



EXECUTIVE SUMMARY

What does this Executive Summary Contain?

This narrative summarizes the Montgomery County Housing and Community Development Plan for FY2008-2012. For a summary of each year's proposed projects and actions to carry out these strategies, see the Executive Summary of each year's Action Plan.

What Does This Mean to Me?

This section can be used to:

Obtain a quick overview of the County's housing and community development needs

Get an overview of the strategies in the Consolidated Plan developed to address those needs

Provide a briefing to participants at housing and community development-related meetings, forums, and hearings. (As a handout).

The Montgomery County Housing and Community Development Consolidated Plan for 2008-2012 identifies the County's affordable housing, homeless, community development, and economic development needs. It also presents the County's strategies to address those needs.

The U.S. Department of Housing and Urban Development requires the County to complete a Consolidated Plan to receive funds for its Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Shelter Grant (ESG) programs. The County must submit a Consolidated Plan every five years, and updates are required annually (Action Plans).

CDBG can fund a host of activities to help low to moderate income persons and neighborhoods, such as housing rehabilitation, community services, economic development, business assistance, and infrastructure. HOME funds can be used to fund housing-related activities for low to moderate income persons, such as construction, rehabilitation and rental assistance. ESG provides homeless persons with basic shelter and essential supportive services. It can also provide short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure or utility shutoffs.

Major Components of the Consolidated Plan

The Consolidated Plan contains several major components:

- An analysis of housing, homelessness, public housing, community development, economic development, and other related needs.
- A housing market analysis
- A description of the priority needs selected by the County.
- Long-term strategies to address those priority needs.
- An explanation of how the County will work with organizations in the public, private and non-profit sectors to help carry out those strategies.
- A description of annual projects and activities the Community Development Office will undertake to carry out those strategies.

The Consolidated Plan builds on a comprehensive consultation and citizen participation process. The Community Development Office is the County's lead agency for the Consolidated Plan, and this office is tasked with developing and implementing the plan.

The County must produce five annual Action Plans under the Montgomery County Housing and Community Development Consolidated Plan for FY2008-2012. The 2008 Annual Action Plan is the first one and is included in the Consolidated Plan. Each Annual Plan must describe how the County intends to invest its CDBG, HOME and ESG funds for the upcoming program year. Each year's Annual Action Plan contains its own Executive Summary.

What's New in the Consolidated Plan

The Montgomery County Housing and Community Development Consolidated Plan for FY2008-2012 contains several new items and methodologies compared to the previous Consolidated Plan:

- New research using the latest data from the U.S. Census Bureau, the U. S. Department of Housing and Urban Development, the Bureau of Labor Statistics, and the results of the Community Development Office's housing assessment survey and target neighborhood survey.
- An improved citizen participation and consultation process to advise the County on needs and strategies.
- Results of a community development needs survey completed by more than 50 citizens and representatives from local organizations responding to questions about needs in the areas of housing, homelessness, community development and economic development.
- A 2007-2008 Strategic Initiatives section that links the Consolidated Plan to the County's Comprehensive Plan, the County's mission statement and its operating principles, and the Community Development Office's role in these County initiatives.
- A Community Profile that describes some of the characteristics of the County, including its residents and economy.
- A resources section that can help other organizations apply for funding to help carry out the Consolidated Plan's goals and strategies.

How the Executive Summary is Organized

This Executive Summary contains 14 subsections that mirror the 14 sections of the Montgomery County Housing and Community Development Consolidated Plan:

- Community Vision-describes how Montgomery County Community Development Office, its advisory committees, and the Consolidated Plan help carry out that vision.
- Community Profile-describes some of Montgomery County’s characteristics, including its residents and its economy.
- Consolidated Plan Development-contains three items: (1) Montgomery County’s Citizen Participation Plan for FY2008-2012; (2) the Community Development Office’s outreach to allow citizens and community partners to comment on needs, proposed strategies, and projects; and (3) Montgomery County’s Anti-Displacement and Relocation Plan for FY2008-2012 (which describes the County’s plans to minimize the displacement of anyone due to the use of CDBG or HOME funds).
- Housing Market Analysis and Housing Needs-presents an overview of Montgomery County’s projected housing supply and demand, and assesses housing needs.
- Public Housing Needs-describes the agencies that provide public and assisted housing units in Montgomery County.
- Homeless and Special Needs Populations-examines the needs of Montgomery County’s homeless and persons with special needs.
- Non-Housing Community Development Needs Assessment-examines non-housing community development needs in Montgomery County, such as planning, economic development, public services, and public facilities.
- Barriers to Affordable Housing-examines barriers to affordable housing and the County’s strategy for addressing those barriers.
- Fair Housing-describes the impediments to fair housing choices in Montgomery County.
- Lead-Based Paint Needs-summarizes the lead-based paint hazards in housing.
- Housing and Community Development Institutional Structure-summarizes the current players and the gaps in the County’s housing and community development delivery system.
- Anti-Poverty Strategy-describes how CDBG and HOME projects are part of the County’s efforts to move low and moderate income families to self-sufficiency.
- Strategic Plan-presents the County’s strategies to meet the housing and community development needs found in the previous sections over the five year period.
- Monitoring-describes how the Community Development Office monitors CDBG, HOME and ESG projects, as well as its progress in carrying out Consolidated Plan strategies and objectives.

Community Vision

Montgomery County experienced significant change in the last 10 years. From 1998-2004, the Dayton region lost 25,000 manufacturing jobs representing a 27% decline in manufacturing employment. The loss of the UPS hub, Delphi transitions, and the proposed closure of the GM Assembly Plant in Moraine by 2010 and the DHL hub in Wilmington also continue to strongly impact the community. This impact is felt by increased unemployment, increased poverty rates, and in some instances, the loss of housing.

The County's mission statement is "to ensure the health, safety, and welfare of our citizens, the strength of our economy and the quality of the environment." The Board of County Commissioners, for 2007-2008, prepared five strategic initiatives that are projected to strengthen the community and provide more opportunities for residents. These five initiatives are economic development, human services safety net, operational efficiency, regional collaboration, and quality of life. These initiatives are the road map that the Board of County Commissioners and their employees will be using to focus resources in the coming years.

Community Profile

Montgomery County, an urban county for the purposes of obtaining federal housing and community development funding, contains 28 jurisdictions. These include unincorporated townships, small villages and medium sized cities, but exclude the cities of Dayton and Kettering. Approximately 335,000 persons reside in about 144,000 housing units in these communities in Montgomery County. Montgomery County's population in 2007 was 538,104, a decrease of 3,216 persons from 2006. The elderly portion of the population, ages 65-84, however, has grown by 20%, and the number of total households has increased by 7%.

Consolidated Plan Development

In order to obtain citizen participation for the Consolidated Plan process, three public hearings were held. One was held in the western part of the County, one in the northeastern part and one at the County offices in downtown Dayton. The first two hearings described the past performance of the County in the CDBG and HOME programs and requested comments on any new or additional housing or community development needs. The third requested comment on the draft of the Plan. Notices of all hearings were published in the Dayton Daily News and notices were also sent to all 28 jurisdictions. Flyers were sent to assisted housing developments in the areas near the hearing sites.

In addition, numerous housing-related agencies were asked to submit information on any new or emerging housing needs for inclusion in the Plan. A copy of the draft summary was sent to each agency and our jurisdictions requesting comment. The draft summary was also published for comment.

Housing Marketing Analysis and Needs Assessment

Montgomery County, excluding the cities of Dayton and Kettering, is an area consisting of 28 units of government. Approximately 331,035 persons reside in those jurisdictions. Non-white persons represented 16.5% of the population, according to the 2006 American Community Survey. The income of area residents is an important demographic factor. According to the 2000 Census, there were 116,837 low and moderate income persons in the balance of the county, or 35% of all households. Median family income in 2008 is \$59,800 and has been for several years. Housing permits for new residential housing peaked in 2003, with significant declines since, with over 600 new permits issued in 2003 to roughly half that number in 2007.

Public and Assisted Housing

The Dayton Metropolitan Housing Authority (DMHA) continues to address the needs of its County residents through self-sufficiency programs, services and other activities. Units in turnkey developments will be sold to occupants where possible. Other County public housing units will be repaired and rehabilitated as needed and as funds are available. The County is working closely with Homeless Solutions Policy Board and with DMHA to coordinate the changes taking place in public housing with the 10-year plan recommendations for affordable housing and supportive housing.

Homeless and Special Needs Assessment

The Continuum of Care set forth five year goals for addressing identified needs in the community to improve the homeless shelter and service system and to ultimately reduce the number of homeless families and individuals. Those are as follows:

- Create new permanent housing beds for chronically homeless persons, increasing from 176 beds to 236 beds over the five year period.
- Increase percentage of homeless persons staying in permanent housing over 6 months, increasing from 76% to 78% over the five year period.
- Increase percentage of homeless persons moving from transitional housing to permanent housing, from 77% to 79% over the five year period.
- Increase percentage of homeless persons employed at exit, from 30% to 33% over the five year period.
- Ensure that the Continuum of Care has a functional Homeless Management Information System, increasing from 95% bed coverage over the five year period.
- Reduce the number of families who need shelter and average length of stay in the shelter system.
- Redesign adult system to focus on a single entry point.
- Identify and align local resources to meet goals to 10-Year Plan.

Non-Housing Community Development Needs

There are 28 jurisdictions eligible to participate in Montgomery County’s Urban County program. All 28 have “opted in” or signed Cooperation Agreements to participate in the CDBG and HOME programs through September 30, 2012, as they have for most of the program’s history, despite the fact that some jurisdictions have received no funding, or very minimal funding, since the program began.

The County does not allocate non-housing community development funds on a geographic basis. That is, the CDBG funds are targeted, through formal Resolution, to principally benefit low and moderate income persons. Therefore, the County’s program has as its first priority the redevelopment of low and moderate income neighborhoods. Applications are accepted from the jurisdictions on an annual basis for the project or projects that they consider the most critical to them in serving low and moderate income persons or eliminating slum/blight situations. Below is a list of priorities for non-housing projects:

High Priority

- | | |
|------------------------------|--|
| Street improvements | Code enforcement (also a housing need) |
| Sidewalks, curbs and gutters | Sanitary sewer improvements |
| Commercial revitalization | Flood drainage improvements |
| Water/sewer improvements | Demolition |

Medium Priority

- | | |
|---------------------------|-------------------------------------|
| Brownfield redevelopment | Recreational & Educational programs |
| Historic preservation | Services to handicapped |
| Handicapped accessibility | Child care/Youth services |

Low Priority

- | | |
|-----------------------------------|------------------------|
| Street lighting | Parks |
| Business start-ups | Public safety services |
| Health programs | |
| Elderly Services & Senior centers | |

Barriers to Affordable Housing

The County believes that the strategies contained in its housing priorities and those that DMHA has described will address most of the barriers listed to accessing and maintaining an affordable housing supply. The availability of federal funding for housing subsidies for extremely low-income families and individuals will have a major impact on the County’s ability to provide affordable housing for neediest households. Other strategies listed for poverty reduction and those contained in the 10-Year Plan will also assist in addressing the economic and social issues that impact access to decent, safe and sanitary affordable housing.

Impediments to Fair Housing

Montgomery County provides substantial support for the Miami Valley Fair Housing Center in its efforts to educate and enforce the fair housing laws. The County is also working to address impediments identified in its recent Analysis of Impediments. The County supports the Center in its aggressive program to prevent and intervene in predatory lending activities which often result in foreclosure. This is a significant problem in our community. Fortunately, the State of Ohio recently passed legislation that should curtail this lending practice in our area. However, the problem is projected to continue for at least another three years as adjustable rate mortgages reset at a higher interest rate than homeowners can afford. Rescue programs are currently minimally funded in Montgomery County and few homeowners are being assisted.

Lead-Based Paint Hazards

The entire County's housing programs funded with HOME or CDBG will incorporate the reduction of lead-based paint hazards in their program implementation. The City of Dayton is working on the submission of a grant application to the Office of Healthy Homes and Lead Hazard Control which would include certain target areas in the County but does not anticipate knowing the status of this grant till fall 2008. According to Public Health Dayton Montgomery County, from January 1, 2008-June 30, 2008, 14 environmental investigations had been made in homes where children with elevated blood lead levels live.

Housing and Community Development Delivery System/Institutional Structure

Since the last Consolidated Plan a new community institution has come into being that is a critical player in the provision of housing for low and moderate income households in Montgomery County. That new organization is the Homeless Solutions Policy Board (HSPB); created in 2006 by the County, City and United Way to implement the 10-Year Homeless Solutions Plan (a copy of the Executive Summary is included in the Appendix). The Board is staffed through the Office of Family and Children First of Montgomery County. The HSPB replaces the former Shelter Policy Board which operated for many years with a part time staff and little funding.

The Dayton Metropolitan Housing Authority (DMHA) will continue its role as provider and manager of low income public housing and administrator of the Section 8 housing voucher program. It is expected that DMHA will continue to be a major player in the provision of both affordable and supportive housing. COUNTY CORP, the County's non-profit housing and economic development arm, operates a home owner rehab program, an emergency repair program and also participates with other partners in developing tax credit housing in the County's communities. It has also been the administrator of the County's Housing Trust fund for affordable housing.

Miami Valley Housing Opportunities is a key player in the provision of housing for homeless persons suffering from mental illness or drug and alcohol addiction. They partner with service agencies to provide supportive housing for this needy population. Miami Valley In-Ovations plays a similar role in housing persons with mental retardation and developmental disabilities. Both of these agencies have access to State and Federal funds for housing and services directed to the populations they serve.

The institutional structure to carry out the County's Consolidated Plan also includes private developers, for-profit and non-profit, private lenders, foundations, local businesses and contractors.

Analysis of Poverty

The County's efforts to reduce the number of poverty level families will continue as part of its welfare reform proposals being implemented through the County's Job Center, and as part of implementing the 10-Year Plan. The Job Center is the largest one-stop employment and training center in the United States. This public/private partnership is made up of forty-seven organizations housed in an eight and a half acre facility. The Center has been internationally recognized for its ability to bring employers, educators, and social service agencies together to deal with workforce development issues.

The Job Center's mission is to serve as a resource for labor-market exchange and workforce development while providing individuals and families with financial, medical, and other support services essential to strengthening the quality of life. The Job Bank is the hub of the Center. Employment consultants are there to help anyone in need of job search resources. From entry level jobs to VP's of companies, the Job Center is there for everyone in the community. Free internet access, free phones, and free resume services are just some of the potential services for everyone.

Strategic Plan

Community development and housing needs for the FY08-12 Consolidated Plan are in the following categories:

Community development needs

High Priority

Street improvements
Sidewalks, curbs and gutters
Commercial revitalization
Water/sewer improvements
Code enforcement

Sanitary sewer improvements
Demolition of vacant,
condemned structures
Flood drainage improvements

Medium Priority

Parks
Brownfield redevelopment
Historic preservation
Handicapped accessibility

Recreational & educational programs
Services to handicapped
Child care/youth services
Senior Centers/elderly services

Low Priority

Street lighting
Public safety services
Business start-ups
Health programs

Housing Needs

High Priority

Homeless Families and Individuals

Housing for Low and Moderate Income Small Renter Families at risk of homelessness

Housing for Low and Moderate Income All Other (non-elderly singles and unrelated individuals) Renter Households

Low and Moderate Income Existing Homeowners, with incomes from 51-80% of AMI

Housing for very low income individuals at risk of homelessness

Medium Priority

Low and Moderate Income Elderly Renter Households

Low and Moderate Income Existing Homeowners, with incomes from 30-50% of AMI

Low Priority

Low and Moderate Income First Time Homebuyers with Children

Low and Moderate Income Large Renter Households

Low and Moderate Income Existing Homeowners with incomes under 30% of the AMI

Monitoring

The County will monitor each activity as set forth in the contract document with the agency/contractor responsible for the specific work. Monitoring standards and procedures cover fiscal record keeping, labor standards, acquisitions and relocation, eligibility criteria and quality of work. For HOME projects, income and rent levels are monitored for the required length of time and on-site monitoring is undertaken as required. Monitoring of timeliness of expenditures is done by project staff and the fiscal officer on a monthly basis.

Leveraging Resources

The County will continue to leverage the resources available to it with all available state, local and private dollars. HOME and CDBG funds are always linked to other funds, especially local sales tax funds, funds from private lenders, Low Income Housing Tax Credits, Federal Home Loan Bank subsidies, state grants or loans and private contributions. Matching requirements for HOME funds will be satisfied through some of these sources or through accumulated match. Match for ESG will come from County Human Service Levy funds. Levy Supportive Services funding also matches housing funds in supportive housing. GE Money Bank is also providing \$1 million dollars in housing rehabilitation funds to CountyCorp, a program called the Flex Loan Home Improvement program. Funds are used for homeowners to make the improvements that they want, up to \$15,000, with a 7-year fixed rate. This enables homeowners to make remodeling improvements without having to bring the entire home up to code.