with cognitive disabilities. With 30,010 persons in the County living with one or more disabilities, there is an ongoing need for additional accessible housing units. This need exists in both the owner and renter markets.

Victims of Domestic Violence, dating violence, sexual assault, and stalking

Domestic violence is one of the most pervasive threats to safety and well-being both nationally and locally. Consider these National Statistics:

- Every 2½ minutes, someone in the United States is sexually assaulted.
- One in three women has been a victim of domestic violence.
- Twenty-five percent of college women have been raped.
- Seventy percent of cyberstalking victims are female.
- Forty percent of teenage girls ages 14 to 17 say they know someone their age who has been hit or beaten by a boyfriend.
- More than 5.7 million youth are estimated to be involved in bullying.
- Homicide is the leading cause of death for all pregnant women.
- 18,000 to 20,000 of the victims of human trafficking are trafficked into the United States annually.

Sexual violence (SV) is a serious public health problem, including behaviors occurring within intimate relationships and by strangers. More than one-third of women and one-quarter of men in the U.S. will experience SV during their lives. In 2018, the sexual assault rate was 118 per 100,000; forcible rape was 50.1 per 100,000. Ohio medical facilities conducted 5,225 sexual assault forensic exams in 2024. Clermont County reported 49 rapes in 2024.

Intimate partner violence (IPV), or domestic violence, is perpetrated within interpersonal and often intimate relationships. IPV includes sexual violence, physical violence, emotional abuse, and economic

abuse. It harms victims and has significant economic, health, and other costs. IPV is a factor in over half of female homicides. Two domestic violence fatalities occurred in Clermont County between July 1, 2023, and June 30, 2024.

According to 2018 America’s Health Rankings, Ohio ranked 32nd in IPV lifetime prevalence for women over 18, with 38% experiencing some form of IPV. In 2024, Clermont County law enforcement received 1,176 domestic violence calls, leading to 484 charges. While housing needs for these groups are hard to quantify, many victims are displaced and face economic harm.

What are the most common housing problems?

During the virtual public meeting, participants were asked: “If the County could only expend available dollars in one of the following categories, which would you choose?” The options were:

- Housing (homeownership, rental housing, and/or fair housing)
- Public facilities and services
- Neighborhood revitalization, safety, and infrastructure
- Economic vitality and job creation

Housing ranked first, with 37.5% selecting it. Key stakeholders also identified housing as the top need, citing a wide range of affordable housing shortages. The primary housing issue is affordability. Tables 3 and 4 show 7,189 renter households under 80% of area median income (AMI) spend over 30% of income on housing; 1,939 spend over 50%. Among owners under 80% AMI, 8,108 spend over 30%, and 3,469 spend over 50%. Affordable housing for both sale and rent ranked high in public input, with rental housing development the top potential activity in the virtual meeting. Public and stakeholder surveys (Charts 12B and 12C) also ranked creating more affordable housing as the number one need. Stakeholders noted shortages affecting homeless individuals, seniors, veterans, and families, underscoring the need for both rental and ownership units. The second major issue is housing quality. In the virtual meeting, owner-occupied rehabilitation ranked second in priority. The public survey cited removing blight and vacant homes, and improving quality for all housing types (Table 12B). According to the 2023 ACS, 43% of housing was built before 1980, with many homes needing major system updates to wiring, HVAC, plumbing, and windows. Hazards such as lead-based paint and asbestos are also common. Stakeholders stressed the need for home repairs, rehabilitation, and blight removal. The third most cited problem is housing for the homeless. With no shelter in the County, providers rely on hotels, but unit shortages leave many unserved. In the virtual poll, housing for the homeless tied with rehabilitation as the second-highest need. Half of stakeholder interviewees identified developing a shelter as critical, along with transitional and permanent supportive housing. There is also a significant need for housing solutions for vulnerable groups—seniors, persons with disabilities, individuals facing addiction or mental health challenges, and veterans. Many require housing linked to services and/or accessible units.

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

Renters are affected disproportionately by a number of these housing problems. For example, renters are more likely to be severely housing cost burdened, more likely to live in older, less well-maintained housing units, more likely to have inadequate income, and more likely to be overcrowded.

As noted above, seniors; persons with disabilities; those struggling with addiction and mental health challenges; Victims of Domestic Violence, dating violence, sexual assault, and stalking; and veterans are all disproportionately affected by the housing problems noted. In general, extremely low income households are also less able to afford housing and are in need of assistance.

Another group that is disproportionately impacted by housing needs is families with a female head of household with children, but no spouse present. 32% of these households are below the poverty level.

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

According to the 2024 Housing Inventory Count Report (HIC), Clermont County Community Services, the only homeless provider in Clermont County, has a total of 21 emergency shelter beds, 19 for adults, and 1 family unit with 2 beds. The YWCA of Greater Cincinnati has a total of 14 emergency shelter beds, including 2 family units (7 beds) and 7 adult only beds.

In terms of transitional housing, the YWCA of Greater Cincinnati has a total of 5 beds, in two family units.

Regarding permanent supportive housing units, the Clermont MHA has a total of 60 beds, including 10 family units (30 beds) and 30 adult only beds.

Clermont County Community Services has 6 total beds in rapid rehousing, including 1 family unit (1 bed) and 5 adult only beds.

These numbers are grossly inadequate. In the 2023 Point in Time (PIT) Count, there were a total of 60 homeless persons identified, with 12 of those unsheltered. According to the Director of Clermont County Community Services, they could easily house 150-200 people a day if they had the housing and resources. However, they lack funding and staff.

There are currently no good estimates of the at-risk of homelessness population.

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

There are currently no good estimates of the at-risk of homelessness population.

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

Housing instability is directly linked to a multitude of characteristics, but primarily affordability. 20.7% of owner households with a mortgage, and 39.5% of renter households pay over 30% of their income on housing. 1,939 renter households and 3,469 owner households in Clermont County pay more than 50% of their income on housing.

In addition to lack of affordable housing, there are also a number of other contributing factors directly linked with instability and an increased risk of homelessness such as substance use disorder, mental and physical disabilities and domestic violence.

Discussion

Affordability is the number one housing problem in Clermont County. Respondents to the Public Survey, when asked the question “If you rent, or would like to rent, what are your biggest challenges in renting a home or apartment in Clermont County?” The number one response was, “I can’t afford, or struggle to pay, the monthly rent.” 54% of respondents listed this as a barrier to renting. Similarly, Respondents to the Public Survey, when asked the question “If you are interested in purchasing a home, what are your biggest barriers to doing that in Clermont County?” The number one response was, “I can’t afford a down payment.” 45% of the respondents listed this as a barrier to homeownership.

Another response to each of these questions highlights the second biggest housing problem in the County, the condition of the existing housing stock. 33% of those who wanted to rent responded “The condition of the property is poor”, and 31% of would-be homebuyers noted that “I can’t find a home that doesn’t need a lot of work done to it”.

To better understand other problems that may be affecting housing in Clermont County, the public survey respondents were asked the question, “Which of the following do you believe is a significant problem in Clermont County, and/or is adversely affecting the marketability and value of housing in Clermont County?” The responses are found in Chart 12F.

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

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

Introduction

Needs were assessed of the following racial/ethnic groups to determine if there is a disproportionately greater need in comparison to the needs of that category as a whole. HUD has provided guidance in its e-Con Planning Suite Desk Guide indicating that “A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole”. Using HUD’s guidance, the data was studied for statistically significant disparate impacts, which are outlined in the following sections.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,287	2,466	0
White	6,747	2,386	0
Black / African American	98	0	0
Asian	75	29	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	216	25	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

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

Housing Problems	Total Households	% of the Population	Housing problems by race / ethnic
Jurisdiction as a whole	9,753		
White	9,133	94%	93%
Black / African American	98	1%	1%
Asian	104	1%	1%
American Indian, Alaska Native	30	0.31%	0%
Pacific Islander	0	0	0%
Hispanic	241	2%	3%

Data Source: 2016-2020 CHAS

Table 17A - Disproportionally Greater Need 0 - 30% AMI

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,435	4,432	0
White	4,925	4,222	0
Black / African American	180	0	0
Asian	75	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	204	80	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Housing Problems	Total Households	% of the Population	Housing problems by race / ethnic
Jurisdiction as a whole	9,867		
White	9,147	93%	91%
Black / African American	180	2%	3%
Asian	75	1%	1%
American Indian, Alaska Native	0	0%	0%
Pacific Islander	0	0%	0%
Hispanic	284	3%	4%

Data Source: 2016-2020 CHAS

Table 18A - Disproportionally Greater Need 30 - 50% AMI

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,139	10,296	0
White	3,034	9,916	0
Black / African American	20	154	0
Asian	49	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	14	55	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Housing Problems	Total Households	% of the Population	Housing problems by race / ethnic
Jurisdiction as a whole	13,435		
White	12,950	96%	97%
Black / African American	174	1%	1%
Asian	84	1%	2%
American Indian, Alaska Native	0	0%	0%
Pacific Islander	0	0%	0%
Hispanic	69	1%	0%

Data Source: 2016-2020 CHAS

Table 19A - Disproportionally Greater Need 50 - 80% AMI

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,123	8,208	0
White	893	7,583	0
Black / African American	30	150	0
Asian	65	105	0
American Indian, Alaska Native	0	70	0
Pacific Islander	0	0	0
Hispanic	0	210	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Housing Problems	Total Households	% of the Population	Housing problems by race / ethnic
Jurisdiction as a whole	9,331		
White	8,476	91%	80%
Black / African American	180	2%	3%
Asian	170	2%	6%
American Indian, Alaska Native	70	1%	0%
Pacific Islander	0	0%	0%
Hispanic	210	2%	0%

Data Source: 2016-2020 CHAS

Table 20A - Disproportionally Greater Need 80 - 100% AMI

Discussion

For households at 0-30% of area median income, 75% have one or more of the four housing problems in Clermont County, comprehensive of all races. Using HUD’s methodology of 10 or more percentage points between members of a racial or ethnic group experiencing housing problems at a greater rate than the income level as a whole, no disproportionate impact on a particular race was found in the 0 to 30% of area median income (AMI) population group, as shown in Table 17A.

For households at 30-50% of area median income, 55% have one or more of the four housing problems in Clermont County, comprehensive of all races. Using HUD’s methodology of 10 or more percentage points between members of a racial or ethnic group experiencing housing problems at a greater rate than the income level as a whole, no disproportionate impact on a particular race were found in the 30 to 50% of area median income (AMI) population group, as shown in Table 18A.

For households at 50-80% of area median income, 23% have one or more of the four housing problems in Clermont County, comprehensive of all races. Using HUD’s methodology of 10 or more percentage points between members of a racial or ethnic group experiencing housing problems at a greater rate than the income level as a whole, no disproportionate impacts on a particular race were found in the 50 to 80% of area median income (AMI) population group, as shown in Table 19A.

For households at 80-100% of area median income, 12% have one or more of the four housing problems in Clermont County, comprehensive of all races. Using HUD’s methodology of 10 or more percentage points between members of a racial or ethnic group experiencing housing problems at a greater rate than the income level as a whole, a disproportionate impact on a particular race were found in the 80 to 100% of area median income (AMI) population group, as shown in Table 20A.

- White households make up 91% of the total population but only 80% experience housing problems.

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

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

Introduction

Needs were assessed of the following racial/ethnic groups to determine if there is a disproportionately greater need in comparison to the needs of that category as a whole. HUD has provided guidance in its e-Con Planning Suite Desk Guide indicating that “A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole”. Using HUD’s guidance, the data was studied for statistically significant disparate impacts, which are outlined in the following sections.

As shown in Section NA-15, households with Housing Problems include having a cost burden of over 30% of their family income. In this section, households with Severe Housing Problems include having a cost burden of over 50% of their family income.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,437	4,288	0
White	5,106	4,013	0
Black / African American	69	29	0
Asian	75	29	0
American Indian, Alaska Native	10	20	0
Pacific Islander	0	0	0
Hispanic	128	113	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Severe Housing Problems	Total Households	% of the Population	Housing problems by race / ethnic
Jurisdiction as a whole	9,725		
White	9,119	94%	94%
Black / African American	98	1%	1%
Asian	104	1%	1%
American Indian, Alaska Native	30	0%	0%
Pacific Islander	0	0%	0%
Hispanic	241	2%	2%

Data Source: 2016-2020 CHAS

Table 21A - Disproportionally Greater Need 0 - 30% AMI

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,935	7,917	0
White	1,761	7,376	0
Black / African American	70	110	0
Asian	55	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	234	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

Severe Housing Problems	Total Households	% of the Population	Housing problems by race / ethnic
Jurisdiction as a whole	9,852		
White	9,137	93%	91%
Black / African American	180	2%	4%
Asian	75	1%	3%
American Indian, Alaska Native	0	0%	0%
Pacific Islander	0	0%	0%
Hispanic	284	3%	3%

Data Source: 2016-2020 CHAS

Table 22A - Disproportionally Greater Need 30 - 50% AMI

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	712	12,726	0
White	661	12,306	0
Black / African American	10	169	0
Asian	19	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	65	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

Severe Housing Problems	Total Households	% of the Population	Housing problems by race / ethnic
Jurisdiction as a whole	13,438		
White	12,967	96%	93%
Black / African American	179	1%	1%
Asian	84	1%	3%
American Indian, Alaska Native	0	0%	0%
Pacific Islander	0	0%	0%
Hispanic	69	1%	1%

Data Source: 2016-2020 CHAS

Table 23A - Disproportionally Greater Need 50 - 80% AMI

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	422	8,913	0
White	192	8,283	0
Black / African American	30	150	0
Asian	65	105	0
American Indian, Alaska Native	0	70	0
Pacific Islander	0	0	0
Hispanic	0	210	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Severe Housing Problems	Total Households	% of the Population	Housing problems by race / ethnic
Jurisdiction as a whole	9,335		
White	8,475	91%	45%
Black / African American	180	2%	7%
Asian	170	2%	15%
American Indian, Alaska Native	70	1%	0%
Pacific Islander	0	0%	0%
Hispanic	210	2%	0%

Data Source: 2016-2020 CHAS

Table 24A - Disproportionally Greater Need 80 - 100% AMI

Discussion

For households at 0-30% of area median income, 56% have one or more of the four severe housing problems in Clermont County, comprehensive of all races. Using HUD’s methodology of 10 or more percentage points between members of a racial or ethnic group experiencing severe housing problems at a greater rate than the income level as a whole, no disproportionate impact on a particular race was found in the 0 to 30% of area median income (AMI) population group, as shown in Table 21A.

For households at 30-50% of area median income, 20% have one or more of the four severe housing problems in Clermont County, comprehensive of all races. Using HUD’s methodology of 10 or more percentage points between members of a racial or ethnic group experiencing severe housing problems at a greater rate than the income level as a whole, no disproportionate impact on a particular race was found in the 30 to 50% of area median income (AMI) population group, as shown in Table 22A.

For households at 50 - 80% of area median income, 5% have one or more of the four severe housing problems in Clermont County, comprehensive of all races. Using HUD’s methodology of 10 or more percentage points between members of a racial or ethnic group experiencing severe housing problems at a greater rate than the income level as a whole, no disproportionate impact on a particular race was found in the 50 to 80% of area median income (AMI) population group, as shown in Table 23A.

For households at 80-100% of area median income, 5% have one or more of the four severe housing problems in Clermont County, comprehensive of all races. Using HUD’s methodology of 10 or more percentage points between members of a racial or ethnic group experiencing severe housing problems at a greater rate than the income level as a whole, a disproportionate impact on particular races were found in the 80 to 100% of area median income (AMI) population group, as shown in Table 24A.

- Asian households make up 2% of the total population and 15% of them experience severe housing problems.
- White households make up 91% of the total population and only 45% of them experience severe housing problems.

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

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

Introduction:

Housing Cost Burden was assessed of the following racial/ethnic groups to determine if there is a disproportionate housing cost burden in comparison to the housing cost burden of that category as a whole. HUD has provided guidance in its e-Con Planning Suite Desk Guide indicating that “A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole”. Using HUD’s guidance, the data was studied for statistically significant disparate impacts, which are outlined in the following sections.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	60,290	9,321	7,458	563
White	57,197	8,677	6,903	466
Black / African American	633	164	179	0
Asian	812	70	120	29
American Indian, Alaska Native	80	20	10	0
Pacific Islander	4	0	0	0
Hispanic	700	291	163	50

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

	Total Households	No Housing Burden	Housing Burden	Severe Housing Burden
Jurisdiction as a whole	77,069	78%	12%	10%
White	72,777	79%	12%	9%
Black / African American	976	65%	17%	18%
Asian	1,002	81%	7%	12%
American Indian, Alaska Native	110	73%	18%	9%
Pacific Islander	4	100%	0%	0%
Hispanic	1,154	61%	25%	14%

Data Source: 2016-2020 CHAS

Table 25A - Housing Cost Burden

Discussion:

Households experiencing no cost burden for Clermont County is at 78%, comprehensive of all races and ethnicities. Using HUD’s methodology of 10 or more percentage points between members of a racial or ethnic group experiencing housing cost burden at a greater rate than the housing cost burden as a whole, disproportionate impacts on particular races were found, as shown in Table 25A.

- 61% of Hispanic households have no housing cost burden. This is 17 percentage points less than the County as a whole.
- 65% of Black / African American households have no housing cost burden. This is 13 percentage points less than the County as a whole.

Housing Cost Burden of 30 - 50% for Clermont County households is at 12%, comprehensive of all races and ethnicities. Using HUD’s methodology of 10 or more percentage points between members of a racial or ethnic group experiencing housing cost burden at a greater rate than the housing cost burden as a whole, a disproportionate impact on a particular race was found. The American Indian / Alaska Native households experience only 4% housing cost burden at this level.

- 25% of Hispanic households have a housing cost burden. This is 13 percentage points higher than the County as a whole.

Severe Housing Cost Burden in excess of 50% for Clermont County is at 10%, comprehensive of all races and ethnicities. Using HUD’s methodology of 10 or more percentage points between members of a racial or ethnic group experiencing severe housing cost burden at a greater rate than the severe housing cost burden as a whole, no disproportionate impacts on a particular race were found.

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

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

Through the analysis of **Housing Problems** as shown in the discussion of NA-15, there were no disproportionate impact on a particular race found within the 0-30% AMI, 30-50% AMI and the 50-80% AMI. The only noteworthy discovery was in the 80-100% AMI category which is ineligible to receive HUD assistance.

Through the analysis of **Severe Housing Problems** as shown in the discussion of NA-20, there were no disproportionate impact on a particular race found within the 0-30% AMI, 30-50% AMI and the 50-80% AMI. The only noteworthy discovery was in the 80-100% AMI category which is ineligible to receive HUD assistance.

Through the analysis of **Housing Cost Burden** as shown as shown in the discussion of NA-25, there were disproportionate impacts found on particular races.

- 61% of Hispanic households have no housing cost burden. This is 17 percentage points less than the County as a whole.
- 65% of Black / African American households have no housing cost burden. This is 13 percentage points less than the County as a whole at 78%.
- 25% of Hispanic households have a housing cost burden with 30-50% of their household income spent on housing expenses. This is 13 percentage points higher than the County as a whole.

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

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

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

Clermont County is a demographically uniform area with limited racial and ethnic representation. An analysis of each political subdivision revealed no areas where more than 5% of the population identified as part of any individual racial or ethnic minority group.

Only 22% of Clermont County households, comprehensive of all races and ethnicities, are considered to have a cost burden. This leaves 78% of households living with reasonable housing costs when compared to the household's income. Reasonable housing costs are considered to be reasonable when a household spends 30% or less of the household's income on housing expenses.

NA-35 Public Housing – 91.205(b)

Introduction

Clermont County is served by the Clermont Metropolitan Housing Authority (CMHA). CMHA administers a variety of programs including the Public Housing program, a Project Based Voucher (PBV) program and the Housing Choice Voucher program, also known as Section 8. CMHA has a portfolio of 175 public housing units where they are the owner and landlord. The Public Housing units break down as follows:

- 27 Family Units in Williamsburg Woods, a community in Williamsburg, OH
- 25 Family Units in Monroe Woods, a community in Amelia, OH
- 81 Elderly Units in Bethel Woods, a community in Bethel, OH
- 8 Single bedroom, bungalow style units in Felicity, OH
- 34 Single Family Scattered Site Units, located throughout Clermont County

CMHA pays out over \$7M annually in subsidies to landlords and utility companies through their Housing Choice Voucher (HCV) program. There is a total of 993 vouchers separated accordingly:

- 842 Regular HCV Vouchers
- 75 Non-Elderly Disabled Vouchers (< 62 years of age)
- 26 Project Based Vouchers
- 50 HUD-VASH Vouchers

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	217	861	0	861	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

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

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

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

The most immediate need for residents waiting for Public Housing is the lack of housing units. There is a desperate need for additional 1-bedroom units. There are only 8 non-elderly 1-bedroom units with no vacancies in years. The Public Housing Wait Lists continue to grow and as of June 2025 consist of the following:

- 1 Bedroom: 8 units with 14 households on the wait list
- 1 Bedroom Senior: 78 units with 87 households on the wait list
- 2 Bedroom Senior: 3 units with 43 households on the wait list
- 2 Bedroom: 28 units with 233 households on the wait list
- 3 Bedroom: 43 units with 87 households on the wait list
- 4 Bedroom: 10 units with 103 households on the wait list
- 5 Bedroom: 5 units with 113 households on the wait list

The most immediate need of Housing Choice voucher holders is landlords willing to participate in the program. People will wait years to be placed on the waitlist and obtain a voucher only to find that once they receive a voucher, they are unable to find a landlord willing to accept it. Over the last 5 years, the opening of wait lists show a trend of increasing need for availability of Housing Choice Voucher units.

- 2020 Wait List Opening: Open for 6 months with 750 applicants
- 2021 Wait List Opening: Open for 3 months with 750 applicants
- 2023 Wait List Opening: Open for 4 weeks with 750 applicants
- 2025 Wait List Opening: Open for 1 day with 400 applicants

CMHA is providing a “Landlord Lease-Up Incentive Bonus Program” in hopes of encouraging more landlords to participate in the HCV program. Landlords receive a one-time payment for eligible families who leased up between 3/1/2025 and 9/30/2025. The amount of the incentive varies between \$500 -

\$1250 and depends on the bedroom size or the family's voucher to determine the appropriate bedroom size.

CMHA partners with the Veteran's Administration for the implementation of the HUD-VASH Program (Veterans Affairs Supportive Housing). HUD-VASH is a joint program between HUD and the Department of Veterans Affairs (VA) that provides rental assistance through the Housing Choice Voucher Program from HUD. The VASH program also provides case management and supportive services from the VA to help homeless veterans find and sustain permanent housing. There are currently 50 HUD-VASH vouchers for Clermont County with a need to increase the number of vouchers by at least 20 additional vouchers.

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

The needs of public housing participants are similar to those faced by most low-income households in the County. However, these needs are often exacerbated by having fewer resources and lower income levels than the population at large. Additionally, the availability of housing is even more limited for those with a housing choice voucher as most rental property owners are not interested in participating in the housing assistance program.

Discussion

CMHA's non-profit arm is in the development of constructing their first project, known as Veteran's Village. The permanent supportive housing project includes the construction of 19 cottages for veterans consisting of sixteen 1-Bedroom units and three 2-Bedroom units. The project will contain a community center, on-site management and on-site clinical support to the residents.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

While Clermont County continues to enjoy prosperity, increasing incomes, increasing home values and relatively low unemployment rates, homelessness remains an issue with more families in Clermont County being at risk of becoming homeless. Clermont County Community Services (CCCS) is the key partner in addressing the County’s homeless and housing service needs. They provide essential services to help clients reach self-sufficiency and improve their quality of life. CCCS provides health and housing programs including HEAP weatherization, rental assistance and oversees shelter operations.

Homeless Needs Assessment

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

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

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

Table 27 - Homeless Needs Assessment

Data Source Comments:

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

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

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

Data presented in 2023 shows 9 sheltered households with children, 18 persons in adult only households, and 13 unaccompanied youth. There were no veterans identified.

Nature and Extent of Homelessness: (Optional)

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

Data Source
Comments:

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

The 2023 PIT count identified 17 households with children. The 2024 PIT count saw a decrease of households with children from 17 to 10. There was one veteran included in the 2023 PIT count.

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

For African Americans, the number of homeless fell from 11 in 2023 to 6 in 2024. For Caucasian Americans, the number of homeless individuals increased from 48 to 53.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2023 PIT count identified 12 individuals unsheltered and 48 sheltered. For the 2024 count, the number of unsheltered individuals raised from 12 to 33 and the number of sheltered individuals decreased from 48 to 27.

Discussion:

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

Introduction:

A number of types of special needs are described below. Each type of need brings its own challenges as it relates to housing and services. This is further complicated by the fact that individuals often have more than one type of disability or special need.

Describe the characteristics of special needs populations in your community:

The elderly

There were 37,565 elderly, 65 and over, constituting 17.9% of the total population in the County in the 2023 ACS. There are an estimated 15,911 frail elderly (75 years and older) in the County.

Persons with Disabilities

The 2023 ACS indicates that 14.3% of the County's population has some disability. This represents 30,010 persons. This percentage is slightly above the national figure of 14.2%, and increasing. In Clermont County, 32.4%, or 12,171 people 65 and over have one or more disabilities.

Based upon information from the Disability Statistics 2023 Annual Report, published by the Rehabilitation Research and Training Center on Disability Statistics and Demographics, types of disability in the United States can be broken down along the following lines: Ambulatory (46.5%), Cognitive (40.2%), Independent Living (35.3%), Hearing (27%), self-care (18%), and Vision (18.6%). Note that because some people have multiple disabilities, these percentages will sum to more than 100%.

The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and one-half to three percent of the population. By this calculation, there are an estimated 5,771 developmentally disabled persons in Clermont County.

Persons with Mental Illness and Addiction

According to the Clermont County Mental Health and Addiction Recovery Services Board there were an average of 63 fatal drug overdoses per year between 2014 and 2022 in Clermont County. Illicit and highly potent fentanyl was present in 78 percent of the toxicology reports in 2022. Clermont County Public Health distributed 962 doses of naloxone in 2022. Clermont County had 588 OVI (operating a vehicle impaired) enforcement stops; the highest in the state. Clermont County was also especially

impacted by the opioid epidemic, with overdose rates per 100,000 population among the highest in the country for several years.

In the United States, a person dies by suicide every 16 minutes, claiming over 32,000 lives each year. Suicide is the tenth leading cause of death in the United States; the second leading cause among 10- to 34-years-olds; and the number one cause of death for Ohioans aged 10-14. Approximately 1,800 Ohioans die by suicide each year. Clermont County has the second-highest suicide rate in Southwest Ohio.

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

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. The frail elderly and those with disabilities may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

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

There is also a need to increase housing accessibility for the developmentally disabled, a need for additional employment opportunities, a need to improve transportation options, and a need for education.

According to the Clermont County Mental Health and Recovery Board Strategic Plan for FY 2024-2026, There is a need for additions to the current continuum of care including a Crisis Receiving Center and expanded treatment, prevention, and recovery supports including housing and transportation for priority populations. There is also a need for community education, so that people have a better understanding of symptoms of behavioral health concerns and are aware of available resources to seek help.

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

According to Ohio Department of Health statistics, there were a total of 142 males and 40 females living with a diagnosed HIV infection in Clermont County in 2023.

Persons with HIV/AIDS face a number of housing barriers, including discrimination, housing availability, transportation and housing affordability. The coexistence of other special needs with HIV/AIDS can make some individuals even more difficult to house. Substance use disorder is a difficult issue and the incidence of mental illness among the HIV/AIDS community is also high. There is a high need for additional housing services for persons with HIV/AIDS.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable.

Discussion:

It will be important for local agencies addressing special needs populations to be a part of the discussion as housing plans are put forth, in order to ensure that the County is effectively meeting the needs of these individuals.

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

Describe the jurisdiction’s need for Public Facilities:

Public facilities serve an important role in supporting low- and moderate-income neighborhoods. Early on in our data analysis we identified a need for shelters for the homeless and domestic violence victims. In the initial in-person public meeting, a need was identified for a homeless shelter. In the second virtual public meeting, the highest scoring public facility by far was “Public facilities such as shelters for homeless, domestic violence victims, etc.” (see Table 29A). In the key stakeholder interviews, a need for public facilities was identified, with the highest number of stakeholders noting a need for a homeless shelter, followed by a need for a food pantry. A community center, sewer plant, emergency shelter for disaster, and parks were also listed as needs. In the public survey, public facilities were ranked 5th out of 17 potential needs in the County.

The respondents to the public survey rated public safety facilities such as fire or police the highest, with playgrounds, green spaces, and parks second, and community/senior centers third. The respondents to the stakeholder survey rated playgrounds, green spaces, and parks the highest, with public transportation facilities second, and public safety facilities such as fire or police third highest out of eight categories.

How were these needs determined?

Quantitative data analysis, and qualitative data analysis from public and stakeholder surveys, interviews with stakeholders, and public/stakeholder meetings.

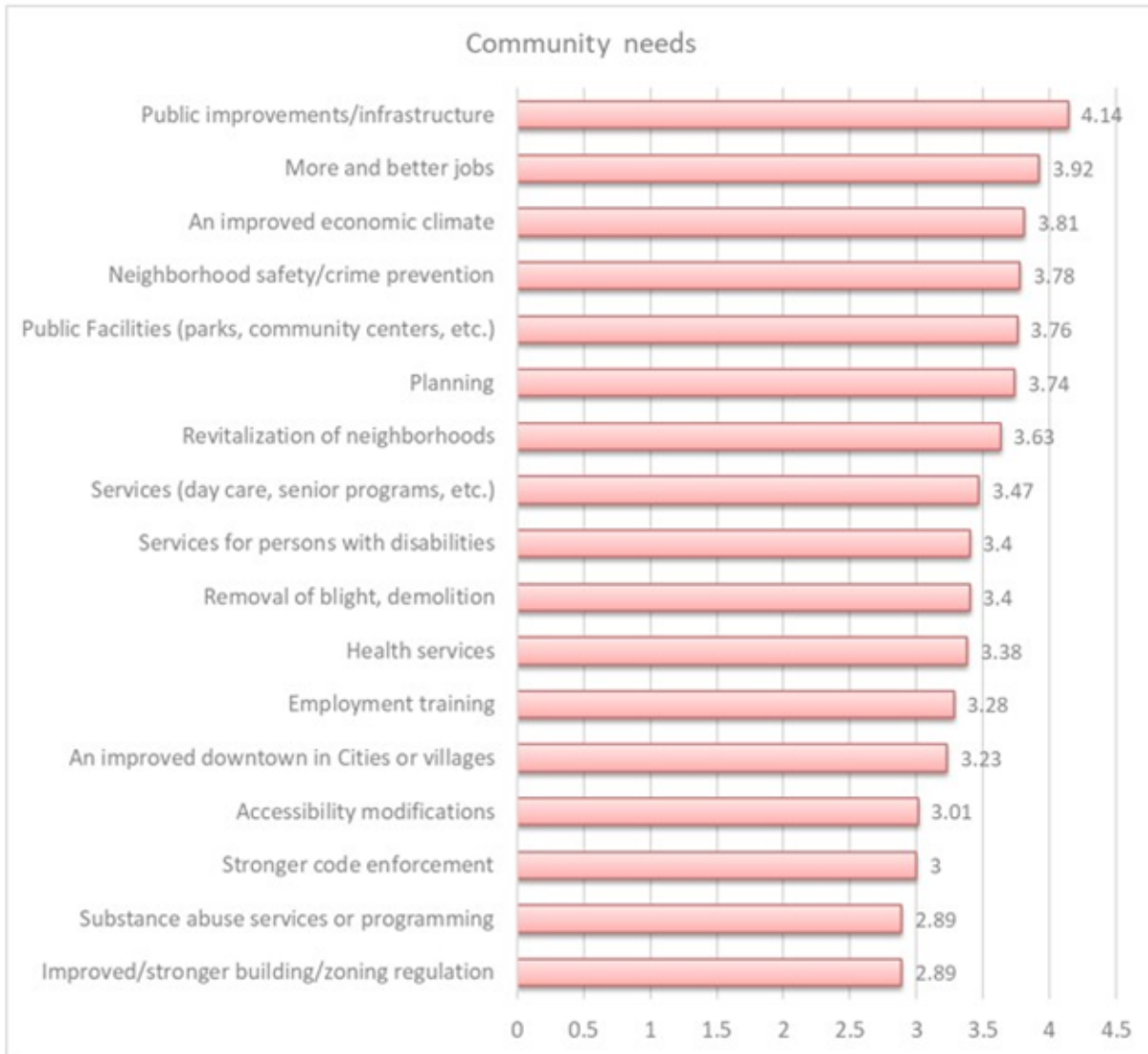
Item Number	Funding categories If the County had to choose between funding among the following categories, and could only choose one, which would you choose? (mark only one)	Number of people selecting this option
1	Public facilities such as parks, community centers, and/or senior centers	3
2	Public facilities such as shelters for homeless, domestic violence victims, etc.	9
3	Public facilities such as sewer and/or water plants	4
4	Public facilities focused on safety, such as fire and police	4
5	Public facilities such as bathrooms/showers	0
6	Public services associated with jobs such as childcare, job training, transportation	3
7	Public services such as mental health, addiction, and youth programs	2
8	Public services associated with housing such as homeownership counseling, and foreclosure legal assistance	1
9	Programs for seniors and those with disabilities	1

Data source: Clermont County virtual public/stakeholder meeting poll.

Table 29A: Virtual public/stakeholder meeting poll on facilities and services

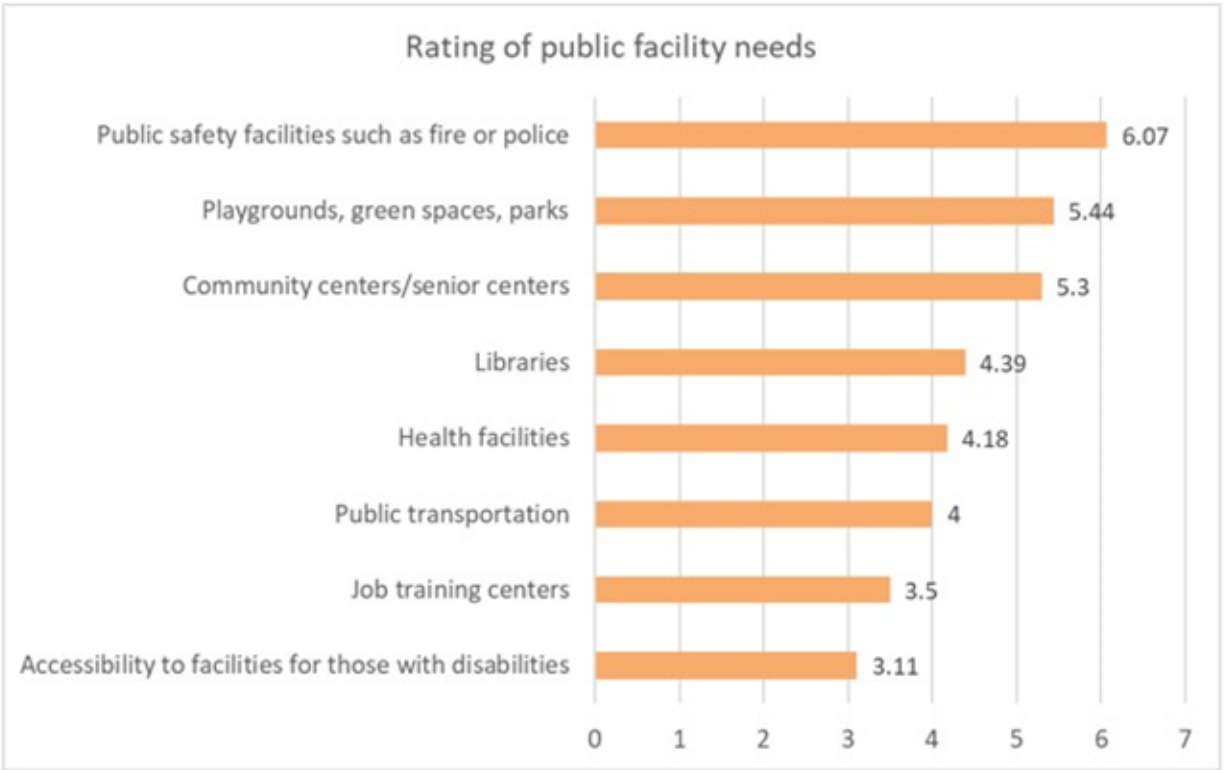
Community Needs Survey Results

Listed below are types of community needs that could be addressed by various programs in Clermont County. Rate the following on a scale of 0 to 5 in terms of importance and need by low- and moderate-income persons residing in our community (0 = unimportant or unneeded, 5 = extremely important/very needed)



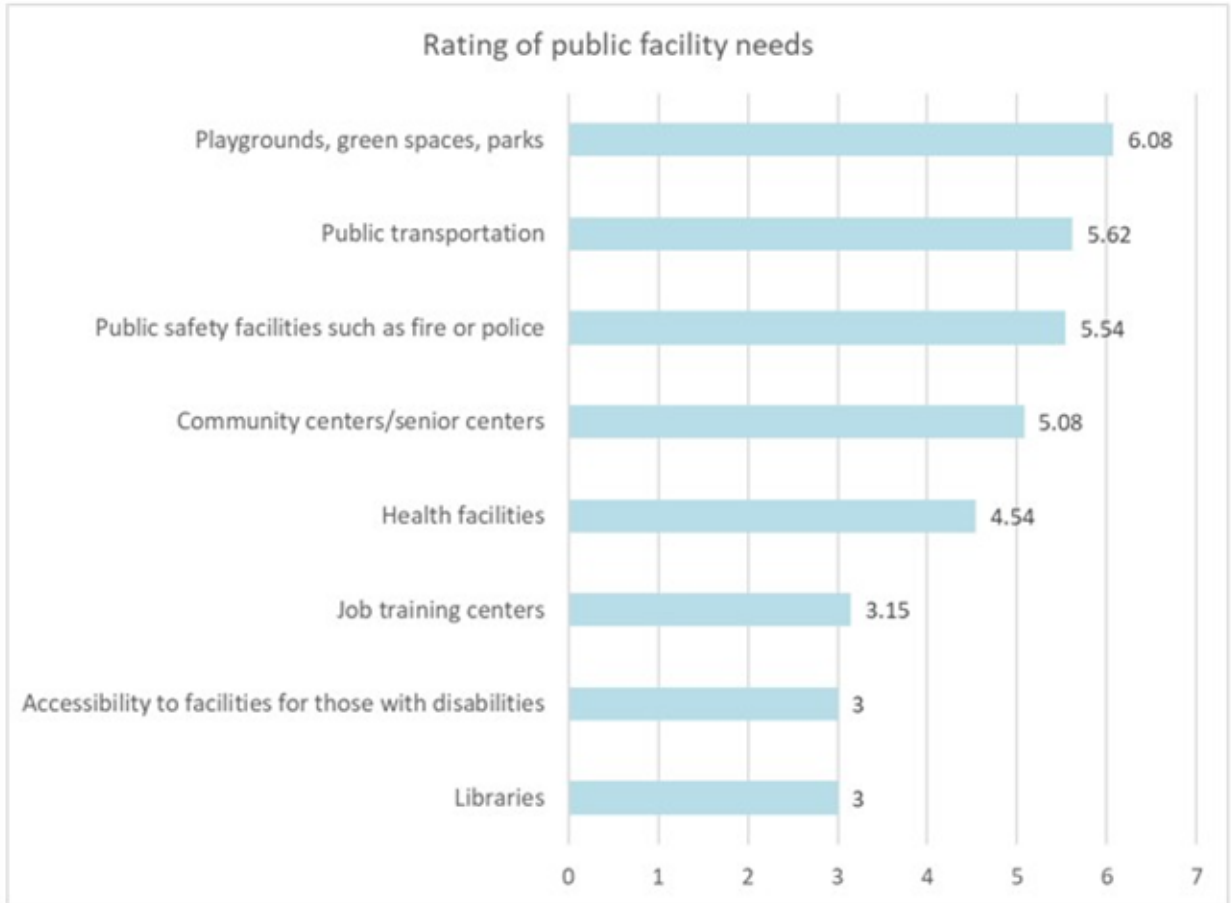
Data source: Clermont County public survey responses

Table 29B: Rating of Community Needs - Public Survey



Data source: Clermont County public survey responses

Table 29C: Rating of public facility needs from public survey responses



Data source: Clermont County stakeholder survey responses

Table 29D: Rating of public facility needs from stakeholder survey responses

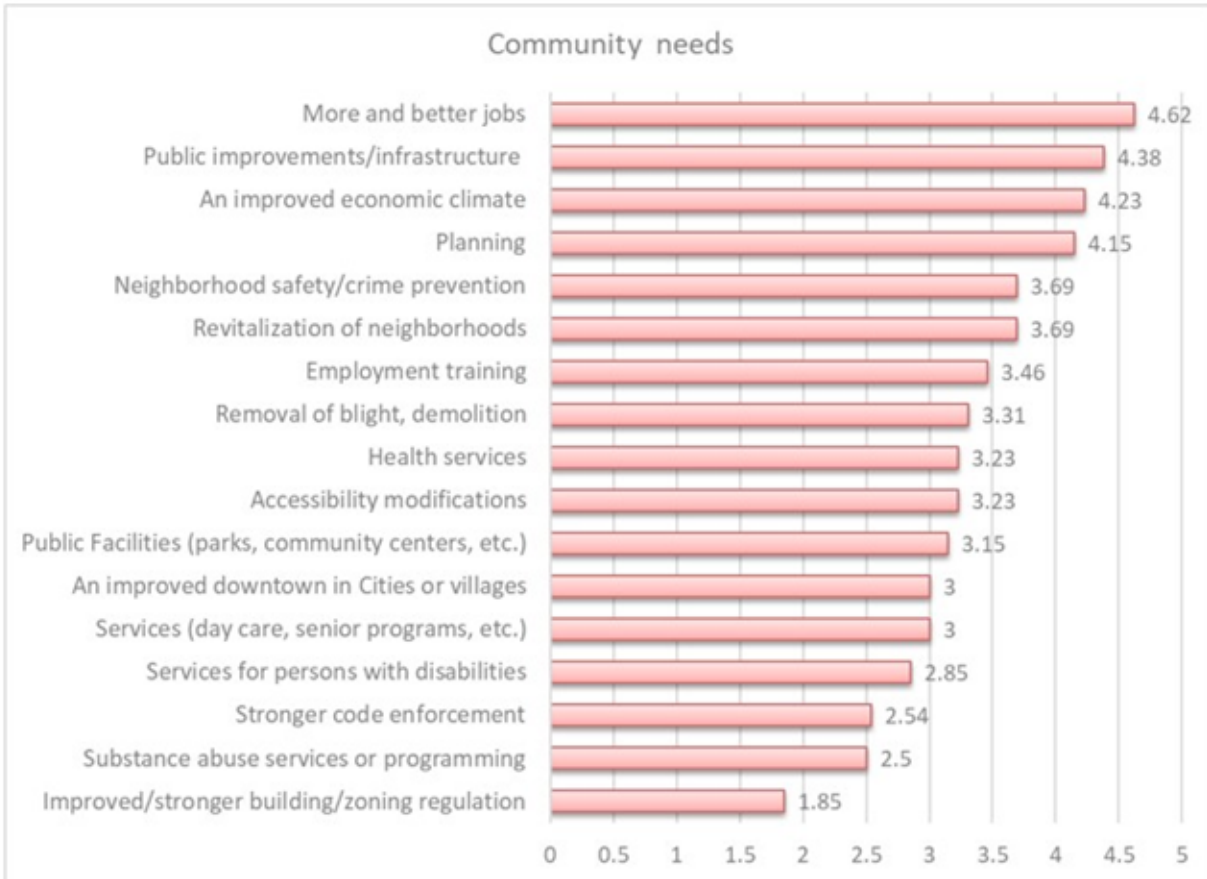
Describe the jurisdiction’s need for Public Improvements:

Public improvements and infrastructure also serve an important role in supporting low- and moderate-income neighborhoods. Blight in villages was the number one public improvement noted in the initial in-person public meeting. In the public survey question about a variety of community needs, public improvements/infrastructure was rated as the highest priority (Table 29B). In the stakeholder survey (table 29E), it was rated as the number two priority, right behind more and better jobs. In the virtual public meeting poll on public improvements and infrastructure (table 29F), infrastructure, such as sewer lines, streets, sidewalks, lighting, or fire protection was by far the highest rated among ten categories of public improvements. Pedestrian connections and trails was number two. The most noted infrastructure need in the stakeholder interviews was sewer, followed by water, and then broadband and sidewalks.

Lack of infrastructure, particularly in rural areas of the County, is also identified as a barrier to affordable housing. It was ranked as the number one problem impacting housing in the public survey (Table 12F).

How were these needs determined?

Quantitative data analysis, and qualitative data analysis from public and stakeholder surveys, interviews with stakeholders, and public/stakeholder meetings.



Data source: Clermont County stakeholder survey responses

Table 29E: Rating of Community Needs - Stakeholder Survey

Item Number	Funding categories	Number of people selecting this option
1	Concentrated revitalization work in a targeted neighborhood	0
2	Infrastructure, such as sewer lines, streets, sidewalks, lighting, or fire protection	15
3	Measures to address public safety and reduce crime	1
4	Revitalization of a City/Village downtown	1
5	Removal of blight	1
6	Accessibility improvements	1
7	Internet access improvements	1
8	Stronger code enforcement	1
9	Improvements to address potential flooding/stormwater issues	0
10	Pedestrian connections and trails	3

Data source: Clermont County virtual public/stakeholder meeting poll.

Table 29F: Virtual public/stakeholder meeting poll on infrastructure / public improvements

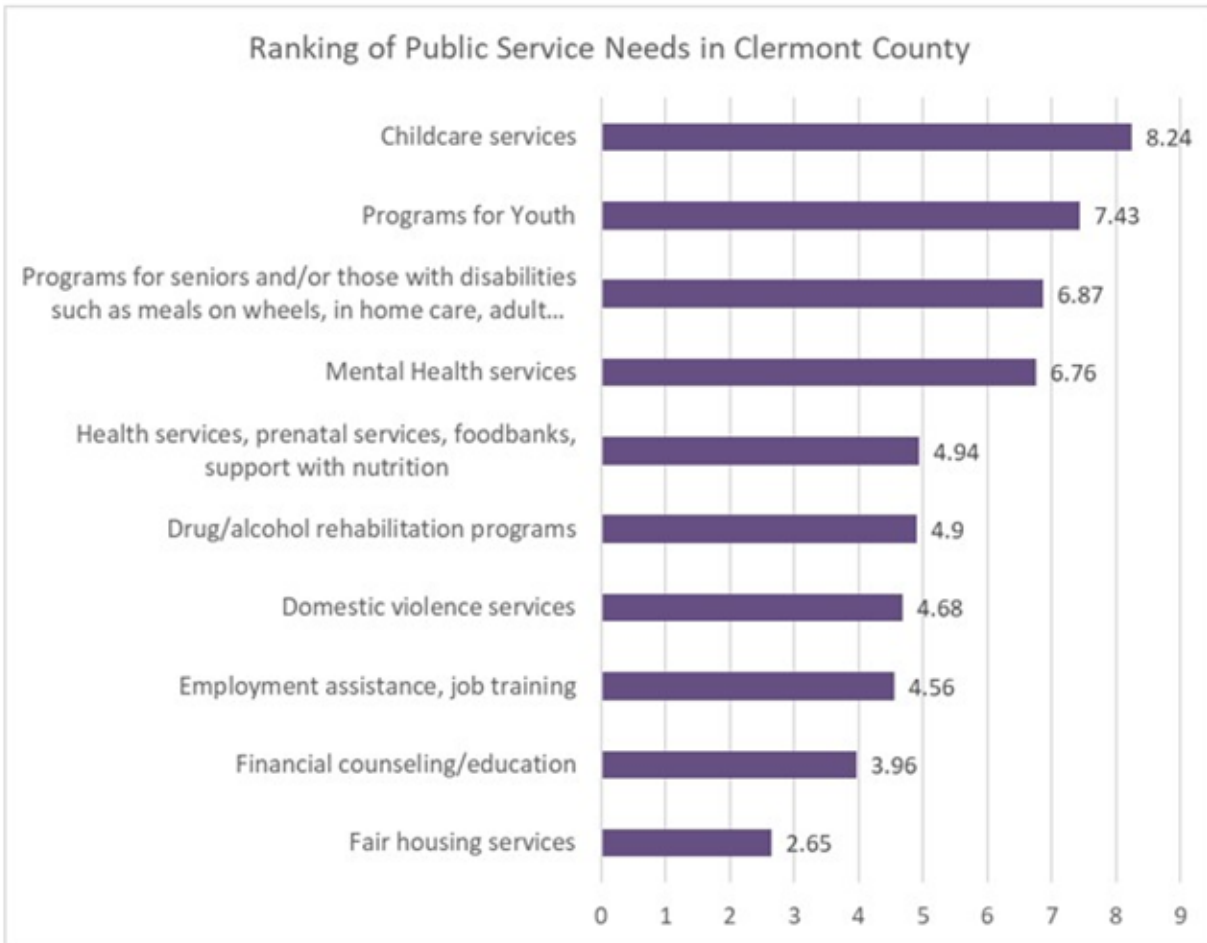
Describe the jurisdiction’s need for Public Services:

Public services are an important element of meeting the needs of low- and moderate-income households. Public transportation was noted in the original in-person public hearing as a need. The highest ranking services need in the virtual public meeting poll was public services associated with jobs, such as childcare, job training, and transportation. The second highest ranking services need was public services such as mental health, addiction, and youth programs.

In the public survey results, comparing various services, childcare services was the highest ranking, followed by programs for youth, programs for seniors/those with disabilities, and mental health services (Table 29G). In the stakeholder survey results, childcare was again the highest ranking, followed by programs for youth, programs for seniors/those with disabilities, and health services (i. e. prenatal care, foodbanks, nutrition support) (Table 29H).

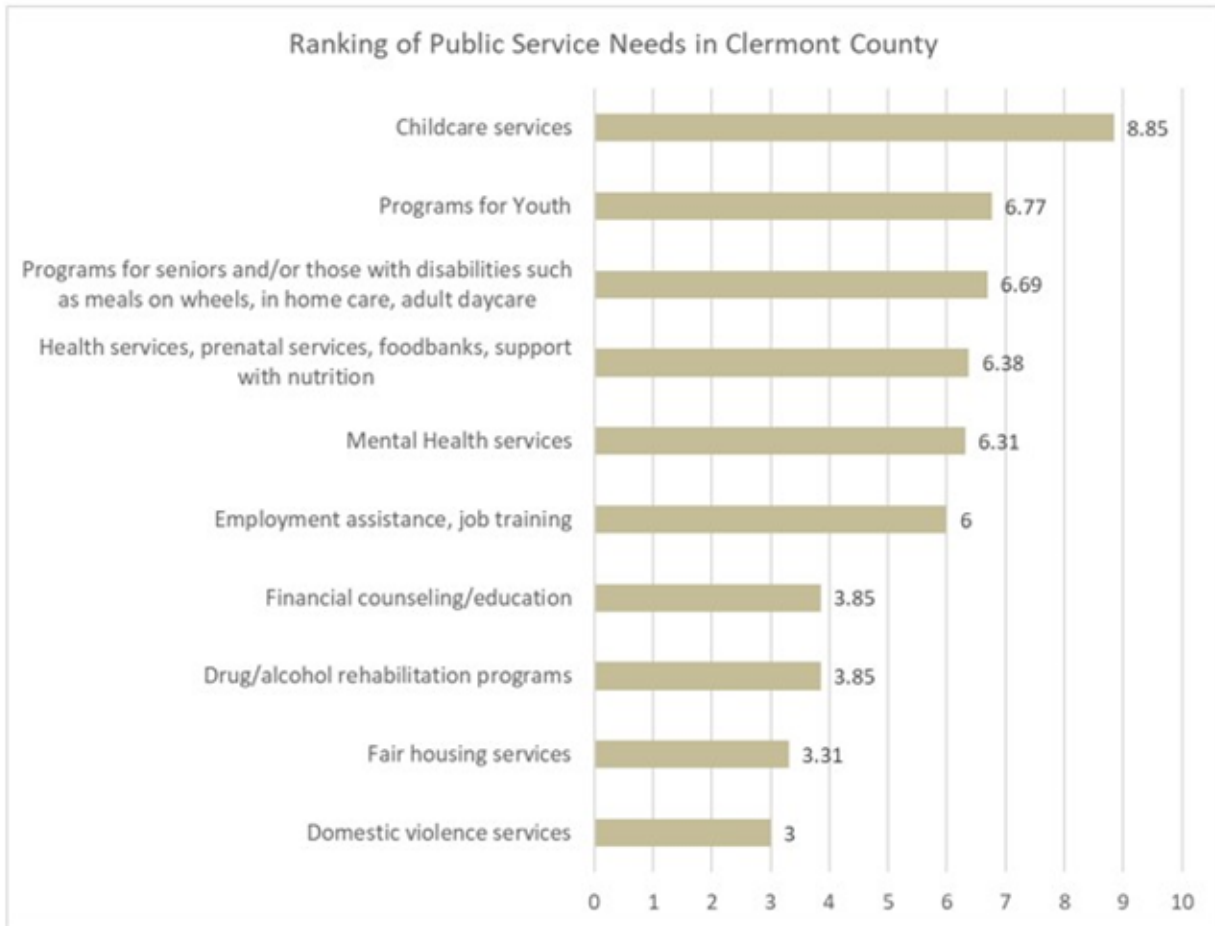
How were these needs determined?

Quantitative data analysis, and qualitative data analysis from public and stakeholder surveys, interviews with stakeholders, and public/stakeholder meetings.



Data source: Clermont County public survey responses

Table 29G: Ranking of service needs of low/moderate-income persons - public survey



Data source: Clermont County stakeholder survey responses

Table 29H: Ranking of service needs of low/moderate-income persons - stakeholder survey

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to Rocket.com the median sale price of homes in Clermont County, OH was \$372,400 in May 2025, up 24.1% from the prior year-to-date. The median price per square foot was \$191. There is a shortage of affordable, decent, safe, and sanitary homes in the County, and realistically a shortage of homes at all price points.

A significant challenge is that for many low- and moderate-income households, rising housing costs and inadequate income will keep many of them from participating in a strong housing market. Rents are also rising, and there is a shortage of affordable, decent, safe, and sanitary rental housing. The County needs to address the housing supply, both from an affordability and a quality standpoint.

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

Introduction

A basic premise of all housing markets is that there should be a spectrum of housing choices and opportunities for residents. This concept recognizes that housing choice and needs differ in most communities because of factors such as employment mix, household income, the age of the population, proximity to employment, and personal preference. Local housing markets and labor markets are linked to one another, and a strong local housing market and mix of quality housing choices at a variety of price points can strengthen the economy, just as a strong labor market can help residents to afford decent housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	58,600	72%
1-unit, attached structure	3,461	4%
2-4 units	1,893	2%
5-19 units	9,704	12%
20 or more units	3,536	4%
Mobile Home, boat, RV, van, etc	4,597	6%
Total	81,791	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	65	0%	572	3%
1 bedroom	461	1%	5,179	26%
2 bedrooms	7,369	13%	8,229	41%
3 or more bedrooms	49,621	86%	6,145	31%
Total	57,516	100%	20,125	101%

Table 29 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Name of Development	Number of Assisted Units
Lytle Trace	36
Owensville Commons	83
Obannon Terrace	35
Ahera	48
Sem Villa I	127
St. Marks - Milford	40
Tabaleen Cove	59
Oakwood Apartments	65
Beechwood Villa	151
Lebanon Village	50
Summerside Woods	45
Batavia Village	50
Bella Vista I	200
Dimmitt Woods	39
Thomaston Meadows	13
Chaucer Square Apartments	40
Crossings of Amelia	40
Steamboat Trails	39
Total:	1,160

Data source: HUD CPD Maps

Table 31A: HUD Multifamily Properties

Name of Development	Number of Assisted Units	Year placed in service
Marcliff Country Lake Apartments	127	1994*
Pebble Brook Apartments	260	2001
Timber Creek	128	1996*
Oakwood Apartments	65**	2001
Beechwood Villas Apartments	183**	2008
Clermont Villa	45	2007
Stonelick Woods Apartments	175	1996*
Williamsburg Housing	3	1993*
Harmony Senior Village	30	2007
Dimmitt Woods	40**	2013
Ashton Pointe	176	?
Thomaston Woods	100**	2015
Mallard Glen Apartments	73	2001
Harbour Cove	66	1995*
Riverview Bluffs	36	2006
Total: 1,119	1,507	499

Data source: HUD CPD Maps.

*Older units anticipated to expire are highlighted in pink.

**Units that are also HUD multifamily properties are highlighted in yellow.

Table 31B: LIHTC Properties

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

As Clermont County recently received HOME dollars for the first time, there are, as of yet, no completed HOME units. Existing affordable housing units include the following:

- 152 USDA funded units.
- 175 units of public housing
- 1,160 units of HUD Multifamily properties
- 1,507 units that are LIHTC funded projects
- 993 Housing Choice Vouchers

Adding these together brings us to 3,987 units of affordable housing. These are targeted to a mix of income levels below 80% AMI, though many have deeper targeting to lower income households. In addition, we must do some additional math to get to the correct total number of affordable units. First, 388 units of the LIHTC funded units are also HUD multifamily properties. To avoid double counting, we will need to subtract those. This brings us to 3,599. In addition, 499 of the LIHTC units will be expired prior to the end of this Con Plan period, so we will also subtract those. This brings us to 3,100 affordable units. This is the bulk of the assisted units to improve affordability for low income households.

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

499 units are expected to be lost over the next five years due to the expiration of LIHTC affordability restrictions on older units (see Table 31B).

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

No, the number of households below 80% AMI is 13,434, and there are only 3,103 affordable units. 31.3% of renters and 15.6% of owners in Clermont County pay more than 35% of their income on housing according to the 2023 ACS. Keep in mind that 42.6% of the housing stock was built prior to 1980, so the quality of the housing stock is part of the problem. Many of the houses are not decent, safe, and sanitary. Also, there is demand from higher income renters for many of these same units, making the reality on the ground more complex.

Describe the need for specific types of housing:

There is a need for the full spectrum of affordable housing choices. As discussed in the needs analysis, there is a need for everything from emergency shelter, transitional housing, and permanent supportive housing to affordable rental housing, accessible housing, housing rehabilitation and owner housing. This includes housing for seniors and families.

Discussion

There is a shortage of housing in the County at all price points and sizes, and an ongoing loss of viable, decent affordable housing units, and especially rental units from the market as units age. Because subsidies are often required to keep units both decent and affordable, this is not a problem that the private market can remedy on its own. There is an ongoing need for improvements to the housing stock through a variety of types of subsidy that will support rehabilitation, new unit development, and affordability. Improving the housing stock and removing blight will provide for a basic need of the County's citizens, will help the County attract and retain local talent, and will improve the County's attractiveness to potential employers. An increased number of units, particularly affordable units, is required to meet local needs.

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

Introduction

Both the cost and the amount of quality housing will need to be addressed, as lower income households have inadequate housing options. It will also be important to address the need to raise incomes of lower income households, who have not seen wages rise as rapidly as other sectors of the population within Clermont County. A significant population pays more than 50% of its income on housing in the County.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	155,500	178,700	15%
Median Contract Rent	626	726	16%

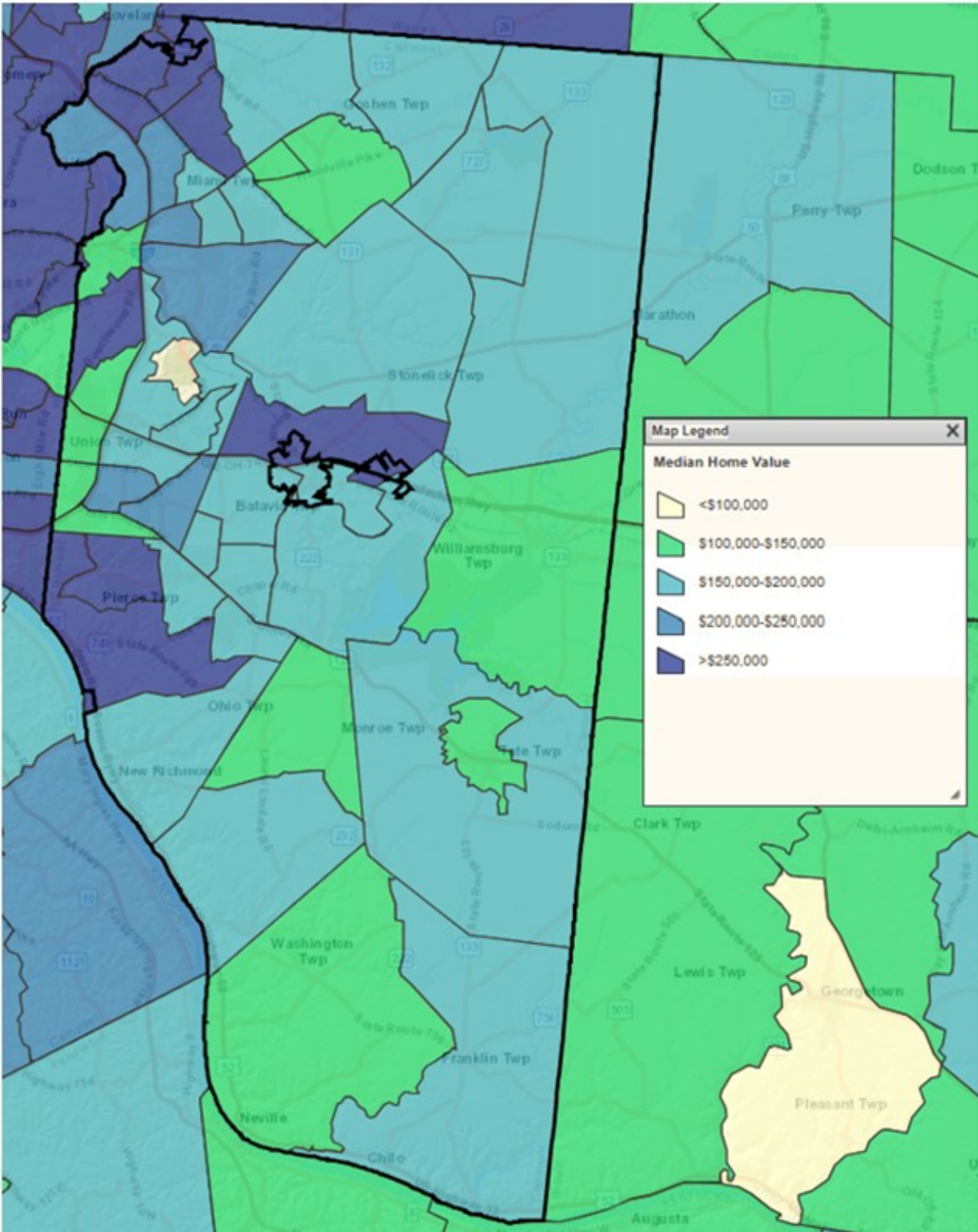
Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,473	22.2%
\$500-999	12,371	61.5%
\$1,000-1,499	2,543	12.6%
\$1,500-1,999	474	2.4%
\$2,000 or more	233	1.2%
Total	20,094	99.8%

Table 31 - Rent Paid

Data Source: 2016-2020 ACS



Data source: HUD CPD Maps

Map 35A: Median housing value across Clermont County

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,320	No Data
50% HAMFI	7,922	6,290
80% HAMFI	13,499	17,021
100% HAMFI	No Data	24,759
Total	23,741	48,070

Table 32 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	883	993	1,287	1,707	1,885
High HOME Rent	883	993	1,287	1,707	1,885
Low HOME Rent	883	993	1,258	1,453	1,621

Table 33 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

As discussed in the Needs Analysis, there is a significant shortage of decent affordable housing for low-income households. In fact, there were households struggling with housing cost burden, overcrowding, and lack of kitchen/plumbing facilities in all of the income categories below 80% AMI. According to the stakeholders interviewed that are working with low income households on housing solutions, much of the existing affordable housing is not decent and safe.

With median housing values at \$245,600, a household getting an FHA loan would need to earn about \$79,076 annually to keep their housing payments affordable (30% of income). About half of County residents could not afford to pay the monthly costs associated with a house at this value.

The average monthly rent for a house in Clermont County is \$1,040. In order to afford to pay this monthly rent, a household would need to earn \$41,600 per year (at 30% of income). Over 25% of County residents could not afford to pay this rent. Considering that many of the homes below these values are in poor condition, this leaves a significant sector of the population with few affordable and decent housing options. Also, there is demand from higher income renters for many of these same units.

There are 1,584 renter households and 3,262 owner households below 50% AMI that are paying more than 50% of their income on housing. This means that many of the most vulnerable have little income

left for groceries, medicine, and other life necessities. This is more representative of the true gap and especially highlights the need for affordable housing that is earmarked specifically for this population.

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

The median household income has increased 37.8% in the past 10 years (using 2013 and 2023 ACS data). This roughly matches the increase in rents (37.9% increase over the same period). However, the median value of homes in Clermont County has increased by 59.0% over this same period, making homeownership more out of reach. This puts additional pressure on the rental housing market, and makes it even more difficult to find decent, safe, and sanitary units at affordable rents, as more people are forced to enter the rental market.

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

The HOME and Fair Market Rents are adequate to pay market rents, but because there is a shortage of quality rental housing, and because there is a shortage of rental assistance to help people to afford these rents, a need exists for additional quality rental units to be produced, and for additional rental assistance to be offered.

Discussion

Overall housing strategies should include additional production of affordable housing for both owners and renters. This can be done through rehabilitation and new construction. There is also a need for additional rental assistance, and for improving job opportunities for low-income households.

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

Introduction

Housing condition is important from both an external and an internal perspective. Houses that become deteriorated externally cause blight in a neighborhood, which can bring disinvestment, lower property values, discourage talent from moving to an area, and lead to a vicious circle of poverty and decline within a neighborhood.

From an internal perspective, housing can provide a sense of security, identity, privacy, belonging, and control. It acts as a stabilizer, a constant, a place to come home to each night. Poor housing can cause sickness, be unsafe and can lead to despondency. Unaffordable housing can cause stress and insecurity.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For the purposes of this plan, housing units are considered to be in “standard condition” when the housing is in compliance with the local building code, which is based on the International Building Code. Housing units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit. This definition does not include units that require only minor cosmetic work or maintenance work.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	9,779	17%	7,604	38%
With two selected Conditions	159	0%	457	2%
With three selected Conditions	0	0%	44	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	47,539	83%	12,008	60%
Total	57,477	100%	20,113	100%

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

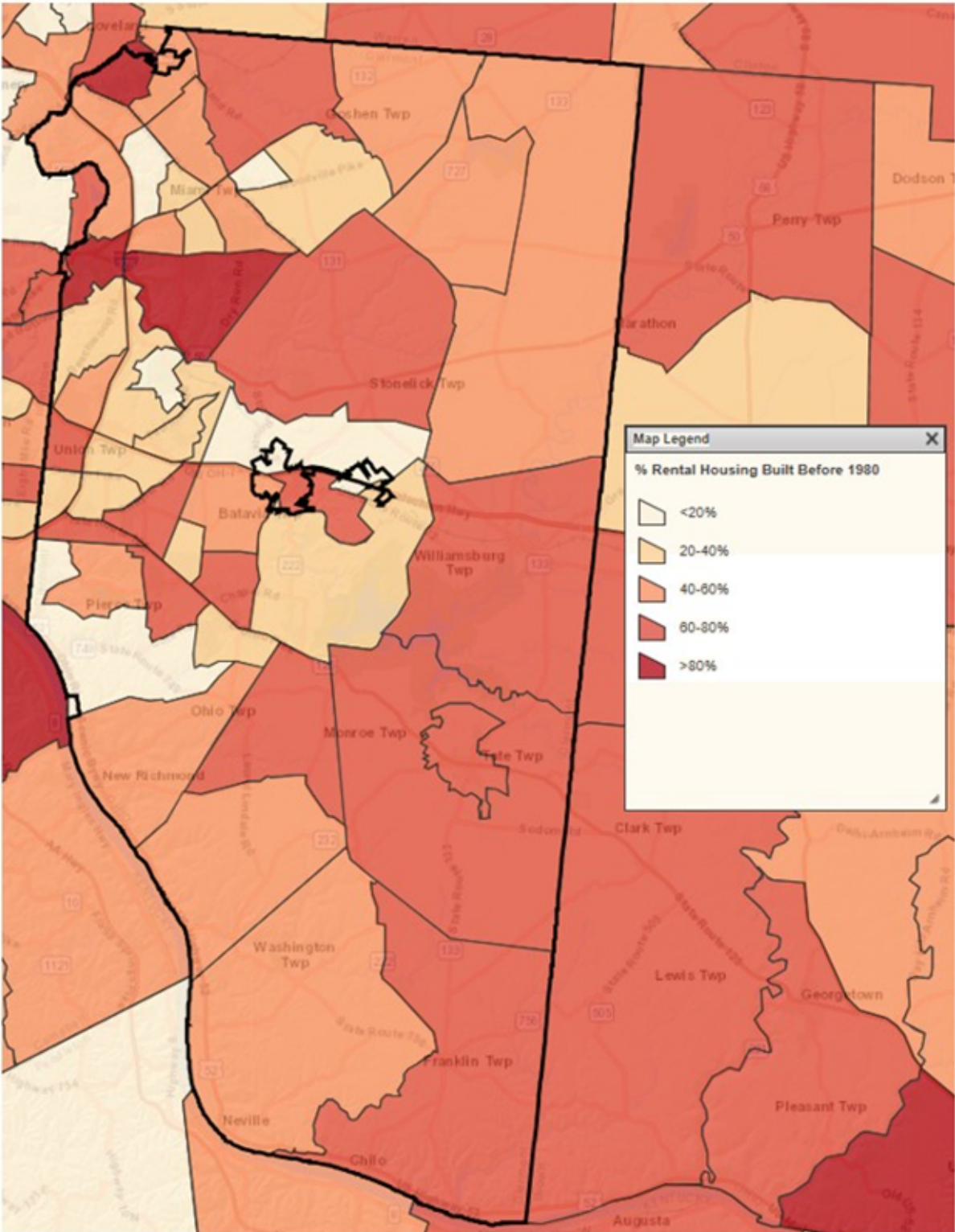
Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	14,038	24%	3,108	15%
1980-1999	19,385	34%	6,947	35%
1950-1979	19,584	34%	8,041	40%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Before 1950	4,506	8%	2,017	10%
Total	57,513	100%	20,113	100%

Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS



Data source: HUD CPD Maps

Map 37A: Age of rental housing stock across Clermont County

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	24,090	42%	10,058	50%
Housing Units build before 1980 with children present	7,156	12%	5,204	26%

Table 36 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

1	2	3	4	5	6	7	8	9	10	11
Year Built	Tenure	Total Occupied Units	% units with lead paint	# of occupied units with lead paint	% occupied units with lead hazard	# occupied units with lead hazard	% units with hazard occupied by lmi households	# units with hazard occupied by LMI households	% LMI units with hazard with children under 6	# LMI units with hazard with children under 6
Before 1940	Owner	4,058	90.0%	3,652	44.0%	1,607	23.0%	370	17.8%	66
	Renter	1,470	90.0%	1,323	44.0%	582	53.0%	309	17.8%	55
1940-59	Owner	8,440	80.0%	6,752	18.0%	1,215	23.0%	280	17.8%	50
	Renter	3,059	80.0%	2,447	18.0%	440	53.0%	233	17.8%	42
1960-79	Owner	14,865	62.0%	9,216	9.5%	876	23.0%	201	22.2%	45
	Renter	5,387	62.0%	3,340	9.5%	317	53.0%	168	22.2%	37
Total Owner				19,621		3,698		851		160
Total Renter				7,110		1,340		710		134
Total				26,731		5,038		1,561		294
% of total				77.2%		19.3%		6.7%		1.2%

Data Sources: **Percent lead hazards 1960-79 units estimated, based on percent units with interior lead paint compared to 1940-59 (per HUD National Lead Paint Survey, 1991), and applying this ratio (44%) to 1940-59 percentage (44% * 18%= 9.5%); other percentages from HUD Economic Analysis of HUD Rule on Lead Base Paint Hazards. Sources: Columns 1-3: 2023 ACS 5 year data; Column 4: HUD 1990 National Survey on Lead-Based Paint; Column 6: Eliminating Childhood Lead Poisoning, President's Task Force on Environmental Health Risks and Safety Risks to Children, 2000; Column 8: 2017 ACS; column 10; Eliminating Childhood Lead Poisoning, President's Task Force on Environmental Health Risks and Safety Risks to Children, 2000.

Table 38A: Units with Lead-based paint hazards with children under 6

Vacant Units

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

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
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Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead based paint, asbestos, moisture issues, and mold are likely to be environmental health hazards in many of the 37,280 housing units built prior to 1980.

As shown on Table 39A, there are an estimated 3,698 owner occupied units with lead hazards. Of those 851 units are occupied by low- and moderate-income households, and 160 of the LMI occupied units are estimated to have children under 6. There are also an estimated 1,340 renter occupied units with lead hazards. Of those 710 units are occupied by low- and moderate-income households, and 134 of the LMI occupied units are estimated to have children under 6.

Discussion

Housing is important, and the quality of housing matters both to the individuals and households residing there, and to the community in which the housing resides. There is a significant need for improvements to the housing stock within Clermont County, which is aging, and which has not been consistently maintained in good condition. This is a problem for both owners and renters, but particularly for rental properties, which tend to be more poorly maintained.

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

Introduction

Clermont County is served by the Clermont Metropolitan Housing Authority (CMHA). CMHA administers a variety of programs including the Public Housing program, a Project Based Voucher (PBV) program and the Housing Choice Voucher program, also known as Section 8.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			219	891			0	0	665
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

CMHA has a portfolio of 175 public housing units located throughout the County. The unit size of CMHA’s portfolio consist of the following:

- 86: 1-Bedroom units
- 31: 2-Bedroom units
- 43: 3-Bedroom units

- 10: 4-Bedroom units
- 5: 5-Bedroom units

CMHA recently disposed of 20 dilapidated units. The disposition of the 20 units provided funding to develop 30 units of newly constructed affordable housing. Additionally, they are about to embark on a RAD conversion to develop additional new units. CMHA intends to develop and “build, build, build” over the next five years.

There are 175 public housing units. There are no units participating in a Public Housing Agency Plan.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

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

The County continues to work with CMHA to understand the needs of Clermont County residents for public housing assistance. No specific comments were made about the condition of units managed or specific needs for renovation. There was an identified lack of one-bedroom units to meet current demand, and a lack of affordable units in the rural parts of the County. Additionally, while CMHA meets the requirements for supply of handicapped accessible units, it was noted that these units are nearly impossible to find and that they rarely become vacant.

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

The following strategies are considered as priorities for improving the living environment of low and moderate-income families that live in public housing:

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

Discussion:

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

Introduction

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

Facilities and Housing Targeted to Homeless Households

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

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Agency	Location	Services
Clermont Metropolitan Housing Authority	Batavia	Public Housing, Housing Choice Voucher
James Sauls Shelter	Batavia	Family Shelter
Clermont County Community Services	Batavia	RRH, HP, Emergency Rental Assistance Program (ERAP)
Greater Cincinnati Behavioral Health (GCBH)	Batavia/Amelia/Milford	Mental Health services, RRH, HP
House of Peace	Batavia	Domestic Violence Shelter
Prioritization Workgroup		Prioritize HH for Shelter, PSH and RRH

Data Source: Region 14, 2025

Table 42A - Homeless Services

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

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

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

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

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

There is currently no emergency homeless shelter in the County, and homeless individuals and households are currently being placed in hotel rooms as temporary housing.

YWCA House of Peace Shelter

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

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

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

Introduction

As described in the Needs Analysis, a number of types of special needs are represented in Clermont County. Each type of need brings its own challenges as it relates to housing and services. This is further complicated by the fact that individuals often have more than one type of disability or special need.

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

The Elderly and Frail Elderly

With a substantial (37,565 elderly and 15,911 frail elderly) and growing population of elderly and frail elderly in the County, there is an increasing need for housing with in-house supportive services, including a full spectrum of skilled nursing and assisted living options.

Persons with disabilities

With 30,010 persons with disabilities in the County, there is a need for housing with a variety of accommodations to meet the needs of people with disabilities among these categories: Ambulatory at 6.5% of population, Cognitive at 6.9% of population, Independent Living at 5.4% of population, Hearing at 4.1% of population, self-care at 2.4% of population, and Vision at 2.5% of population. Some people have multiple disabilities, which should also be considered in housing options. Many individuals in this population, such as the developmentally disabled (estimated 5,771 persons) and those with severe disabilities may need a range of supportive services. This population can also face housing discrimination.

Persons with mental illness and addiction

According to the Clermont County Mental Health and Recovery Board Community Plan, Clermont County ranks higher (17.6%) than the State (14.7%) in reported poor mental health days. The children's mental health contract treatment provider is also reporting a significant increase in treatment admissions related to depression, anxiety, and trauma, as are the County school districts. Clermont County's suicide rate (18.4) is higher than the State rate (13.8). In the 2025 CCMHRB needs assessment survey, Youth mental health ranked number one as the most pressing behavioral health issue in Clermont County, followed by adult mental health concerns, and adult substance misuse. Clermont County ranks higher than the State with regards to unintentional overdose deaths.

According to the Director of the CCMHRB, there are a number of barriers to housing the population with mental health and addiction disorders. Many are lower income and often can't hold a full time job. Often, they are living on social security/disability funding. It is not uncommon for them to have been evicted due to their illness, and there is a stigma around housing them. They may have a criminal history, and a lot of them are homeless. In addition to the street homeless, there is a lot of couch surfing. Vouchers are limited, and many landlords will not accept them.

There is one group home for people that are unable to care for themselves, and homeless are placed in a hotel, which is known for drug activity, and is not a safe place for those in recovery.

They are working with a housing developer to develop 24 units of permanent supportive housing in Felicity. However, there is no public transportation in the County, and existing transportation is far from treatment facilities and other needed services. The housing ended up there out of necessity. Other places would not change their zoning, because of the stigma. We are seeking to ensure that they are providing case management and services.

Persons with HIV/AIDS

With a small (182) but growing number of persons diagnosed with HIV/Aids in the County, persons with HIV/AIDS face a number of housing barriers, including discrimination, housing availability, transportation and housing affordability. The coexistence of other special needs with HIV/AIDS can make some individuals even more difficult to house. Many individuals living with HIV/AID also suffer from Substance use disorder and the incidence of mental illness among the community is also high. There is a high need for additional housing services for persons with HIV/AIDS.

The needs of these various populations are discussed in some detail in the Needs Analysis, Section NA-45. In addition, local stakeholder agencies that work in these areas were interviewed. In the interviews, the following were identified as priorities:

- County needs to increase the availability of both rental and homeowner affordable units.
- Recovery housing for those with substance use disorder.
- Better targeting of funding both geographically, and in terms of needs.
- Establish a more robust and effective homeless crisis response system.
- To have more units in the full continuum of housing. More emergency shelter beds. More transitional housing units. More permanent supportive housing units. More affordable housing for people ready to exit programs so people have somewhere to go. Built in support is definitely important, but first and foremost we need the units.

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

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

The County supports the Community Alternative Sentencing Center (CASC) Drug and Alcohol Services with an allocation of 2025 funding to will specifically assist with drug and alcohol counseling of LMI qualified residents of Clermont County through their participation in the Clermont County Community Alternative Sentencing Center (CASC). The program will provide necessary treatment, therapy and life and vocational skills. Goals are to reduce recidivism by providing drug and alcohol treatment, cognitive therapy, and other related services. This project's assists the County with the goal of providing and expanding public services.

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

There are many agencies working on meeting the needs of these special populations within the County. To describe a few of the efforts that are ongoing:

- The Clermont County Board of Developmental Disabilities and their providers will seek to provide education, counseling, services, home modifications, and to ensure that the developmentally disabled are adequately housed.
- The Clermont County Mental Health and Recovery Board and their providers are working to ensure that persons with mental health and addiction diagnosis are served through a variety of services and education, plus recovery housing, group homes and centers to support their recovery.
- The Clermont County Metropolitan Housing Authority is advocating for additional landlords to join their programs, and is actively working on the development of additional housing units for veterans. They are also beginning to embark on RAD conversion of their units. They want to build more PSH units, and work with partners to provide the needed services.
- Clermont County Community Services is working to identify and expand emergency shelter options, and has developed a housing coalition to address deficiencies within the continuum of care.
- Clermont Senior Services is providing accessibility modifications and home repairs to keep people in their homes.

As these various agencies work to address a variety of needs, the County will continue to seek to partner with them in a variety of ways, as funding allows.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the County and the municipalities have attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing. None of these measures is intended to restrict the affordability of housing, though these regulations may on occasion affect the pricing of housing.

Several potential barriers are apparent, considering the diverse nature of the County. A common cost barrier to all housing is the length and complexity of the permitting and review process necessary to ensure the development is safe and meets all code requirements.

Also, the fragmented nature of zoning across the County, with multiple codes across urban and rural areas can be both an added complexity, cost, and barrier for developers of housing.

Also, most rural areas of the County do not have access to public sanitary sewer lines, thus a home must have an on-site septic system. Typically, lot sizes must range from 2 to 5 acres in size to accommodate these systems and meet local health department regulations. Given the cost of land in the County, the minimum lot size requirement for the septic systems can make new home construction less affordable. Similarly, local zoning regulations in some areas require a minimum lot size of 1 to 2 acres in response to a local township's goal to maintain the rural atmosphere of the community, which may also make home construction less affordable.

The most important impediment to affordable housing revolves around the lack of income of the County residents. In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make housing redevelopment expensive and many times put quality affordable housing out of the reach of low-income households.

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

Introduction

Economic development is critical to growth and revitalization. As noted in the Housing Needs Assessment and the Housing Market Analysis, good, well-paying jobs are the means to secure economic stability, improve neighborhoods and obtain decent housing. The County's economic development strategies center upon creating and preserving good jobs and developing a ready workforce to take those jobs. Education and job training (and retraining) are crucial to having a competitive workforce.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	176	124	0	0	0
Arts, Entertainment, Accommodations	10,406	7,255	13	16	3
Construction	5,197	3,299	6	7	1
Education and Health Care Services	14,406	6,066	18	13	-5
Finance, Insurance, and Real Estate	6,690	2,991	8	6	-2
Information	1,576	1,233	2	3	1
Manufacturing	11,316	5,953	14	13	-1
Other Services	2,992	1,816	4	4	0
Professional, Scientific, Management Services	9,481	3,759	12	8	-4
Public Administration	0	0	0	0	0
Retail Trade	10,707	8,875	13	19	6
Transportation and Warehousing	3,798	2,283	5	5	0
Wholesale Trade	5,047	2,384	6	5	-1
Total	81,792	46,038	--	--	--

Table 41 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	105,430
Civilian Employed Population 16 years and over	101,030
Unemployment Rate	4.14
Unemployment Rate for Ages 16-24	16.22
Unemployment Rate for Ages 25-65	2.45

Table 42 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	24,763
Farming, fisheries and forestry occupations	3,366
Service	9,272
Sales and office	23,986
Construction, extraction, maintenance and repair	9,171
Production, transportation and material moving	7,105

Table 43 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	49,153	53%
30-59 Minutes	38,511	41%
60 or More Minutes	5,467	6%
Total	93,131	100%

Table 44 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,802	349	3,419

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	23,869	948	7,652
Some college or Associate's degree	25,182	768	6,373
Bachelor's degree or higher	27,973	538	4,027

Table 45 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	198	389	288	1,161	1,927
9th to 12th grade, no diploma	1,550	1,123	1,216	4,390	3,623
High school graduate, GED, or alternative	6,888	6,207	7,394	18,856	11,930
Some college, no degree	4,996	6,325	4,454	10,613	5,590
Associate's degree	457	2,396	2,920	5,635	2,259
Bachelor's degree	1,538	5,950	5,792	9,810	3,755
Graduate or professional degree	0	2,183	3,324	5,564	3,624

Table 46 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	711,146
High school graduate (includes equivalency)	1,139,626
Some college or Associate's degree	1,111,768
Bachelor's degree	1,411,688
Graduate or professional degree	1,553,969

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

As identified in Table 45, the two largest employment sectors in the County are Management, business and financial with 24,763 employees, and Sales and office with 23,986 employees. Combined they

employ 63% of the workforce. Overall, this is a good mix with higher paying jobs. However, broadening the mix of available jobs could also benefit the County.

Describe the workforce and infrastructure needs of the business community:

The unemployment Rate in Clermont County, OH was 4.60% in April of 2025, according to the United States Federal Reserve. Historically, Unemployment Rate in Clermont County, OH reached a record high of 12.60 in April of 2020 and a record low of 2.70 in April of 2023.

In a poll conducted in the virtual public/stakeholder meeting we asked them to choose the one activity that would best support the local economy in the County. We then used this information to create a ranking (see Table 49A). The number one response from participants was developing needed infrastructure to support business expansion, followed by creation of more or improved sites for business. In our public and stakeholder surveys we asked participants to rank activities that could strengthen the economy in the County, and in the public survey, the number one response was creation of more or improved sites for business, followed by job creation and developing needed infrastructure like roads, water and sewer improvements, etc. to support business expansion. Similarly, the stakeholders number one response was job creation, followed by creation of more or improved sites for business, and the development of needed infrastructure like roads, water and sewer improvements, etc. to support business expansion.

Based upon this information, it seems that the highest priority activities to support the needs in the County in terms of economic development are the following, which ranked similarly across the various feedback opportunities provided:

- Creation of more, or improved, sites for businesses.
- Developing needed infrastructure like roads, water and sewer improvements, etc. to support business expansion.
- Job creation

These various activities are interrelated and highlight the need for more business activity in the County. There is a significant number of people that are currently commuting to nearby Counties for work (see Map 49D). The creation or attraction of new jobs for residents that pay good wages is the overall priority. However, these jobs can only be created if there is an adequate, trained workforce in place to fill them. To this end the County has, and will continue to, support education and job training programs when possible. These efforts include job training for younger persons, retraining for older workers, the provision of a good basic education for the County's youth, and assisting young persons in the development of life and interpersonal skills.

The earnings figures in Table 51 show what is commonly known - that the higher one's level of education, the greater one's earnings. Many people with lower educational levels are living below the

poverty level (see Map 49E). Overall, education attainment is similar to, or better than, the State average.

For some individuals in the population, there are other potential barriers to good paying jobs, such as poor health, mental health challenges, addiction disorders, disabilities, recent incarceration, and/or homelessness. Support for individuals and households impacted by these challenges needs to be a part of the overall economic strategy for the County. Good housing, services, and other support for those struggling with these and similar issues is an important component of the County's strategy, and good housing is a driver of economic well-being.

Infrastructure needs for economic development vary, but there is a need for water and sewer connections, and in some instances, better roads to serve potential development sites. Broadband is also a need in rural areas.

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

In June of 2025, the Department of Community + Economic Development issued an RFP for services to complete an Economic Development Strategic Plan. The purpose of this study is to provide guidance on the overall objectives of economic development initiatives for economic development professionals, key stakeholders, and public officials in Clermont County. The Department anticipates that the plan will focus much of its attention on the State Route 32 corridor, which has traditionally served as the main artery east to west in Clermont County and which has recently undergone over \$100 million in speed-to-market and safety improvements. As of July 2025, development along OH-32 continues to be unbalanced, with incompatible uses dotting the highway (residential next to industrial). The County needs better planning and strategic guidance in order to foster more responsible growth.

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

According to the Clermont County Economic Profile for 2023 (provided by the Ohio Department of Jobs & Family Services, via the U.S. Census Bureau, Quarterly Workforce Indicators), the top occupations with the most area online job ads are (a) registered nurses; (b) first-line supervisors; (c) industrial engineers; (d) customer service representatives; (e) retail salespersons; (f) coaches and scouts; (g) personal care aides; (h) teaching assistants; (i) stockers and order fillers; (j) heavy and tractor-trailer operators; (k) and social and human services professionals. At least six of the above-mentioned occupations would require some degree of higher education. According to data compiled from the Clermont County Economic Profile for 2023, via Monster Government Solutions 2022 resume data, almost 61% of county residents with active resume applications had only a high school education. Around 16% had "some college coursework completed," while just 10% completed one of a certification, vocational schooling, an

associate degree, or a bachelor's degree. The County needs better higher education opportunities to supplement job demand in occupations requiring a degree.

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

Clermont County currently has three higher education / vocational schools (UC Clermont College, Live Oaks, U.S. Grant Career Center). Some of the certificates and associate degrees include:

UC Clermont:

Accounting technology; applications software support; healthcare leadership; biological sciences; business administration; computer aided design & manufacturing; engineering (pre); health informatics; health information management; healthcare management; information technology; manufacturing engineering technology; medical laboratory science (pre); medicine/physician assistant (pre); nursing (pre); occupational therapy (pre); social work; special education; supply chain management technology;

Live Oaks Career Campus:

Automotive professions; animal science & management; manufacturing engineering technology; culinary arts & hospitality services; early childhood education; exercise science & sports medicine; health technology; heating, ventilation, & air conditioning; heavy equipment operations & engineering; IT; park & recreation management; veterinary assisting; and welding and manufacturing

U.S. Grant Career Center:

Similar to above.

Additionally, Clermont County's Department of Jobs & Family Services has a dedicated OhioMeansJobs staffer, who can provide employers and employees with career training grants and programming. Lastly, the county works closely with REDI Cincinnati (a division of JobsOhio) to cater workforce and training initiatives directly to companies seeking expansion.

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

No

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

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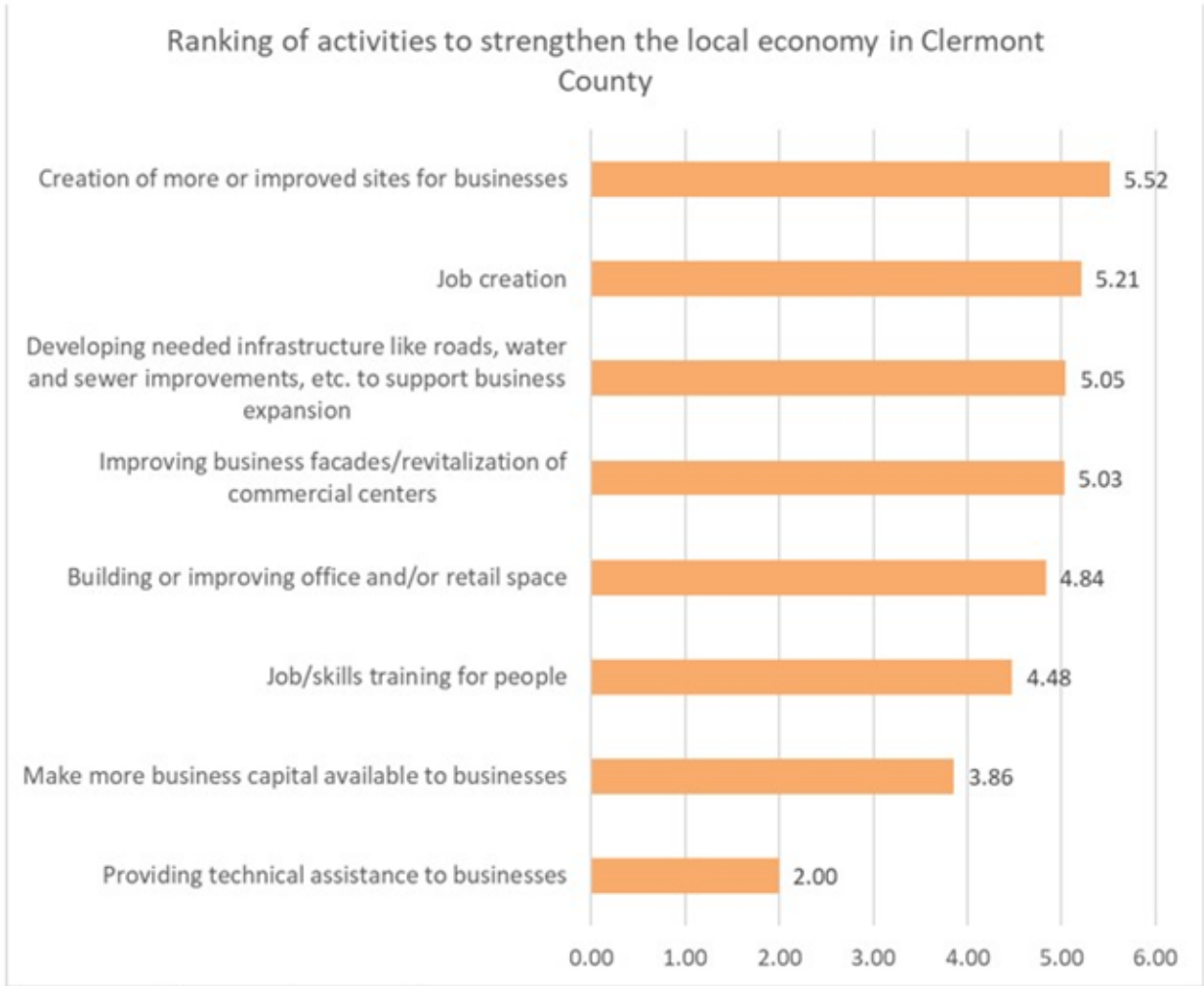
Discussion

The County needs better economic data and is in the process of collecting that information.

Item Number	Funding categories	Number of people selecting this option
1	Job training/employment assistance	3
2	Job creation	0
3	Creation of more, or improved sites for business	6
4	Making more business capital available to businesses	0
5	Building or improving office and/or retail space	0
6	Small business assistance (lending pool, guidance)	4
7	Developing needed infrastructure to support business expansion	8
8	Revitalization of commercial corridors	3

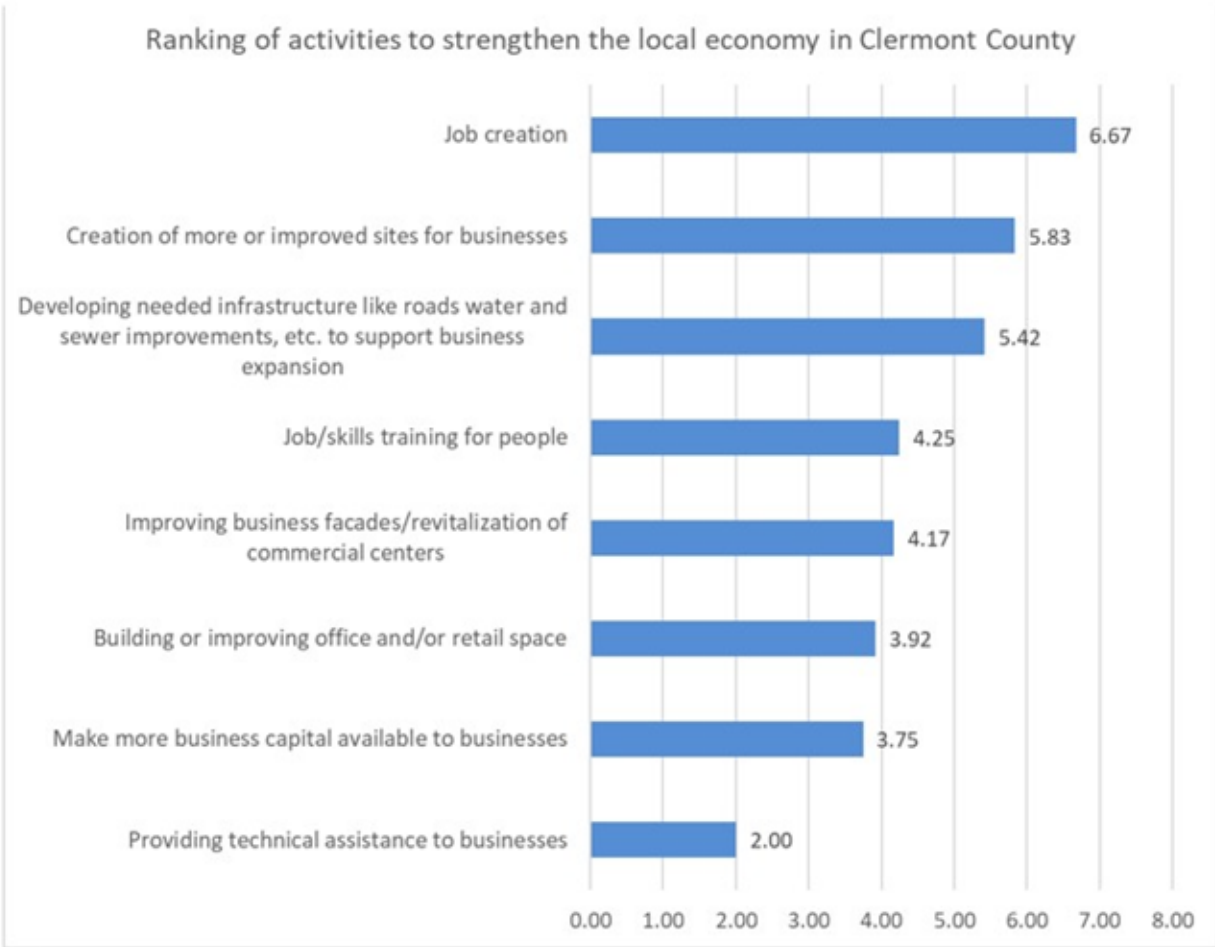
Data source: Virtual public meeting poll

Table 49A: Ranking of economic development priorities from virtual meeting poll



Data source: Clermont County public survey

Table 49B: Public survey responses ranking economic development activities



Data source: Clermont County stakeholder survey

Table 49C: Stakeholder survey responses ranking economic development activities

MA-50 Needs and Market Analysis Discussion

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

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

On the other hand, by looking at the kinds of indicators that can cause distress relative to housing for households, such as age (a proxy for condition) of housing, poverty levels, and other indicators as shown in Table 51-A, we can begin to see some discernable patterns relative to housing need across geographies. While, like all data, these indicators only tell a part of the story about what is going on in a particular household or community, it is likely that geographies with multiple indicators of potential housing distress are in greater need of housing assistance. On the other hand, these areas of need are dispersed across a County that varies in its characteristics across its breadth, with more urban, developed areas to the East, and more rural, undeveloped areas to the West. This makes comparison across geographies more challenging.

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

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

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

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

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

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

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

Are there any community assets in these areas/neighborhoods?

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

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

Are there other strategic opportunities in any of these areas?

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

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

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

Data source: 2021 ACS

Table 51A: Geographic Housing and Income Data Comparison

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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

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

Clermont County is making significant strides in addressing the need for reliable and affordable broadband access for all residents and businesses. With the commitment to have strong, high-speed internet access county-wide, Clermont County Commissioners completed a comprehensive study of the County's Internet resources. In 2022, an online survey was created and marketed to residents and businesses to get a better understanding of accessible internet access, studying strengths and weaknesses of coverage, and to determine broadband needs throughout the County. The survey was an effort to obtain data for funding of a large scale broadband project.

In 2024, the Governor's Office and the Ohio Department of Development announced a \$50 million state investment in a broadband expansion project to significantly enhance internet coverage in Southwest Ohio. The project is facilitated by BroadbandOhio, in partnership with altafiber, and is part of the Multi-County Last Mile Fiber Build Pilot program. The program extends to Adams, Brown, and Clermont counties. The initiative will extend high-speed, affordable internet access to 766 unserved and 283 underserved addresses in the County.

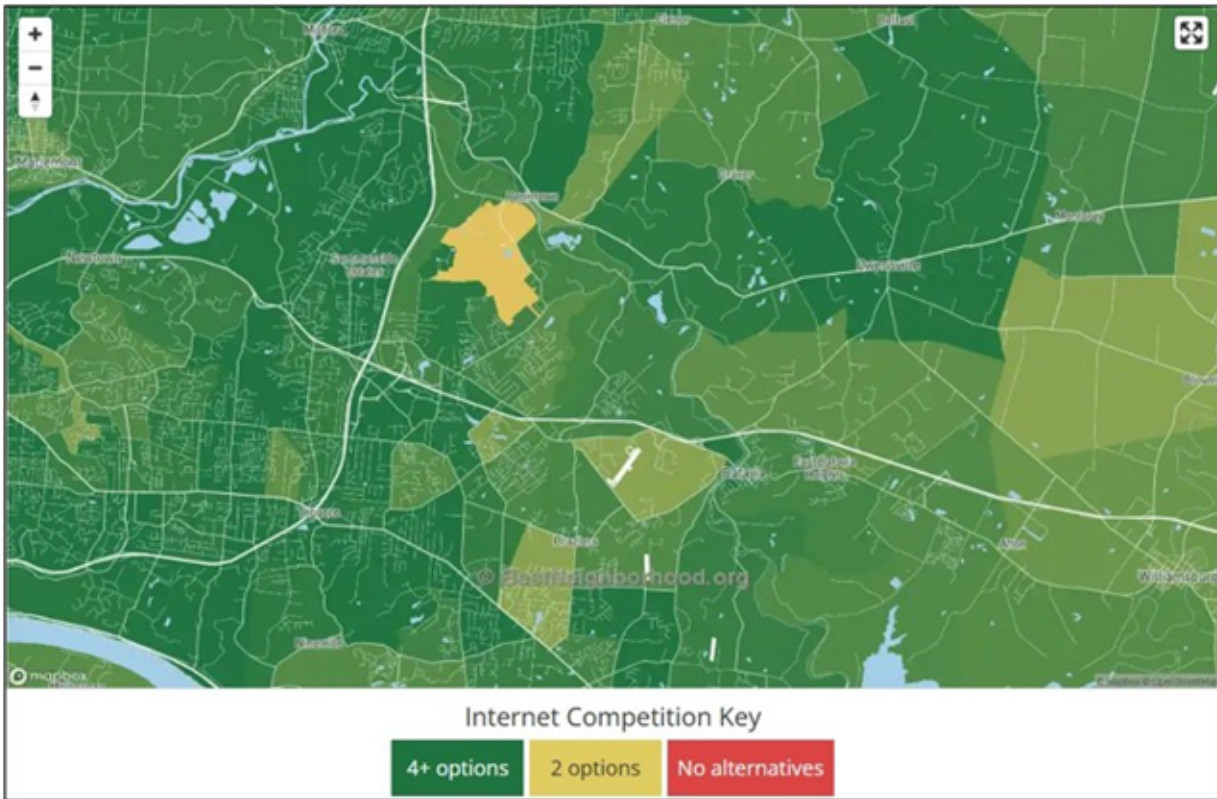
The project will involve the design, construction, and installation of necessary equipment and infrastructure to extend altafiber's existing fiber optic network to bridge the digital divide. Funding awarded from BroadbandOhio will go toward the buildout for Brown and Clermont counties, which must be completed by Dec. 31, 2026.

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

Competition is healthy in Clermont County. Map 52A below represents the market health as it relates to availability of internet service providers. Clermont County internet customers have the ability to buy internet service from 1 to 8 different providers, depending on where they live. The primary providers for Clermont County consist of:

- Spectrum covers 98.64% of Clermont County, providing cable internet availability to 205,750 people.
- Altafiber covers 94.74% of Clermont County, providing fiber internet availability to 197,639 people.
- Altafiber covers 65.06% of Clermont County, providing DSL availability to 197,639 people.
- T-Mobile covers 97.43% of Clermont County, providing fixed wireless internet availability to 197,639 people.
- Verizon covers 79.49% of Clermont County, providing fixed wireless internet availability to 165,825 people.
- AT&T covers 58.38% of Clermont County, providing fixed wireless internet availability to 121,776 people.

More internet service providers mean fewer monopolies and better prices for residents and businesses. In promoting a free market for internet, Clermont County is doing well.



Data Source: <https://bestneighborhood.org/tv-and-internet-clermont-county-oh/>

Map 52A - Internet Market Health

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

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

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

The County is in the process of updating its 2020 plan. The plan does a comprehensive job of assessing hazards based on current available data. Hazards were ranked according to the goals of participating jurisdictions, as follows:

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

14. Earthquakes

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

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

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

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

Planning documents reviewed and considered included:

- Building Codes
- Zoning Codes and Regulations
- County Special Purpose Flood Damage Regulations, dated May 25, 2012
- Hazardous Materials Plan
- Subdivision Regulations

- Water Management & Sediment Control Regulations
- Airport Zoning Regulations
- Clermont County Comprehensive Plan

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan determines the priorities and goals over the next five years based on input from an analysis of the data, input from citizens and stakeholders through the public participation process, and discussions with County staff. The strategies described herein establish Clermont County's priorities for assisting low-and moderate-income persons and neighborhoods with funds made available through the Consolidated Plan. The affordable housing and community development needs of a community will always be greater than the resources available to address those needs. Therefore, it is necessary to prioritize the use of available funds to the highest and best use to meet the most pressing needs for low-and moderate-income households, homelessness, special needs populations, and community revitalization. In addition, this Strategic Plan describes planning and administrative initiatives that the County will undertake in conjunction with its funded projects. These include actions to remove regulatory barriers to affordable housing, reduce the threat of lead-based paint hazards, reduce the number of households living in poverty, improve the local institutional structure and coordination among local agencies, affirmatively further fair housing choice, and ensure compliance with all applicable regulations through monitoring. Strategies are designed to meet priority needs and based on past experience and best practices of communities with similar programs. Only projects that clearly demonstrate the capacity to serve one of the priorities in Table 53 will receive funding through the Consolidated Plan. These priorities will be incorporated into all requests for proposals over the next five years.

In addition, this Strategic Plan describes organizational, planning and administrative initiatives that the County will undertake in conjunction with its funded projects. The County partners with a number of local government agencies, non-profit organizations, and for-profit companies in the delivery of services to benefit the low-and moderate-income population and the community as a whole. The County continues to look for opportunities to strengthen collaboration and the capacity of community development and affordable housing practitioners.

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

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	Countywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Countywide includes all of Clermont County.
	Include specific housing and commercial characteristics of this target area.	Specific housing and commercial characteristics are described in the Needs Assessment and the Market Analysis.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	In consultations, we learned that there are pockets of low to moderate income areas throughout the County, as well as multiple county-wide programs.
	Identify the needs in this target area.	The priority needs identified in the plan apply to this area.
2	What are the opportunities for improvement in this target area?	Issues such as poverty, inadequate housing, a need for infrastructure improvements, and a lack of public transportation cut across the County.
	Are there barriers to improvement in this target area?	The diversity of problems across the geography of such a large County makes effective targeting a challenge.
	Area Name:	LMI Census Tracts
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
% of Low/ Mod:		
Revital Type:	Comprehensive	

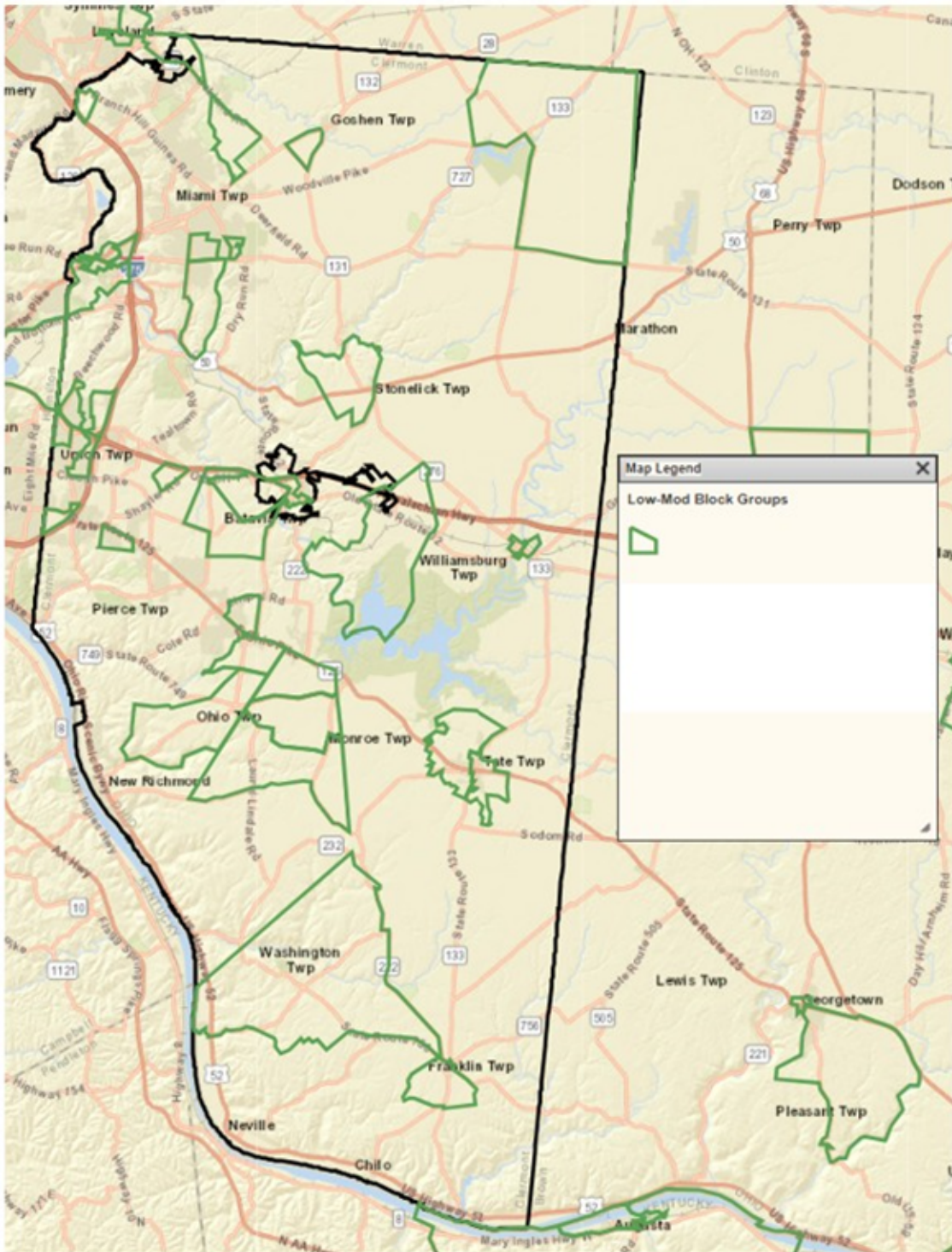
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	The LMI Census Tracts are shown on Map 52A.
Include specific housing and commercial characteristics of this target area.	Specific housing and commercial characteristics are described in the Needs Assessment and the Market Analysis.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The County has not identified specific neighborhoods within LMI Census tracts, or outside. The needs assessment and market analysis, areas of need are identified and represented through census data, maps, and other statistical data.
Identify the needs in this target area.	The priority needs identified in the plan apply to the LMI Census Tracts.
What are the opportunities for improvement in this target area?	It is important for the County to think about how funds can better be prioritized within these areas, by strategically concentrating resources to have a greater impact.
Are there barriers to improvement in this target area?	The diversity of problems across the geography of such a large County makes effective targeting a challenge.

General Allocation Priorities

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

The majority of CDBG and HOME activities are selected based on eligibility and need. All communities requesting CDBG/HOME funds through a formal application process must demonstrate that the activity is located in an LMI (low- and moderate-income income) area and may be required to submit additional information to substantiate need and benefit. The Clermont County Board of Commissioners attempts to distribute the CDBG/HOME funds in a way that benefits all of Clermont County. In addition to activities that give priority to certain geographies, Clermont County also implements county-wide programs, which benefit residents in all eligible jurisdictions within the County. Project applications are scored based upon an internal scoring system which quantifies activities based upon a number of factors such as national objective, cost reasonableness, need and impact, and amount of leverage and match. Over the course of the five-year plan, the County will also work with community stakeholders to identify underserved needs based on the most recent available data. The use of underserved need factors will provide needed flexibility to respond to the changing needs of the community. Together, the priorities and the underserved needs will form the criteria for the proposal process that ensures selected partners

have the capacity to effectively carry out funded projects in a timely manner and the selected projects serve the most critical needs within the community.



**Green lines are boundaries of Block Groups where households are 51% or more low/moderate income*

Data source: HUD CPD Maps

Map 52A: LMI Block Groups Map

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

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Increase and Sustain Affordable Homeowner Housing Increase and Sustain Affordable Rental Housing
	Description	The data analysis revealed a variety of housing needs such as housing affordability, improved housing quality, rental housing development and housing solutions for the homeless. The County has identified a high need for transitional and supportive housing. For some in these special needs populations, permanent supportive housing (PSH) is the only viable long-term housing option as the client is not able to sustain independent living.

	Basis for Relative Priority	Housing was ranked as the number one need in the stakeholder poll. Key stakeholders that we interviewed also all noted housing as a need, calling out a variety of affordable housing needs across the spectrum, making affordable housing the most cited need in the County. Data also shows that there is a shortage of decent and affordable housing across the County, and that housing cost burden is a problem. Permanent supportive housing was identified as an important way to boost current efforts to address homelessness. Survey respondents also identified a number of significant housing needs.
2	Priority Need Name	Neighborhood Revitalization/Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Revitalization of Neighborhoods
	Description	Promote Healthy, Livable Neighborhoods - Strengthen and create vibrant neighborhoods.
	Basis for Relative Priority	This was the second highest rated need in the public/stakeholder poll, and a significant need identified in interviews with key stakeholders. It was also identified as the number one significant problem and/or as adversely affecting the marketability and value of housing in Clermont County in the public and stakeholder surveys. In addition, in both the public and stakeholder survey, infrastructure ranked high as an activity to strengthen the local economy. This need also ranked high in the activity proposals submitted by local communities.
3	Priority Need Name	Public Facilities
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Revitalization of Neighborhoods
	Description	Public facilities support many of the objectives sought through this plan. For example, parks and community centers support neighborhood revitalization efforts, health and wellness, and social interaction needed for a vibrant community.
	Basis for Relative Priority	Several types of public facilities were noted as important needs in the public and stakeholder survey as well as stakeholder interviews. Public facilities also support the needs identified in other priorities. Public facilities such as shelters for the homeless, domestic violence victims, and other special populations was identified as the number one facility need in the public/stakeholder poll. The public survey respondents identified public safety facilities such as fire and police as the number one public facility need, and the stakeholder survey respondents identified playgrounds, green spaces, and parks as the number one facility need.
4	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	LMI Census Tracts
	Associated Goals	Provide and Expand Public Services
	Description	The need for public services is broad and wide-ranging, including a need for services such as transportation, job training, childcare, youth training programs, and programs for seniors. Associated with the provision of these services is having adequate facilities in place to provide the desired services.
	Basis for Relative Priority	Public services were identified as an important need in stakeholder interviews. Childcare services was the number one identified service need in the public and stakeholder surveys. In the public/stakeholder poll, public services associated with jobs such as childcare, job training, and transportation ranked the highest.
5	Priority Need Name	Economic Development
	Priority Level	Low

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
Geographic Areas Affected	LMI Census Tracts
Associated Goals	Economic Sustainability of Local Businesses
Description	Enhance economic development activities.
Basis for Relative Priority	More and better jobs was ranked near the top as a non-housing community need in both the stakeholder and public surveys. Job creation and the creation of more or improved sites for business were ranked number one and two by both stakeholders and the public in their ranking of activities to strengthen the local economy in Clermont County.

Narrative (Optional)

The priority needs were determined through data analysis, public outreach, and coordination with local agencies and service providers. The County anticipates addressing these needs through program funding during the 2025 through 2029 planning cycle.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>The data show that the demand for housing that is affordable to the poorest rental households outpaces the supply of affordable units. This has resulted in a severe lack of affordable housing units in the county, especially among households experiencing the greatest financial hardships. Because there are challenges with both the number of available rental units and the quality of units, Clermont County has chosen to place as a higher priority increasing the supply of affordable units through rehabilitation and construction, rather than on the provision of rental assistance through TBRA.</p> <p>However, TBRA is also a potential activity to address affordability based upon the high amount of ELI and LMI persons in the County that experience cost burden and severe cost burden.</p>
TBRA for Non-Homeless Special Needs	<p>TBRA is a potential activity to address the needs of the special needs population. However, new unit production is a priority for both the homeless and non-homeless special needs population, as there is a shortage of affordable units tied to services.</p>
New Unit Production	<p>The development of affordable housing is the highest need activity in the County based upon the shortage of affordable units, and especially units for special needs populations.</p>
Rehabilitation	<p>The need to address housing quality is the number two housing need, with many units built prior to 1980. Therefore, rehabilitation will continue to be a priority over the next five years.</p>
Acquisition, including preservation	<p>The acquisition of housing helps the County, through its land bank, to gain control over neighborhoods in decline, allowing them to begin the hard work of turning these neighborhoods around. The County will work with the land bank and other partners to ensure that resources are targeted to address the need to bring these acquired properties back into productive use.</p> <p>The County will also be addressing the need for acquisition/rehab/resale and will seek to make good use of the available lots that the land bank holds for other redevelopment efforts. Code enforcement is another tool used by the County to preserve affordable units.</p>

Table 50 – Influence of Market Conditions

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

Introduction

Clermont County anticipates receiving approximately \$5,013,815 in CDBG funds and \$2,622,385 in HOME funds over the FY25–FY29 Consolidated Planning period. All allocations are contingent upon the passage of annual congressional budgets and are subject to change each year. For FY 2025, the County’s HOME program allocation is \$524,476.72; for purposes of the Consolidated Plan and 2025 Action Plan, this amount is rounded to \$524,477 to ensure consistency across all sections and to avoid system “warning” flags during submission.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,002,763	0	46,237	1,049,000	4,011,052	General Administration is capped at 20% of annual allocation. Public Service activities are capped at 15% of annual allocation.

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	524,477	0	0	524,477	2,097,908	HOME Administration is based upon 10% of annual allocation. CHDO set-aside is minimum 15% of annual allocation.

Table 51 - Anticipated Resources

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

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

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

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

- Rental housing development projects will be supported by other funds from development partners.

- Home purchases will be leveraged by bank financing.

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

The Land bank has properties that may be available for redevelopment through these programs, and the County will watch for opportunities to collaborate for the best and most productive use of these properties.

Discussion

Clermont County anticipates receiving approximately \$7,676,200 in HUD funding over the FY25–FY29 Consolidated Planning period. All allocations are contingent upon the passage of annual congressional budgets and are subject to change each year.

SP-40 Institutional Delivery Structure – 91.215(k)

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Clermont County Public Health	Government	neighborhood improvements public services	Jurisdiction
Park National Bank	Regional organization	Economic Development neighborhood improvements	Region
Clermont County Mental Health and Recovery Board	Government	Homelessness public services	Jurisdiction
YWCA of Greater Cincinnati	Non-profit organizations	Homelessness Non-homeless special needs Public Housing public services	Region
Clermont Continuum of Care/Affordable Housing Commission	Non-profit organizations	Homelessness	Jurisdiction
Clermont County Township Association	Government	Economic Development	Jurisdiction
Clermont County Units of General Local Government	Government	Economic Development neighborhood improvements public facilities public services	Other
Clermont County Community Services Inc.	Non-profit organizations	Homelessness public facilities public services	Jurisdiction
Clermont County Veterans Services Commission	Government	Homelessness Rental public facilities public services	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

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

Table 53 - Homeless Prevention Services Summary

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

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

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

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

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

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

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

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

Strategies to Improve Management Capacity:

- **Develop Efficiencies:** additional cost-effective ways to provide affordable housing: Clermont County will continue to seek additional ways to share resources and costs to maintain an acceptable level of program and management capacity.

- **Identify Service Gaps:** Improve efficiency and effectiveness of service delivery. Enhance program design and delivery.
- **New Programs:** Develop and implement new programs and initiatives, if necessary and in keeping with the priority objectives of this Plan.

Strategies to Improve Program Administration:

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

Strategies to Achieve Streamlining of Services:

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Sustain Affordable Homeowner Housing	2025	2029	Affordable Housing	Countywide	Housing	CDBG: \$900,000 HOME: \$1,955,596	Homeowner Housing Added: 20 Household Housing Unit Homeowner Housing Rehabilitated: 65 Household Housing Unit Direct Financial Assistance to Homebuyers: 50 Households Assisted
2	Increase and Sustain Affordable Rental Housing	2025	2029	Affordable Housing	Countywide	Housing	HOME: \$666,789	Rental units constructed: 10 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Revitalization of Neighborhoods	2025	2029	Non-Housing Community Development	LMI Census Tracts	Neighborhood Revitalization/Infrastructure Public Facilities	CDBG: \$3,360,052	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted Buildings Demolished: 4 Buildings
4	Provide and Expand Public Services	2025	2029	Non-Homeless Special Needs	Countywide	Public Services	CDBG: \$500,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
5	Economic Sustainability of Local Businesses	2025	2029	Non-Housing Community Development	Countywide	Economic Development	CDBG: \$300,000	Facade treatment/business building rehabilitation: 10 Business

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Increase and Sustain Affordable Homeowner Housing
	Goal Description	The provision of down payment assistance to households at or below 80% of area median income, for the purchase of an eligible housing unit to be occupied by the purchaser. The acquisition, rehabilitation, and resale of HOME funded affordable housing units to households at or below 80% of area median income. The new construction of HOME funded affordable housing units to be sold to households at or below 80% of area median income. Conduct home repairs to owner-occupied housing units. Households residing in unit must be at or below 80% of area median income. Rehabilitation of owner occupied housing for households at or below 80% of area median income.
2	Goal Name	Increase and Sustain Affordable Rental Housing
	Goal Description	The development of HOME funded rental housing units, affordable to households at or below 60% of area median income. Seek to target the homeless and special needs population. The provision of rental assistance to households at or below 50% AMI.
3	Goal Name	Revitalization of Neighborhoods
	Goal Description	Develop public facilities such as emergency shelters, parks community centers, senior centers, or youth facilities in areas that are at least 51% LMI. The improvement or expansion of public infrastructure such as streets, sidewalks, water and sewer, storm and drainage, flood control, and/or broadband in areas that are at least 51% LMI. The demolition of vacant and blighted structures in areas that are at least 51% LMI.
4	Goal Name	Provide and Expand Public Services
	Goal Description	The provision of services such as transportation, job training, childcare, youth training programs, life coaching, mental health services, financial counseling/education, health services, drug and alcohol programs, programs for seniors, and/or services for persons with disabilities that benefit eligible households.
5	Goal Name	Economic Sustainability of Local Businesses
	Goal Description	Make improvements to revitalize commercial corridors in areas that are at least 51% LMI.

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

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

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

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

New units funded by the County will be evaluated for their meeting of these accessibility requirements to assure ongoing compliance with section 504. The County also recognizes that there is an ongoing need for accessible units and will seek to develop and alter units as a part of its ongoing effort to meet these needs.

Activities to Increase Resident Involvements

The County seeks to encourage consultation and collaboration with the Clermont Metropolitan Housing Authority. The County encourages CMHA to continue the following strategic activities during the 2025 to 2029 planning cycle to increase resident involvement and improve reporting.

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

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

No

Plan to remove the ‘troubled’ designation

The Clermont Metropolitan Housing Authority is not designated as troubled.

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

Barriers to Affordable Housing

Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the County and the municipalities have attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing. None of these measures is intended to restrict the affordability of housing, though these regulations may on occasion affect the pricing of housing.

Several potential barriers are apparent, considering the diverse nature of the County. A common cost barrier to all housing is the length and complexity of the permitting and review process necessary to ensure the development is safe and meets all code requirements.

Also, the fragmented nature of zoning across the County, with multiple codes across urban and rural areas can be both an added complexity, cost, and barrier for developers of housing.

Also, most rural areas of the County do not have access to public sanitary sewer lines, thus a home must have an on-site septic system. Typically, lot sizes must range from 2 to 5 acres in size to accommodate these systems and meet local health department regulations. Given the cost of land in the County, the minimum lot size requirement for the septic systems can make new home construction less affordable. Similarly, local zoning regulations in some areas require a minimum lot size of 1 to 2 acres in response to a local township's goal to maintain the rural atmosphere of the community, which may also make home construction less affordable.

The most important impediment to affordable housing revolves around the lack of income of the County residents. In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make housing redevelopment expensive and many times put quality affordable housing out of the reach of low-income households.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Clermont County has multiple strategies to assist in mitigating the barriers to affordable housing. These include:

- Ensuring that building codes are enforced uniformly and not used to discourage affordable housing.
- Making good use of land-banked lots, which can be purchased at a discount.
- Allowance for the construction of modular housing units which can be more cost effective than traditional custom-built home construction.
- Planning and zoning for affordable housing and integrating affordable housing into neighborhoods is one of the most effective ways to support affordable housing projects as

opportunities arise. The County is committed to supporting these efforts in member communities to the extent permitted with its CDBG funding.

- Zoning for smaller lots. Each area of the county has at least some portion of their community with areas zoned for smaller home construction. County zoning regulations allow for construction of multi-family units which can be a more affordable housing option.
- Zoning that allows for Planned Unit Developments (PUD) which gives the county flexibility to provide greater unit density.
- The County will seek opportunities to expand or update public sewer and water, and will support this effort through the use of CDBG funding.
- The County will help to create additional affordable housing through CDBG and HOME funding.
- The County will work to ensure that affordable housing is managed well, and seek to address negative public perceptions.

The most important impediment to affordable housing revolves around the lack of income of some County residents, and the higher cost of housing associated with the relative affluence of the area. Exacerbating this factor is the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor. The County will do all that it can with the limited resources available to maintain and produce quality affordable housing, both owner and renter units. Home repairs and rehabilitation programs are in place and have been effective in keeping more residents in habitable housing.

The most effective means to remove barriers to affordable housing is to have better paying jobs for residents. The County and its economic development programs are also working to retain, expand, and attract businesses and to provide the qualified workforce necessary for those new jobs.

SP-60 Homelessness Strategy – 91.215(d)

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

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services. A number of activities and services are funded to help the needs of the homeless and other special needs populations. Overall, these services address the high priority of reducing homelessness and the threat of becoming homeless.

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

As mentioned prior, Clermont County is a part of the Ohio Balance of Care and embraces the strategies described in the Ohio Consolidated Plan prepared by the Ohio Development Services Agency. Clermont County is part of the Region 14 approach, which is mandated by the State, to operate the HCRP grant, Homeless Crisis Response Program. The region consists of 3 counties, Clermont, Warren and Butler. The lead county is Warren, which manages and distributes the funding to the two remaining counties. These funds help to assist clients with homeless prevention, facing eviction and can fund clients to help them stay in their homes.

As a Coordinated Entry Access Point, Clermont County Community Services offers a comprehensive continuum of care and services. They have worked with a variety of partners to create a Homeless Coalition. This coalition seeks to address a number of issues. One of their early goals is to get better information out to those in need of services, and to better identify the population and their needs.

Addressing the emergency and transitional housing needs of homeless persons

Clermont County does not currently have an emergency shelter and is unable to fund a shelter with current resources. However, they do put homeless individuals and families in hotel rooms as a means to provide temporary housing. In addition, residents have access to a domestic violence shelter operated by the YWCA. Clermont County Community Services will continue to provide Emergency Shelter assistance to homeless families and individuals through the Homeless Crisis Response Program (HCRP). They receive funding through the State for ESG and local United Way funding.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

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

Permanent Supportive Housing

The permanent supportive housing component of the Supportive Housing Grant Program provides housing and supportive services to maximize disabled homeless individuals' and families' ability to live more independently within the permanent housing environment. Along with housing, these projects provide supportive services including case management, employment assistance and life skills. Also, HOME dollars can be used to develop housing that has services connected to it, that can provide additional support.

Aftercare

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

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

Clermont County Community Services has a program to pay first month's rent and security deposit. Clermont County Community Services offers case management to help at risk of homelessness households and homeless people overcome barriers associated with homelessness. Clermont County Community Services offers extensive referral services to those at risk of homelessness and homeless households and the organization works closely with other Clermont agencies, especially Ohio Means Jobs and Clermont County Department of Jobs and Family Services.

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

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

The County is conducting a number of activities that will help address this problem, including rehabilitation of both homes for rent and for sale. In addition, new units will be developed, all of which will increase affordable housing choices that are lead safe.

Clermont County will ensure that all of its federally funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead paint inspection, testing, and abatement of lead-based paint hazards. The County will also provide education through the distribution of lead paint information and literature and will seek greater coordination with state agencies to leverage additional resources.

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

As shown on Table 38A, there are an estimated 160 LMI owner occupied units with children under 6. There are also an estimated 134 LMI renter occupied units with children under 6. The improvements to the housing stock through the activities undertaken, and the education provided to households should improve the safety and health of a portion of these households. However, additional resources are needed to fully address this problem.

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

All lead hazards are addressed appropriately according to the Lead-Safe Housing Rule. In addition, contractors used by the County are RRP certified lead safe renovators and all rehab work utilizes appropriate lead-safe work practices and lead abatement when deemed necessary.

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

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

Activities such as providing infrastructure for businesses, and the provision of job training for low-income households that the County plans to implement are geared specifically to reduction of poverty. Also, services such as childcare and public transportation are geared to assist people in successfully getting an education and a good job. However, in reality, all of the activities that are included in the plan realistically address the problem of poverty in one way or another.

The housing strategies that are employed are geared to reduce housing and related costs, while providing a safe, healthy, stable environment. Funding home repairs helps households financially, sometimes medically, and avoids homelessness.

By reducing blight in neighborhoods through rehabilitation and demolition of structures, and by improvements to infrastructure, parks, community centers, and other public facilities, the County is increasing property values and improving the stability of low-income neighborhoods, which in turn can create wealth for residents.

For special needs populations, there are additional potential barriers to good paying jobs, such as poor health, mental health challenges, substance use disorder, disabilities, recent incarceration, and/or homelessness. Support for individuals and households impacted by these challenges needs to be a part of the overall economic strategy for the County. Good housing, services, and other support for those struggling with these and similar issues is an important component of the County's strategy, and good housing is a driver of economic well-being.

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

A number of governmental and non-profit agencies operate programs within Clermont County to reduce dependency and poverty among County residents. The largest of these is the Clermont County Department of Jobs and Family Services (CCDJFS). Clermont County Community Development collaborates with various non-profits to meet a variety of community needs. This includes Clermont County Community Services, Clermont County Job and Family Services, Greater Cincinnati Behavioral Health Services, Clermont Metropolitan Housing Authority, Clermont Senior Services, IPM Food Pantry, Streetlight Ministry, YWCA, and Habitat for Humanity. All of these are based upon the premise of one goal: pulling people out of poverty to create a life of sustainability within an environment which is safe and sound to live and work.

Clermont County Community Development will continue to work with regional governments, county governments and departments, agencies and non-profits, families, and citizens to offer people a hand up out of poverty.

SP-80 Monitoring – 91.230

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

Clermont County will implement a continuous method of monitoring and evaluation to ensure that programs are being carried out in accordance with the approved Consolidated Plan, in compliance with all HUD requirements, and in a timely fashion. This process, when followed, will enable the County to evaluate program accomplishments in light of the strategies established. The monitoring process will allow the County to review programs, projects, and services to assess and report compliance, performance, and accomplishments.

The County will update and maintain written plans, policies and procedures associated with monitoring, as appropriate, and will manage project monitoring in compliance with these documents.

Expected Resources

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

Introduction

Clermont County anticipates receiving approximately \$5,013,815 in CDBG funds and \$2,622,385 in HOME funds over the FY25–FY29 Consolidated Planning period. All allocations are contingent upon the passage of annual congressional budgets and are subject to change each year. For FY 2025, the County’s HOME program allocation is \$524,476.72; for purposes of the Consolidated Plan and 2025 Action Plan, this amount is rounded to \$524,477 to ensure consistency across all sections and to avoid system “warning” flags during submission.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,002,763.00	0.00	46,237.00	1,049,000.00	4,011,052.00	General Administration is capped at 20% of annual allocation. Public Service activities are capped at 15% of annual allocation.

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	524,477.00	0.00	0.00	524,477.00	2,097,908.00	HOME Administration is based upon 10% of annual allocation. CHDO set-aside is minimum 15% of annual allocation.

Table 55 - 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

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

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

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

- Rental housing development projects will be supported by other funds from development partners.
- Home purchases will be leveraged by bank financing.

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

The Land bank has properties that may be available for redevelopment through these programs, and the County will watch for opportunities to collaborate for the best and most productive use of these properties.

Discussion

Clermont County anticipates receiving approximately \$7,676,200 in HUD funding over the FY25–FY29 Consolidated Planning period. All allocations are contingent upon the passage of annual congressional budgets and are subject to change each year.

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	Increase and Sustain Affordable Homeowner Housing	2025	2029	Affordable Housing	Countywide	Housing	CDBG: \$170,000.00 HOME: \$300,000.00	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 35 Household Housing Unit
2	Increase and Sustain Affordable Rental Housing	2025	2029	Affordable Housing	Countywide	Housing	HOME: \$175,000.00	Rental units constructed: 2 Household Housing Unit
3	Revitalization of Neighborhoods	2025	2029	Non-Housing Community Development	LMI Census Tracts	Neighborhood Revitalization/Infrastructure	CDBG: \$513,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8810 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide and Expand Public Services	2025	2029	Non-Homeless Special Needs	Countywide	Public Services	CDBG: \$96,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
5	Economic Sustainability of Local Businesses	2025	2029	Non-Housing Community Development	LMI Census Tracts	Economic Development	CDBG: \$100,000.00	Businesses assisted: 4 Businesses Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Increase and Sustain Affordable Homeowner Housing
	Goal Description	The provision of down payment assistance to households at or below 80% of area median income, for the purchase of an eligible housing unit to be occupied by the purchaser. The acquisition, rehabilitation, and resale of HOME funded affordable housing units to households at or below 80% of area median income. The new construction of HOME funded affordable housing units to be sold to households at or below 80% of area median income. Conduct home repairs to owner-occupied housing units. Households residing in unit must be at or below 80% of area median income. Rehabilitation of owner occupied housing for households at or below 80% of area median income.
2	Goal Name	Increase and Sustain Affordable Rental Housing
	Goal Description	The development of HOME funded rental housing units, affordable to households at or below 60% of area median income. Seek to target the homeless and special needs population. The provision of rental assistance to households at or below 50% AMI.

3	Goal Name	Revitalization of Neighborhoods
	Goal Description	Develop public facilities such as emergency shelters, parks community centers, senior centers, or youth facilities in areas that are at least 51% LMI. The improvement or expansion of public infrastructure such as streets, sidewalks, water and sewer, storm and drainage, flood control, and/or broadband in areas that are at least 51% LMI. The demolition of vacant and blighted structures in areas that are at least 51% LMI.
4	Goal Name	Provide and Expand Public Services
	Goal Description	The provision of services such as transportation, job training, childcare, youth training programs, life coaching, mental health services, financial counseling/education, health services, drug and alcohol programs, programs for seniors, and/or services for persons with disabilities that benefit eligible households.
5	Goal Name	Economic Sustainability of Local Businesses
	Goal Description	Make improvements to revitalize commercial corridors in areas that are at least 51% LMI.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects are identified to meet the needs of the 2025-2029 Clermont County Consolidated plan. Funds for projects will be utilized from the CDBG and HOME 2025 allocation, as well as funds from previous years that were allocated but either not utilized or underutilized.

Projects

#	Project Name
1	Bethel Area Tennis Association
2	Wayne Township
3	Clermont County Port Authority
4	Clermont County Senior Services
5	Streetlight Ministry
6	Village of Williamsburg
7	Greater Milford Area Historical Society
8	Clermont County General Health District
9	Village of Batavia
10	Tate Township
11	CASC Drug & Alcohol Services
12	CDBG Administration and Planning
13	Habitat for Humanity of Greater Cincinnati
14	HOME Disabled Housing
15	HOME CHDO
16	HOME Administration and Planning

Table 57 – Project Information

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

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Bethel Area Tennis Association
	Target Area	LMI Census Tracts
	Goals Supported	Revitalization of Neighborhoods
	Needs Addressed	Public Facilities
	Funding	CDBG: \$60,000.00
	Description	Tennis court crack repair, asphalt overlay, resurfacing, painting, and line striping. Chain link fence will be replaced and a bar will installed along the bottom edge of fence for stability. Gates and entrances will be wheelchair accessible.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2,185 persons will benefit
	Location Description	Bethel
	Planned Activities	Public Facility Improvements
2	Project Name	Wayne Township
	Target Area	LMI Census Tracts
	Goals Supported	Revitalization of Neighborhoods
	Needs Addressed	Neighborhood Revitalization/Infrastructure
	Funding	CDBG: \$70,000.00
	Description	Upgrade and modernize the men's and women's restrooms in the township administration building. The Newtonsville Food Pantry operates out of the township administrative building and they provide food to over 1,000 citizens a month.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1140 persons will benefit
	Location Description	Wayne Township
	Planned Activities	Public restroom improvements

3	Project Name	Clermont County Port Authority
	Target Area	Countywide
	Goals Supported	Economic Sustainability of Local Businesses
	Needs Addressed	Economic Development
	Funding	CDBG: \$100,000.00
	Description	Assistance for exterior repairs and renovations for small businesses in LMI downtown areas. Focus is blight removal and overall improvement of downtown business districts.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 Businesses
	Location Description	
	Planned Activities	Façade improvements
4	Project Name	Clermont County Senior Services
	Target Area	Countywide
	Goals Supported	Increase and Sustain Affordable Homeowner Housing
	Needs Addressed	Housing
	Funding	CDBG: \$85,000.00
	Description	Income qualified senior citizens in homeowner occupied units will receive assistance with home repairs or accessibility improvements such as grab bars, high toilet seats, wheelchair ramps, plumbing, electrical, and HVAC repairs.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 LMI households throughout Clermont County will benefit from this program.
	Location Description	
	Planned Activities	Clermont County Senior Services will provide critical home repairs to homeowners age 60 and older residing in Clermont County, Ohio.

5	Project Name	Streetlight Ministry
	Target Area	Countywide
	Goals Supported	Provide and Expand Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000.00
	Description	Provides backpacks, meal cards, transportation, overnight stays for homeless located in woods, camps, and on the streets. Provides connections with wrap around services for the most vulnerable population.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that at least 50 homeless individuals will be assisted through the Outreach Program.
	Location Description	
	Planned Activities	Purchase and distribution of needed supplies and services to homeless individuals and families.
6	Project Name	Village of Williamsburg
	Target Area	LMI Census Tracts
	Goals Supported	Revitalization of Neighborhoods
	Needs Addressed	Neighborhood Revitalization/Infrastructure
	Funding	CDBG: \$28,000.00
	Description	Installation of new ADA Inclusive Whirl Playground structure. This unit is designed for access by children in a wheelchair so they can enjoy the playground with their peers.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1600 people live in Williamsburg, which has a 58% LMI population.
	Location Description	Village of Williamsburg
	Planned Activities	Play structure installation

7	Project Name	Greater Milford Area Historical Society
	Target Area	LMI Census Tracts
	Goals Supported	Revitalization of Neighborhoods
	Needs Addressed	Public Facilities
	Funding	CDBG: \$85,000.00
	Description	Expand the number of handicap parking spaces and create a safe driveway free from crumbling pavement leading directly to the museum. This project will tie in with a wheel chair ramp to be constructed from other donated funds which will allow elderly and disabled safe access into the building.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,000 people
	Location Description	
	Planned Activities	ADA Accessibility Improvements
8	Project Name	Clermont County General Health District
	Target Area	Countywide
	Goals Supported	Increase and Sustain Affordable Homeowner Housing
	Needs Addressed	Housing
	Funding	CDBG: \$85,000.00
	Description	Septic system repairs or replacements for Low income residents through forgivable loan.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 households
	Location Description	
	Planned Activities	
	Project Name	Village of Batavia

9	Target Area	LMI Census Tracts
	Goals Supported	Revitalization of Neighborhoods
	Needs Addressed	Neighborhood Revitalization/Infrastructure
	Funding	CDBG: \$76,000.00
	Description	Construction of approximately 1,000 feet of 4 foot wide sidewalk along SR 132 between West Main Street and Clough Spur. This sidewalk would connect the village residents with businesses and there is currently no sidewalk along this portion of the roadway.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	700 people
	Location Description	Village of Batavia
	Planned Activities	Sidewalk Installation
10	Project Name	Tate Township
	Target Area	LMI Census Tracts
	Goals Supported	Revitalization of Neighborhoods
	Needs Addressed	Neighborhood Revitalization/Infrastructure
	Funding	CDBG: \$194,000.00
	Description	Improving a road servicing low/moderate income families. This road serves as a connecting road to the southern section of the Township.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2,185 people
	Location Description	Tate Township
	Planned Activities	Road improvements
11	Project Name	CASC Drug & Alcohol Services
	Target Area	Countywide
	Goals Supported	Provide and Expand Public Services

	Needs Addressed	Public Services
	Funding	CDBG: \$71,000.00
	Description	This project will specifically assist with drug and alcohol counseling of LMI qualified residents of Clermont County through their participation in the Clermont County Community Alternative Sentencing Center (CASC). The program will provide necessary treatment, therapy and life and vocational skills. Goals are to reduce recidivism by providing drug and alcohol treatment, cognitive therapy, and other related services.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 individuals are expected to be assisted with getting and staying clean from drugs and alcohol dependency.
	Location Description	Clermont County Adult Detention Center, 4700 Filager Road, Batavia, OH 45103.
	Planned Activities	Drug and alcohol counseling
12	Project Name	CDBG Administration and Planning
	Target Area	Countywide
	Goals Supported	Increase and Sustain Affordable Homeowner Housing Increase and Sustain Affordable Rental Housing Revitalization of Neighborhoods Provide and Expand Public Services Economic Sustainability of Local Businesses
	Needs Addressed	Housing Neighborhood Revitalization/Infrastructure Public Facilities Public Services Economic Development
	Funding	CDBG: \$170,000.00
	Description	Includes activities for the general administration of the CDBG grant and other related administrative activities.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	
	Planned Activities	CDBG Administration & Planning
13	Project Name	Habitat for Humanity of Greater Cincinnati
	Target Area	LMI Census Tracts
	Goals Supported	Increase and Sustain Affordable Homeowner Housing
	Needs Addressed	Housing
	Funding	HOME: \$200,000.00
	Description	This project aims to provide safe, decent, and affordable housing opportunities for low-income families while supporting local efforts to reduce housing cost burdens and promote long-term community stability. 4 Affordable homes to be built for home ownership.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 households
	Location Description	
	Planned Activities	Construction of single family housing
14	Project Name	HOME Disabled Housing
	Target Area	Countywide
	Goals Supported	Increase and Sustain Affordable Rental Housing
	Needs Addressed	Housing
	Funding	HOME: \$175,000.00
	Description	Construction of New duplex or quadplex for use as rental housing for disabled or developmentally disabled housing. Non-profit to be determined and potential partnership with Board of Developmental Disabilities.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	2 households
	Location Description	
	Planned Activities	Housing construction
15	Project Name	HOME CHDO
	Target Area	Countywide
	Goals Supported	Increase and Sustain Affordable Homeowner Housing
	Needs Addressed	Housing
	Funding	HOME: \$100,000.00
	Description	CHDO required project. Partner to be determined. Funds to be used for new construction for affordable housing ownership.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 household
	Location Description	
	Planned Activities	Construction of housing
16	Project Name	HOME Administration and Planning
	Target Area	Countywide
	Goals Supported	Increase and Sustain Affordable Homeowner Housing Increase and Sustain Affordable Rental Housing Revitalization of Neighborhoods Provide and Expand Public Services Economic Sustainability of Local Businesses
	Needs Addressed	Housing Neighborhood Revitalization/Infrastructure Public Facilities Public Services Economic Development
	Funding	HOME: \$49,477.00

	Description	Includes activities for the general administration of the HOME program and other related administrative activities.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	
	Planned Activities	HOME Administration & Planning

AP-50 Geographic Distribution – 91.220(f)

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

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

For many projects undertaken at the County, specific households are not identified at the time of the Action Plan submission. These include new home construction, home rehabilitation and repair programs.

Geographic Distribution

Target Area	Percentage of Funds
LMI Census Tracts	44
Countywide	56

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The majority of CDBG and HOME activities are selected based on eligibility and need. All communities requesting CDBG/HOME funds through a formal application process must demonstrate that the activity is located in an LMI (low- and moderate-income income) area and may be required to submit additional information to substantiate need and benefit. The Clermont County Board of Commissioners attempts to distribute the CDBG/HOME funds in a way that benefits all of Clermont County. In addition to activities that give priority to certain geographies, Clermont County also implements county-wide programs, which benefit residents in all eligible jurisdictions within the County. Project applications are scored based upon an internal scoring system which quantifies activities based upon a number of factors such as national objective, cost reasonableness, need and impact, and amount of leverage and match. Over the course of the five-year plan, the County will also work with community stakeholders to identify underserved needs based on the most recent available data. The use of underserved need factors will provide needed flexibility to respond to the changing needs of the community. Together, the priorities and the underserved needs will form the criteria for the proposal process that ensures selected partners have the capacity to effectively carry out funded projects in a timely manner and the selected projects

serve the most critical needs within the community.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Housing remains as a top primary need for the County. Multiple housing related goals have been identified to help bridge the gap to meet those needs. Owner Rehabilitation, Home Repairs, Owner Housing Development, and Rental Housing Development will be addressed through activities funded with the County’s FY25 allocation.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	40
Special-Needs	2
Total	42

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	7
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	42

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

42 Households will be supported through the 2025 Action Plan activities.

AP-60 Public Housing – 91.220(h)

Introduction

Clermont County and the Clermont Metropolitan Housing Authority have a cohesive objective in addressing the need for the availability, affordability and sustainability of rental housing. The County supports CMHA in developing programs to encourage residents to participate in management, community programming, and resident councils.

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

The County has allocated funds to assist in the development of four affordable rental units. While these units are not considered 'public housing units', they contribute to addressing availability and affordability of rental housing in the County.

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

The County will encourage the development of a resident board and involvement through recurring meetings held between CMHA, the management company, in-house case management services, and the residents. The County encourages CMHA to continue the following activities to increase resident involvement and improve reporting.

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

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

CMHA is not designated as troubled.

Discussion

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

Introduction

Through a variety of activities, the County allocates funds that impact homeless persons and assist households in preventing homelessness.

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

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

The County will address the needs of low-income persons at risk of homelessness, by supporting programs in Clermont County that supply emergency housing services and provide essential human services to homeless persons. It will support programs to provide prevention and rapid re-housing assistance to affected households. Part of the FY25 allocation will go towards a project which provides backpacks, meal cards, transportation, overnight stays for homeless located in woods, camps, and on the streets. Additionally, it provides connections with wrap around services for the most vulnerable population.

Addressing the emergency shelter and transitional housing needs of homeless persons

Clermont County is a part of the Ohio Balance of Care and embraces the strategies described in the Ohio Consolidated Plan prepared by the Ohio Development Services Agency. The state of Ohio's approach to homelessness in Ohio includes programs and services addressing each stage of the homeless continuum: homeless prevention, emergency shelter, transitional housing, rapid re-housing, and permanent supportive housing and aftercare programs. The state of Ohio has restructured these homeless programs to emphasize priority on preventing individuals and families from experiencing homelessness and, where homelessness does occur, rapidly moving individuals and families into permanent, sustainable housing.

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

Part of the FY25 allocation will go towards the construction of new duplex or quadplex for use as rental housing for disabled or developmentally disabled housing. The non-profit has yet to be determined. However, there is a potential partnership with the Board of Developmental Disabilities for this

endeavor.

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

The County will continue to collaborate with service agencies who provide emergency shelter, transitional housing and permanent housing, as well those who provide assistance to homeless individuals and those at risk of becoming homeless. It will also financially support public services designed to address the root causes of homelessness and provide interim assistance to help those affected address their daily needs. Part of the FY25 allocation will go towards a project that specifically assists with drug and alcohol counseling of LMI qualified residents of Clermont County through their participation in the Clermont County Community Alternative Sentencing Center (CASC). The program will provide necessary treatment, therapy and life and vocational skills. Goals are to reduce recidivism by providing drug and alcohol treatment, cognitive therapy, and other related services.

Discussion

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

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

Introduction:

Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the County and municipalities have attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing.

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

Clermont County has multiple strategies to assist in mitigating the barriers to affordable housing. These include:

- Ensuring that building codes are enforced uniformly and not used to discourage affordable housing.
- Making good use of land-banked lots, which can be purchased at a discount.
- Allowance for the construction of modular housing units which can be more cost effective than traditional custom-built home construction.
- Planning and zoning for affordable housing and integrating affordable housing into neighborhoods is one of the most effective ways to support affordable housing projects as opportunities arise. The County is committed to supporting these efforts in member communities to the extent permitted with its CDBG funding.
- Zoning for smaller lots. Each area of the county has at least some portion of their community with areas zoned for smaller home construction. County zoning regulations allow for construction of multi-family units which can be a more affordable housing option.
- Zoning that allows for Planned Unit Developments (PUD) which gives the county flexibility to provide greater unit density.
- The County will seek opportunities to expand or update public sewer and water and will support this effort through the use of CDBG funding.
- The County will help to create additional affordable housing through CDBG and HOME funding.
- The County will work to ensure that affordable housing is managed well and seek to address negative public perceptions.

The most important impediment to affordable housing revolves around the lack of income of some County residents, and the higher cost of housing associated with the relative affluence of the area. Exacerbating this factor is the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor. The County will do all that it can with the limited resources available to maintain and produce

quality affordable housing, both owner and renter units. Home repairs and rehabilitation programs are in place and have been effective in keeping more residents in habitable housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

The County will continue to collaborate and partner with a wide network of housing and human service providers, to identify areas of need in the community. The County will continue to collaborate and partner with a wide network of housing and human service providers, to identify areas of need in the community. This includes Clermont County Family and Children First, Inclusive Housing Resources, Streetlight Ministry, Clermont County Mental Health and Recovery Board, Clermont Senior Services, Inc., YWCA of Greater Cincinnati, National REIA.

Actions planned to foster and maintain affordable housing

The County will foster affordable housing including rehabilitation and home repair programs. The County will also allocate funding to develop additional new, affordable homeowner housing units and for the construction of new duplex or quadplex for use as rental housing for disabled or developmentally disabled housing.

Actions planned to reduce lead-based paint hazards

The County will make sure complete lead risk assessments are done on all housing rehabilitation projects. See Lead Based Paint Strategy SP-65. The County will also seek to add additional new, affordable housing units with no lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

The County will continue to offer services to families in poverty and support outside human service programs administered by community service providers. See Anti-Poverty Strategy SP-70. The County will also seek to better meet the needs of specific population groups particularly impacted by poverty.

Actions planned to develop institutional structure

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

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

service agencies

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

Discussion:

Program Specific Requirements

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

Introduction:

The Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) provide funding on an annual basis for local projects that address a variety of housing, public service, and community development needs.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
<code><TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]></code>	
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 as follows:

There are no other forms of investment being used at this time.

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:

To be determined based upon the final selection of a CHDO and Project for the CHDO set-aside funding.

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:

Funds will be loaned to project developer/owner. There will be a 20 year affordability period for newly constructed units. Funds will be recaptured during the affordability period for project owners not meeting the requirements as laid out in the written HOME agreement.

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:

Not applicable.

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)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

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.

Attachments

Citizen Participation Comments



FY 2025 – 2029 Consolidated Plan
FY 2025 Action Plan

Attachment 1

Citizen Participation Comments

No comments were received during the development of the Consolidated Plan.

Grantee Unique Appendices



FY 2025 – 2029 Consolidated Plan
FY 2025 Action Plan

Attachment 2

Grantee Unique Appendices

Public Notices, Resolutions, Legal Ads

Clermont Sun
For publication in legal section
Thursday, February 27, 2025 and
Thursday, March 6, 2025 editions

**NOTICE OF PUBLIC INFORMATION MEETING FOR THE
CLERMONT COUNTY COMMUNITY DEVELOPMENT BLOCK
GRANT (CDBG) ENTITLEMENT PROGRAM FOR FY 2025**

A public meeting for informational purposes relative to the 2025 CDBG & HOME Entitlement Program of Clermont County, Ohio will be held on **Thursday, March 13, 2025 at 2:00 PM**, located in the Commissioners' Hearing Room on the third floor of the Clermont County Administration Building, 101 E. Main Street, Batavia, Ohio 45103.

This public meeting will address the commencement of the 2025 Program Year of the Entitlement Program of Clermont County. The 2025 Entitlement allocation has yet to be determined by the U. S. Department of Housing and Urban Development (HUD), however it is expected to be approximately \$1,017,399 in CDBG funds and \$494,409 in HOME Funds.

This meeting will provide citizens with pertinent information about the CDBG & HOME programs, including an explanation of eligible activities, program requirements and application deadlines. The CDBG Program can fund a broad range of activities, including economic development projects; street, water supply, drainage and sanitary sewer improvements; demolition of unsafe structures, rehabilitation of housing; public services; improvements to neighborhood facilities and training. The activities must be designed to primarily benefit low and moderate income persons, aid in the prevention or elimination of slum and blight, or meet an urgent need of the community. HOME funds are used primarily to assist with affordable housing activities for LMI persons.

A public hearing will be held prior to the County's submittal of grant activities in the 2025 Annual Action Plan to HUD. Local CDBG project applications will be due to the Department of Community and Economic Development by **Thursday, April 18, 2025**. Applications can be obtained on the County website at <https://clermontcountyohio.gov//community->

development/ or by calling 513-732-7907. A link to the Guide to National Objectives and Eligible Activities for Entitlement Communities will also be available on the website.

Eligible villages and townships, the general public, and other interested agencies or persons are encouraged to attend to discuss available programs, the application process, and program eligibility requirements. The Clermont County Administration Building is a handicapped-accessible facility. Clermont County will provide assistance to persons with disabilities needing interpreters or other auxiliary aids and services in order to participate in this hearing. Any request for such assistance must be made no later than 72 hours in advance of the hearing, by contacting the Department of Community and Economic Development at (513) 732-7907.



OFFICIAL AD PROOF

This is the proof of your ad scheduled to run in **Clermont Sun** on the dates indicated below. If changes are needed, please contact us prior to deadline at **(513) 732-2511**.

Notice ID: R2LqRE5eVoXgbvcW70gy | **Proof Updated: Feb. 20, 2025 at 03:31pm EST**
Notice Name: 2025 CDBG First Public Informational Meeting | Publisher ID: 01187476

See Proof on Next Page

This is not an invoice. Below is an estimated price, and it is subject to change. You will receive an invoice with the final price upon invoice creation by the publisher.

FILER	FILING FOR
Desmond Maaytah	Clermont Sun
dmaaytah@clermontcountyohio.gov	
(513) 732-7907	

Columns Wide:	1	Ad Class: Legals
Total Column Inches:	13.49	
Number of Lines:	108	

02/27/2025: Other Notice	148.35
03/06/2025: Other Notice	148.35

Subtotal	\$296.70
Tax	\$0.00
Processing Fee	\$34.67
Total	\$331.37

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CS 02-27-25, 03-06-25

Partin, Sara

From: Partin, Sara
Sent: Thursday, March 13, 2025 2:54 PM
To: Maayah, Desmond
Subject: CDBG 2025 Public Information Meeting Comments
Attachments: CDBG 2025 Public Information Meeting Sign In Sheet 03-13-2025.pdf

Desmond,

Here are some of the comments and/or notes that I wrote down from today's meeting.

- Jackson Twp is interested in surveying the Marathon area to see if qualifies for LMI
- Wayne Township has an old school building that is utilized by some non-profits; the food pantry there covers about 70% of the building.
- Bethel Area Tennis Association really appreciated the maps that show the LMI areas in the county.

I have also attached the sign-in sheet from today's meeting.

Thank you,

Sara Partin | Contract Manager
Community + Economic Development
101 E. Main Street, Batavia, OH 45103
spartin@clermontcountyohio.gov
(P) 513-732-7997



RESOLUTION NO. 099-25

The Board of County Commissioners of Clermont County, Ohio, met in regular session on the 9th day of July, 2025, with the following members present:

David L. Painter, President

Bonnie J. Hatchler, Vice President

Claire B. Corcoran, Commissioner

Mrs. Batchler moved for the adoption of the following Resolution:

RESOLUTION ADOPTING THE CLERMONT COUNTY COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND HOME INVESTMENT PARTNERSHIPS (HOME) ONE-YEAR ANNUAL ACTION PLAN FOR FY2025 AND AUTHORIZING THE DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT TO SUBMIT THE ONE-YEAR ANNUAL ACTION PLAN AND EXECUTION OF APPLICATION TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, Clermont County, with a threshold population in excess of 200,000, is an "Urban Entitlement County" and therefore receives direct annual funding from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships (HOME) Program; and other special grants from time to time; and

WHEREAS, these grants and programs are utilized to assist the low-income residents of Clermont County by providing assistance in obtaining and maintaining safe housing and other needed infrastructure projects, and

WHEREAS, as an Entitlement County, in order to maintain compliance with said grant programs, Clermont County is required to submit an Annual Action Plan that guides grant programming through measurable goals and objectives; and

WHEREAS, the Department of Community and Economic Development is developing the 2025 Annual Action Plan working with local sub-recipients and sub-grantees and will

address objectives as presented in the County's Five Year Consolidated Plan effective year 2025 through year 2029 per HUD requirements.

NOW, THEREFORE, BE IT RESOLVED that the Board of Clermont County Commissioners hereby approves Clermont County Department of Community and Economic Development to submit the following projects to be included in the 2025 Action Plan of the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships (HOME) Program, subject to the enactment of the 2025 HUD Budget and Congressional Release of Allocated Funds for CDBG to Clermont County, to be submitted to the U.S. Department of Housing and Urban Development:

2025 CDBG

RECIPIENT	PROJECT	AMOUNT
Clermont County CED	Administration/ Planning	\$170,000.00
Clermont Senior Services Inc.	Home Safety Repair Program 2023	\$85,000.00
CASC	Drug & Alcohol Treatment	\$71,000.00
Clermont County General Health District	Homeowner Septic Rehab Program	\$85,000.00
Bethel Area Tennis Association	Bethel Tate School Tennis Court Improvements	\$60,000.00
Wayne Township	Fonner School Restroom Modernization	\$70,000.00
Clermont County Port Authority	Facade Improvement Program	\$100,000.00
Streetlight Ministry	Homeless Outreach Program	\$25,000.00
Village of Williamsburg	ADA Playground Expansion	\$28,000.00
Greater Milford Area Historical Society	Promont House ADA Parking Lot Improvement	\$85,000.00
Village of Batavia	Foundry Sidewalk	\$78,000.00
Tate Township	Patterson Road Improvements	\$194,000.00
TOTAL CDBG:		\$1,049,000.00

2025 HOME

RECIPIENT	PROJECT	AMOUNT
CEB	Administration/ Planning	\$49,476.72
CHDO Project (15% Required)	Owner Occupied or Rental Housing TBD	\$100,000.00
Habitat for Humanity	Affordable Home Ownership	\$200,000.00
CEB	New Construction for Disabled Housing	\$175,000.00
TOTAL HOME:		\$524,476.72

SECTION I

That the Board of County Commissioners does hereby authorize and direct David L. Painter, President of the Board, or in his absence, any other Board member, to execute the 2025 CDBG & HOME Applications for Federal Assistance, General and Environmental Certifications, specific CDBG & HOME Certifications, and any subsequent Grant Agreement by and between the County and the U.S. Department of Housing and Urban Development for the provision of funding pursuant to any approved Application, including all understandings and assurances therein, as required by the U.S. Department of Housing and Urban Development for submittal of the 2025 Action Plan, and to act in accordance with the Application/Agreement and to provide such additional information as might be required.

SECTION II

That the Board of County Commissioners finds and determines that all formal actions relative to the passage of this Resolution were taken in an open meeting of this Board, and that all deliberations of this Board and of its committees, if any, which resulted in formal action were taken in meetings open to the public, in full compliance with applicable legal requirements, including Section 121.22 of the Ohio Revised Code.

Mrs. Corcoran seconded the Resolution and upon roll call, the vote resulted as follows:

Mr. Painter yes
Mrs. Corcoran yes
Mrs. Batchler yes

This Resolution was duly passed on the 9th day of July, 2025.

ATTEST:

Macl Fawley
Macl Fawley, Clerk
Board of County Commissioners
Clermont County, Ohio

7/9/2025
Date

APPROVED AS TO FORM:

[Signature]
Assistant Prosecuting Attorney
Clermont County, Ohio

July 3, 2025
Date



AFFIDAVIT OF PUBLICATION

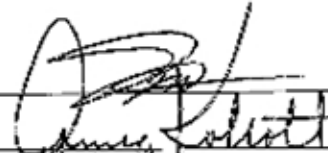
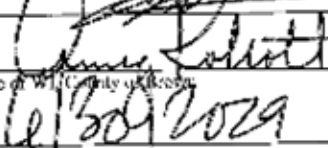
Clermont County Port Authority
101 East Main Street 3rd Floor
Batavia OH 45103

STATE OF WISCONSIN, COUNTY OF BROWN

The Enquirer, a newspaper printed in Cincinnati, Ohio and published in Cincinnati, in Hamilton County, Ohio, and of general circulation in said county, and as to the Kentucky Enquirer published in Ft. Mitchell, Kenton County, Kentucky, Who being duly sworn, deposes and saith that the advertisement of which the annexed is a true copy, has been published in the said newspaper times, once in each issue dated as follows:

07/13/2025

and that the fees charged are legal.
Sworn to and subscribed before on 07/13/2025

Legal Clerk 
Notary, State of Wisconsin 
My commission expires 07/30/2029

Publication Cost: \$575.80
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AMY KOKOTT
Notary Public
State of Wisconsin

30 Day Comment Period Con
Plan & Action Plan
**CLERMONT COUNTY OHIO
30-DAY PUBLIC COMMENT
PERIOD AND PUBLIC
HEARING FOR CLERMONT
COUNTY'S DRAFT CONSOLI-
DATED PLAN AND FY 2025
ANNUAL ACTION PLAN**

Clermont County, Ohio, as a recipient of federal funds from the U.S. Department of Housing and Urban Development (HUD), invites public review and comment on its Draft Five-Year Consolidated Plan for FY 2025-2029 and FY 2025 Annual Action Plan. These plans identify housing and community development needs and outline the County's strategy for investing HUD funds, including Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds.

Public Comment Period: The draft plans will be available for public review and comment for 30 days, beginning July 13, 2025 and ending August 12, 2025.

Document Access Copies of the draft plans will be available at:

- Clermont County Department of Community + Economic Development, 101 East Main Street - 3rd Floor, Batavia, OH 45103
- Online at: <https://clermont-countyohio.gov/community-development/>

Submit Comments To:
Desmond Maaytah, Clermont County Department of Community + Economic Development, 101 East Main Street - 3rd Floor, Batavia, OH 45103 Email: dmaaytah@clermontcountyohio.gov Phone: 513-732-7907 Comments must be received by August 12, 2025.

Public Hearing: A public hearing will be held to gather additional input:

- Date: August 6, 2025
- Time: 10:00 am
- Location: Commissioner's Session Room, 101 East Main Street - 3rd Floor, Batavia, OH 45103

Accessibility: Clermont County will provide reasonable accommodations and translation services upon request. Please contact:

Desmond Maaytah at 513-732-7907 at least 72 hours in advance.

Clermont County encourages participation from all residents, especially low- and moderate-income individuals, persons with disabilities, and members of protected classes.

July 13 2025
LWOC0331545

**CLERMONT COUNTY OHIO
30-DAY PUBLIC COMMENT PERIOD AND PUBLIC HEARING FOR CLERMONT COUNTY'S DRAFT
CONSOLIDATED PLAN AND FY 2025 ANNUAL ACTION PLAN**

Clermont County, Ohio, as a recipient of federal funds from the U.S. Department of Housing and Urban Development (HUD), invites public review and comment on its Draft Five-Year Consolidated Plan for FY 2025-2029 and FY 2025 Annual Action Plan. These plans identify housing and community development needs and outline the County's strategy for investing HUD funds, including Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds.

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Clermont County encourages participation from all residents, especially low- and moderate-income individuals, persons with disabilities, and members of protected classes.

RESOLUTION NO. 125-25

The Board of County Commissioners of Clermont County, Ohio, met in regular session on the 13th day of August, 2025, with the following members present:

David L. Painter, President

Bonnie J. Batchler, Vice President

Claire B. Corcoran, Member

Mrs. Batchler moved for the adoption of the following Resolution:

RESOLUTION ADOPTING THE CLERMONT COUNTY COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) AND HOME INVESTMENT PARTNERSHIPS (HOME) FIVE YEAR CONSOLIDATED PLAN AND AUTHORIZING THE DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT TO SUBMIT THE CONSOLIDATED PLAN DOCUMENTS TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) FOR REVIEW AND COMPLIANCE

WHEREAS, Clermont County, with a threshold population in excess of 200,000, is an "Urban Entitlement County" and therefore receives direct annual funding from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program and other special grants from time to time; and

WHEREAS, these grants and programs are utilized to assist the low-income residents of Clermont County by providing for assistance in obtaining and maintaining safe housing and other needed infrastructure projects, and

WHEREAS, as an Entitlement County, in order to maintain compliance with said grant programs, Clermont County is required to submit a Consolidated Plan that guides grant programming for the next five annual action plans through measurable goals and objectives; and

WHEREAS, the Department of Community and Economic Development did engage the services of a consultant who worked with County Staff and Commission and interested public participants to develop the 2025-2029 Consolidated Plan in accordance with 24 CFR part 91.200 et seq.; and

WHEREAS, a formal comment period was held between July 13, 2025 and August 12, 2025 on the proposed draft plan and a public meeting was held on August 6, 2025.

NOW, THEREFORE, BE IT RESOLVED that the Board of Clermont County Commissioners hereby approves of the 2025-2029 Consolidated Plan and authorizes the Clermont County Department of Community and Economic Development to submit the 2025-2029 Consolidated Plan documents to HUD for review and compliance purposes.

SECTION I

That the Board of County Commissioners does hereby authorize and direct David L. Painter, President of the Board, or in his absence, any other Board member, to sign all appropriate forms and certifications relative to the Clermont County Five Year Consolidated Plan documents and to authorize the Department of Community and Economic Development to submit the Five Year Consolidated Plan documents and application forms to HUD, for the Program herein adopted, including all understandings and assurances therein required, and to act in accordance with the application and to provide such additional information as might be required.

SECTION II

That the Board of County Commissioners finds and determines that all formal actions relative to the passage of this Resolution were taken in an open meeting of this Board, and that all deliberations of this Board and of its committees, if any, which resulted in formal action were taken in meetings open to the public, in full compliance with applicable legal requirements, including Section 121.22 of the Ohio Revised Code.

Mrs. Corcoran seconded the Resolution and upon roll call, the vote resulted as follows:

Mr. Painter yes

Mrs. Batchler yes

Mrs. Corcoran yes

This Resolution was duly passed on the 18th day of August, 2025.

ATTEST:

Gael Fawley
Gael Fawley, Clerk
Board of County Commissioners
Clermont County, Ohio

8/13/2025
Date

APPROVED AS TO FORM:

Jonathan
Assistant Prosecuting Attorney
Clermont County, Ohio

August 1, 2025
Date

Grantee SF-424's and Certification(s)



FY 2025 – 2029 Consolidated Plan
FY 2025 Action Plan

Attachment 3

Grantee SF-424's , 424-Bs and Certifications

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: 7/9/2025	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only: 6. Date Received by State: <input type="text"/> 7. State Application Identifier: <input type="text"/>		
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="Clermont County"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="31-6703067"/>	* c. UFI: <input type="text" value="4R10E232X4E5"/>	
d. Address:		
* Street: 10 West Main Street	<input type="text"/>	
Street 2: <input type="text"/>	<input type="text"/>	
* City: Beavercreek	<input type="text"/>	
County/Parish: <input type="text"/>	<input type="text"/>	
* State: OH: OHIO	<input type="text"/>	
Province: <input type="text"/>	<input type="text"/>	
* Country: USA: UNITED STATES	<input type="text"/>	
* Zip / Postal Code: 45103-2949	<input type="text"/>	
e. Organizational Unit:		
Department Name: Economic & Economic Development	Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: <input type="text" value="Bessard"/>	
Middle Name: <input type="text"/>	<input type="text"/>	
* Last Name: <input type="text" value="Bessard"/>	<input type="text"/>	
Suffix: <input type="text"/>	<input type="text"/>	
Title: <input type="text" value="Community Development Administrator"/>		
Organizational Affiliation: <input type="text" value="Department of Community & Economic Development"/>		
* Telephone Number: <input type="text" value="513-932-2993"/>	Fax Number: <input type="text"/>	
* Email: <input type="text" value="dnacytah@clerkmontcountyohio.gov"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="6: County Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing & Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14-219"/>	
DFDA Title: <input type="text" value="Community Development Block Grant"/>	
* 12. Funding Opportunity Number: <input style="background-color: yellow;" type="text"/>	
* ICA: <input style="background-color: yellow;" type="text"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="Clermont County 2025 CDBG Funding for LMI areas and projects."/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

15. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="1,902,763.90"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="1,902,763.90"/>

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes No

If "Yes", provide explanation and attach

21. "By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internal file where you may obtain this list, is included in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

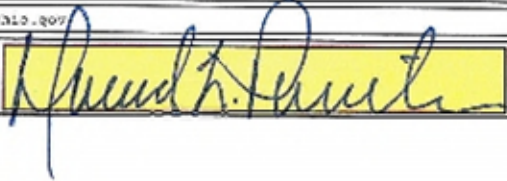
* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing and Urban Development

OMB Number: 2501-0044
Expiration Date: 2/28/2027

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant (insert below the Name and title of the Authorized Representative, name of Organization and the date of signature):

*Authorized Representative Name:

*Title:

*Applicant/Recipient Organization:

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the applicant to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1) which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 8101-07) as amended, and implementing regulations at 24 CFR part 148 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant

will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.135(a) and 5.136 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4801; and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d); and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014-31 U.S.C. §3729, 3802; 24 CFR §28.100(b)(1)(iii)).

* Signature:

* Date: (mm/dd/yyyy)

[Handwritten Signature]
7/9/2025

Form HUD 424-B (1/27/2023)

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify): _____
* 3. Date Received: _____	4. Applicant Identifier: _____	
5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: _____	
State Use Only:		
6. Date Received by State: _____	7. State Application Identifier: _____	
8. APPLICANT INFORMATION:		
* a. Legal Name: <u>Clermont County</u>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <u>31-6303067</u>	* c. UEI: <u>GR12FL00285</u>	
d. Address:		
* Street 1: <u>101 East Main Street</u>	Street 2: _____	
* City: <u>Batavia</u>	County/Parish: _____	
* State: <u>OH: Ohio</u>	Province: _____	
* Country: <u>USA: UNITED STATES</u>	* Zip/Postal Code: <u>45103-2949</u>	
e. Organizational Unit:		
Department Name: <u>Community & Economic Develop.</u>	Division Name: _____	
f. Name and contact information of person to be contacted on matters involving this application:		
First: _____	* First Name: <u>Deborah</u>	
Middle Name: _____	* Last Name: <u>Maxytah</u>	
* Last Name: <u>Maxytah</u>	Suffix: _____	
Title: <u>Community Development Administrator</u>		
Organizational Affiliation: <u>Department of Community & Economic Development</u>		
* Telephone Number: <u>513-732-7907</u>	Fax Number: _____	
* Email: <u>maxytah@clermontcountyohio.gov</u>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="State Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="US - Department of Housing & Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="15-205"/>	
CFDA Title: <input type="text" value="HOME Investment Partnerships Program"/>	
* 12. Funding Opportunity Number: <input type="text"/>	
* Title: <input type="text"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="Clermont County 2025 HOME Investment Partnerships Program funding to serve LMI individuals and families in Clermont County with affordable housing."/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:
 * a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:
 * a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="524,476.12"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="524,476.12"/>

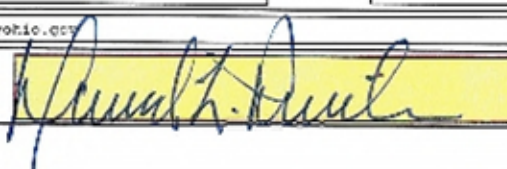
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?
 a. this application was made available to the State under the Executive Order 12372 Process for review on
 b. Program is subject to E.O. 12372 but has not been selected by the State for review.
 c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)
 Yes No
 If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)
 ** I AGREE

** The list of certifications and assurances, or an internal site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:
 Middle Name:
 * Last Name:
 Suffix:
 * Title:
 * Telephone Number: Fax Number:
 * Email:
 * Signature of Authorized Representative:  * Date Signed:

**Applicant and Recipient
Assurances and Certifications**

U.S. Department of Housing
and Urban Development

OMB Number: 2501-0044
Expiration Date: 2/28/2027

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.8, 3.115, 8.60, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: (Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature):
*Authorized Representative Name:

*Title:
*Applicant/Recipient Organization:

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1) which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance, except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100 which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification, and further except if the grant program authorizes or limits participation to designated populations, then the applicant

will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4801) and implementing regulations at 48 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDH-Es) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDH-Es established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. **WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §§3729, 3802; 24 CFR §28.102(b)(XVIII)).

*Signature:

*Date (mm/dd/yyyy):

[Handwritten Signature]
7/9/2025

Public Reporting Burden Statement: The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, P. 451 7th St SW, Room 4178, Washington, DC 20410-5000. Do not send completed HUD 424-B forms to this address. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

Form HUD 424-B (1/27/2020)

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 701u) and implementing regulations at 24 CFR Part 75.


Signature of Authorized Official

7/9/2025
Date

President, Clermont County Board of Commissioners
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 57C.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2025 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.


Signature of Authorized Official

7/9/2025
Date

President, Clermont County Board of Commissioners

Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(e):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

N/A
Signature of Authorized Official

N/A
Date

N/A
Title

Specific HOME Certifications


The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;


Signature of Authorized Official


Date

President, Clermont County Board of Commissioners

Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

N/A
Signature of Authorized Official

N/A
Date

N/A
Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities – Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building – Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

N/A
Signature of Authorized Official

N/A
Date

N/A
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

HOME-ARP



FY 2025 – 2029 Consolidated Plan
FY 2025 Action Plan

Attachment 4

HOME-ARP Allocation Plan

Not Applicable: Clermont County did not receive a HOME-ARP allocation.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2013-2017 INDUSTRY BY OCCUPATION FOR THE CIVILIAN
	List the name of the organization or individual who originated the data set. United States Census Bureau
	Provide a brief summary of the data set. INDUSTRY BY OCCUPATION FOR THE CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER
	What was the purpose for developing this data set? TO DISPLAY INDUSTRY BY OCCUPATION FOR THE CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Very Comprehensive. Yes.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2013-2017
	What is the status of the data set (complete, in progress, or planned)? COMPLETE
2	Data Source Name 2007-2011 ACS (Base), 2013-2017 ACS (Most Recent)
	List the name of the organization or individual who originated the data set. United States Census Bureau
	Provide a brief summary of the data set. Population, Households, and Median Income
	What was the purpose for developing this data set? Population, Households, and Median Income Statistics
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Very Comprehensive. Yes.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2007-2011 ACS (Base Year), 2013-2017 ACS (Most Recent)

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>2012-2016 CHAS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of Housing and Urban Development (HUD)</p>
	<p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.</p>
	<p>What was the purpose for developing this data set?</p> <p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Very comprehensive. Yes</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2012-2016</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>2013-2017 ACS MEDIAN INCOME IN THE PAST 12 MONTHS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US CENSUS BUREAU</p>
	<p>Provide a brief summary of the data set.</p> <p>MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)</p>
	<p>What was the purpose for developing this data set?</p> <p>TO DISPLAY MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>VERY COMPREHENSIVE. YES</p>

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

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

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

	<p>What was the purpose for developing this data set?</p> <p>TO DISPLAY</p> <p>TENURE BY YEAR STRUCTURE BUILT</p> <p>Universe: Occupied housing units</p> <p>2013-2017 American Community Survey 5-Year Estimates</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>VERY COMPREHENSIVE. YES</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>COMPLETE</p>
10	<p>Data Source Name</p> <p>2013-2017 EMPLOYMENT STATUS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US CENSUS BUREAU</p>
	<p>Provide a brief summary of the data set.</p> <p>EMPLOYMENT STATUS</p> <p>2013-2017 American Community Survey 5-Year Estimates</p>
	<p>What was the purpose for developing this data set?</p> <p>TO DISPLAY EMPLOYMENT STATUS</p> <p>2013-2017 American Community Survey 5-Year Estimates</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>VERY COMPREHENSIVE. YES</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>COMPLETE</p>
11	<p>Data Source Name</p> <p>2013-2017 OCCUPATION BY SEX FOR CEP 16+</p>

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