

September 9, 2015

CITY OF DAYTON

2016 ACTION PLAN

DRAFT

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The primary resources available to implement the Consolidated Plan come from three HUD entitlement programs: CDBG, HOME, and ESG. Of the three, CDBG is the largest and most flexible source, providing eligibility for a variety of activities.

Population and poverty rate are the major criteria in the determination of federal entitlement funds. As the City of Dayton has experienced steep population losses and modest reductions in its poverty rate, it has also experienced commensurate reductions in federal funding. The loss of federal funding has been at the expense of city programs that sustain a suitable living environment, such as discretionary funds and set-asides for code enforcement, demolition, road resurfacing, recreation services or youth services. Kettering receives funding for housing-related activities through a HOME program consortium with the City of Dayton, so its funding levels are also tied into the demographic fluctuations of the larger city.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	5,039,719	225,000	150,000	5,414,719	19,659,918	Allocation estimate based upon 1% reduction annually.
HOME	public - federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental, new construction, Multifamily rental rehab, New construction for ownership, TBRA	953,216	0	1,000,000	1,953,216	2,950,299	Allocation estimate based upon 10% reduction annually.
ESG	public - federal	Conversion and rehab for transitional housing, Financial Assistance, Overnight shelter, Rapid re-housing (rental assistance), Rental Assistance Services, Transitional housing	479,709	0	0	479,709	2,170,959	Allocation estimate based upon 5% increase annually.

Table 1 - 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

The City of Dayton ensures that the matching funds required for the ESG program are met annually by requiring each subrecipient agency to submit a total budget that includes all funding sources planned for the program year. The City also audits these sources during the annual monitoring of each subrecipient. Matching funds, in general, will come from the following sources: Montgomery County Human Services Levy; Montgomery County marriage fees; United Way; Federal Emergency Management Agency (FEMA); Children Services Division; Ohio Department of Development and Education; Veterans Administration; and private fundraising. The HOME match for both Dayton and Kettering comes from the forbearance of taxes and discounted land or property sales.

The City of Dayton receives other funding to assist in achieving the CP priorities. Dayton receives Shelter Plus Care funds and supports local organizations in acquiring resources via Low Income Housing Tax Credits, the Multi-Family Bond Program, the Supportive Housing Program, and the Single Room Occupancy Program. The City also estimates investments in the form of low-income housing tax credits and private development funds.

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 City of Dayton may continue to pursue opportunities to use publicly owned land or property in projects. In the past, this method has served the development of affordable housing and the Dayton Public Schools rebuild.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Neighborhood Safety Measures	2016	2020	Non-Housing Community Development		Revitalization of Neighborhoods	CDBG: \$100,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 1 Households Assisted
2	Infrastructure Improvements	2016	2020	Non-Housing Community Development		Revitalization of Neighborhoods	CDBG: \$990,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted
3	Demolition of Abandoned Structures	2016	2020	Non-Housing Community Development		Revitalization of Neighborhoods	CDBG: \$300,000	Buildings Demolished: 1 Buildings
4	Targeted Code Enforcement Efforts	2016	2020	Affordable Housing Non-Housing Community Development		Revitalization of Neighborhoods Quality of Affordable Housing	CDBG: \$1,911,600	Housing Code Enforcement/Foreclosed Property Care: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Expand, Maintain and Improve Affordable Housing	2016	2020	Affordable Housing Public Housing Homeless		Revitalization of Neighborhoods Quality of Affordable Housing	CDBG: \$315,200 HOME: \$1,497,661	Rental units rehabilitated: 1 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
6	Economic Development Incentives	2016	2020	Non-Housing Community Development		Revitalization of Neighborhoods Expand Economic Opportunities	CDBG: \$450,000	Jobs created/retained: 1 Jobs Businesses assisted: 1 Businesses Assisted Buildings Demolished: 1 Buildings
7	Workforce Training and Development	2016	2020	Non-Homeless Special Needs Non-Housing Community Development		Expand Economic Opportunities Provision and Coordination of Public Services	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Jobs created/retained: 0 Jobs
8	Collaboration of Services	2016	2020	Homeless Non-Homeless Special Needs		Provision and Coordination of Public Services	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
9	Youth & Senior Services	2016	2020	Non-Homeless Special Needs Non-Housing Community Development		Provision and Coordination of Public Services	CDBG: \$115,000	Public service activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Reduce Homelessness and At Risk Homelessness	2016	2020	Homeless		Homelessness	CDBG: \$120,000 ESG: \$456,860	Homeless Person Overnight Shelter: 1 Persons Assisted Homelessness Prevention: 1 Persons Assisted
11	Planning and Program Administration	2016	2020	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Revitalization of Neighborhoods Quality of Affordable Housing Expand Economic Opportunities Provision and Coordination of Public Services Homelessness	CDBG: \$1,033,000 HOME: \$115,322	Other: 1 Other

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Neighborhood Safety Measures
	Goal Description	The City of Dayton's goal for improving resident safety contributes directly to the livelihood of neighborhoods. Activities may include street lighting improvements; cleanup of abandoned lots, right of ways and alleys, and to initiating a public safety program through a joint effort with neighborhood associations and local police departments.
2	Goal Name	Infrastructure Improvements
	Goal Description	The City of Dayton will provide infrastructure improvements within neighborhoods to include, but not limited to, street, curb, and sidewalk improvements. The infrastructure improvement within the City of Dayton will be targeted to residential neighborhoods.
3	Goal Name	Demolition of Abandoned Structures
	Goal Description	The City of Dayton will continue demolition efforts to address blight through the elimination of abandoned structures.
4	Goal Name	Targeted Code Enforcement Efforts
	Goal Description	The City of Dayton will restructure the Code Enforcement Program to target the efforts in key areas of the City. The City of Dayton has partnered with Wright State University to conduct a citywide housing condition survey in summer and fall of 2015. Each property will be assessed using a standard survey and will include pictures of each property for further comparison. Targeting our code enforcement efforts in “tipping point” neighborhoods – areas of the city with overall good housing stock with minor housing issues – will help keep neighborhoods from falling into irreparable decline. In addition, focusing our code enforcement areas near major new housing developments – Phoenix Project, Roosevelt Commons, and Twin Towers Crossing – would protect the investments and lead to further investment. In addition, reducing the amount of HUD funds expended toward administration of Code Enforcement is imperative.
5	Goal Name	Expand, Maintain and Improve Affordable Housing
	Goal Description	The goal for affordable housing includes maintaining, improving, and expanding affordable housing, both owner and renter, public and private through such activities as down payment assistance, rehabilitation programs, repair programs, programs for ADA improvements and new affordable and market rate housing.

6	Goal Name	Economic Development Incentives
	Goal Description	The City of Dayton will work with business owners to make their building move in ready, provide rehabilitation to include facade improvements and ADA compliance with an emphasis to bring grocery store establishments into neighborhoods through economic development incentives.
7	Goal Name	Workforce Training and Development
	Goal Description	The Cities of Dayton and Kettering will work with Montgomery County and various agencies to support existing workforce initiatives.
8	Goal Name	Collaboration of Services
	Goal Description	The cities of Dayton and Kettering will work with Montgomery County to develop a comprehensive system in regards to service providers and in conjunction with supportive housing to ensure the special needs populations are receiving the services they need to develop the life skills required for continuous housing
9	Goal Name	Youth & Senior Services
	Goal Description	The cities of Dayton and Kettering will assist individuals and organizations in connecting senior citizens with existing services. The cities of Dayton and Kettering will coordinate with available resources to develop and promote youth activities.
10	Goal Name	Reduce Homelessness and At Risk Homelessness
	Goal Description	The City of Dayton's allocation of Emergency Solutions Grant funds will be expended on activities by the Dayton / Kettering / Montgomery County Continuum of Care to support its approach of preventing and ending homelessness and rapidly returning people who have become homeless to stable housing.
11	Goal Name	Planning and Program Administration
	Goal Description	Planning, administration and compliance costs associated with implementation of the Consolidated Plan programs.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects will be implemented through the 2016 Program Year. The projects reflect priority needs which have determined through the Consolidated Plan process.

#	Project Name
	To be entered upon review.

Table 3 – Project Information

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

The City of Dayton is committed to allocating funds that serve the needs of the lowest income and most disadvantaged residents. Households with incomes less than 80% of the area median income, particularly those with extremely low incomes (less than 30% of area median income), are particular priorities. The cities have also identified special needs individuals as among those who face the greatest challenges and who should receive high priority in the expenditure of federal funds, which includes at-risk youth, low income families, the homeless and persons threatened with homelessness, the elderly, and persons with disabilities. The following needs address this priority:

- The provision and maintenance of affordable housing;
- Investment in community development activities in lower-income and deteriorating neighborhoods and in facilities that serve lower-income populations; and
- Supportive services to maintain independence.

By focusing on these needs, Dayton seeks to address community concerns such as:

- A need for suitable affordable housing to address the growing gap between housing costs and local incomes, which continues to lead to rising rates of overcrowding, and overpayment for the lowest-income residents;
- Programs that improve community facilities and services, particularly in low-income areas;
- A network of shelter, housing and support services to prevent homelessness, move the homeless to permanent housing and independence, and eliminate chronic homelessness;
- Programs that promote economic development, create jobs and increase the job skills level of potential employees; and
- Supportive services that increase the ability of seniors, persons with disabilities, and others with special needs to live independently and avoid institutions.

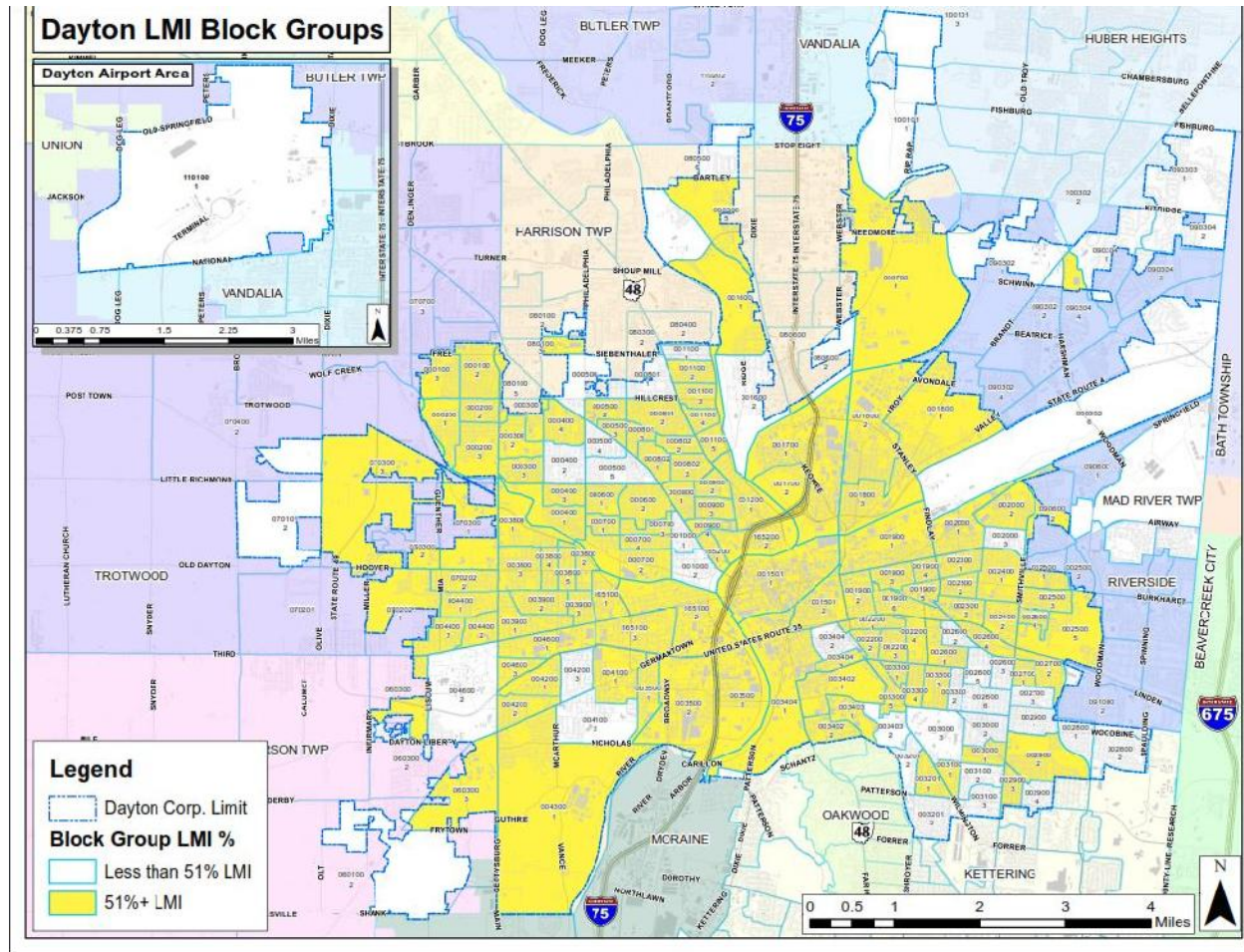
AP-38 Project Summary
Project Summary Information

To be entered upon review.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Assistance will be directed toward geographic areas within the City of Dayton which qualify as a low to moderate income (LMI) census block group. A LMI census block group is one in which 51% or more of the population have incomes at or below 80% of the median family income.



Geographic Distribution

Target Area	Percentage of Funds
TBD	

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The housing, special needs and community development priorities established as part of the Consolidated Plan, including the Action Plan, were developed through a comprehensive public outreach process, which included a community needs survey, focus groups, stakeholder meetings and a public review process with a high priority on meaningful citizen engagement. Additionally, the priorities reflect policy directives that have emerged from recent local planning publications, including CitiPlan 20/20, Focus 2010, the Analysis of Impediments to Fair Housing Choice, Homeless Solutions Community 10 Year Plan, citywide comprehensive plans, and neighborhood strategic plans.

In light of the priorities established to guide the program year, the system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG and HOME programs
- Focusing on low and moderate income areas or neighborhoods in the area
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact, and
- The ability to demonstrate measurable progress and success.

In order to meet the statutory requirements of the CDBG and HOME programs, HUD defines an LMI census block group in the City of Dayton as one in which 51% or more of the population have incomes at or below 80% of the median family income. The City of Kettering follows an exception criterion, meaning HUD defines an LMI census block group in the City of Kettering as one in which 40.9% or more of the population have incomes at or below 80% of the median family income.

Discussion

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The City of Dayton’s 2016 Annual Action Plan programs will expand affordable housing opportunities and preserve existing affordable housing for the City’s low and moderate income households. Projects that will be funded include homeowner improvement programs, homeowner rehabilitation, and down payment assistance.

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

Table 5 - 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	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Greater Dayton Premier Management (GDPM) works with the local jurisdictions of Montgomery County, the City of Dayton, and the City of Kettering to ensure that GDPM housing activities are aligned with the housing needs of the community. Each jurisdiction provides Consolidated Plan information to GDPM for the Public Housing Authority (PHA) planning process and to complete the housing needs statement for the Annual Plan. GDPM reviewed the 2013-2018 Montgomery County Consolidated Plan and had direct input into 2016 – 2020 Consolidated Plan for the cities of Dayton and Kettering, to identify and confirm housing needs within the greater community.

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

In order to address some of the identified housing needs, GDPM will continue the aggressive pursuit of funding from HUD and other sources to develop replacement units throughout Montgomery County equal to those lost from the inventory. GDPM strives to provide safe and suitable housing for the large number of extremely low income families in the City of Dayton.

To ensure that residents continue to have adequate housing options, GDPM will apply for Housing Choice Replacement Vouchers to supplement its inventory, broaden the housing opportunities of its residents, and create a more manageable inventory of units under the Asset Management system.

GDPM is working with private developers to build capacity in an effort to expand the affordable housing stock in Montgomery County, particularly in the City of Dayton. GDPM has recently undergone a leadership shift and the City of Dayton is working closely with GDPM to improve the development relationship between the two agencies in order to further the affordable housing goals of both agencies.

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

Continued Resident Service Goals/Achievements for GDPM include providing high quality and effective services to their resident population through the Ross Grant. GDPM will continue to provide significant client linkages to community resources that include health care, disability services, and educational entities. GDPM continues to pursue homeownership opportunities through the agency's Homeownership Department. GDPM will continue to develop a Resident Volunteer Patrol Program (RVPP) at resident sites. Currently, senior staff is working with the jurisdiction wide resident council to gauge resident interest. GDPM will provide high quality and effective linkages to their resident population through Resident Opportunities for Self-Sufficiency (ROSS) grants in which GDPM currently has over 15 MOUs with local organizations to provide social services for their residents. The Quick Reference Safety Cards/Notices designed for all Asset management site personnel will be distributed to all Asset Management residents. GDPM will implement a specific plan for residents of hi-rise communities who may require assistance in the event of an emergency evacuation to supplement the

current Integrated Contingency Plan for these types of housing structures by conducting monthly fire drills to educate residents and employees on evacuation safety.

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

Not applicable.

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The City of Dayton participates in the Dayton / Kettering / Montgomery County Continuum of Care and the Homeless Solutions Policy Board. The Homeless Solutions Policy Board is the primary agency managing the Emergency Housing Coalition and Continuum of Care. It is through this Policy Board that the allocation of funding, performance standards, and program evaluation for the Dayton / Kettering / Montgomery County Continuum of Care programs, including the ESG Program, are implemented. The Homeless Solutions Policy Board and the Continuum of Care are guided by the Homeless Solutions 10-Year Community Plan to end chronic homelessness and reduce overall homelessness within Montgomery County.

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

Implementation of the Front Door Assessment, the local coordinated assessment process, is overseen by the Front Door Committee, a Committee of the Homeless Solutions Policy Board. The Front Door Assessment was adopted to identify the issues that have led to a person or family's homelessness, determine the most appropriate program in the homeless system to help the household exit homelessness and stabilize in housing, and make a referral to that program. The Front Door Assessment is a standardized assessment focused on housing history and barriers to returning to housing. The principles established for the Front Door are:

1. Rapidly exit people from homelessness to stable housing
2. Serve clients as efficiently and effectively as possible
3. Ensure that the hardest to serve are served
4. Be transparent and accountable through the homeless system

In addition, Miami Valley Housing Opportunities' PATH program, which serves people on the streets that are not willing to enter a shelter, also conducts the Front Door Assessment.

Addressing the emergency shelter and transitional housing needs of homeless persons

When a household is unable to be diverted from entering the homeless system, the goal is that the Front Door Intake is done within 3 days of entering the shelter. The Intake focuses on the situation that preceded their homelessness, whether they can return to that situation and if they have the resources to be rapidly rehoused. If the household is still in shelter 7-14 days after entry then the Comprehensive Assessment is completed. This section of the Front Door Assessment gathers long term history for housing, employment, legal, physical/behavioral health, family/dependent children, and independent

living skills. The information is filtered through a Referral Decision Worksheet to determine the level of services a person will need to successfully exit homelessness.

Once the appropriate program has been determined the household is either referred directly to the program if they have been determined to be appropriate for Rapid Rehousing, Programmatic Shelter or Supportive Services, or placed on a central waiting list for Transitional Housing, Permanent Supportive Housing or Safe Haven. Several priority criteria are used to determine placement on the permanent supportive housing and Safe Haven waiting lists including homeless for more than 200 days, youth, unsheltered, elderly, and at-risk of death while homeless.

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

The Dayton-Montgomery County homeless system is operated with a Housing First philosophy and a commitment to exit households to housing as rapidly as possible. The Front Door Assessment supports this approach while also ensuring that households receive appropriate services to end their homelessness. Rapid rehousing programs are primarily targeted to households with income or recent history of income but can also be used as a bridge housing program for households who are assessed as needing permanent supportive housing but for whom there are no units currently available.

Households who enter the rapid rehousing program receive financial assistance and services with some or all of these activities:

- locating housing
- paying the security deposit and first month's rent
- turning on utilities
- moving in and obtaining furniture
- identifying community resources for support and material assistance
- enrolling children in school
- addressing issues that have led to housing instability
- obtaining cash and other benefits such as Medicaid and SNAP

Financial assistance for rapid rehousing is initially available to all households in shelter. If they still need assistance after three months an income certification is conducted to ensure that the household's income is below 30% of Area Median Income (AMI). Some individuals will only need one-time assistance based on their recent or current income status. Other individuals will need short term assistance (1-3 months) or medium term assistance (4-18 months). Assistance is based on their current

inability to meet their housing costs due to job/income loss or some other mitigating factor. In general it is expected that households will receive no more than six months of assistance although this can be waived if appropriate for the households' situation.

All participants are expected to contribute towards their household costs as soon as possible after the housing crisis has been resolved. In most cases clients are not expected to contribute towards the first month's housing payment. After that a declining level of assistance is provided to help the clients gradually adjust to assuming full responsibility for their housing costs. Client contributions are set as a percentage of the rent payment and in most cases will increase by 25 percent a month. Assistance is not expected to exceed more than \$3,000 per household with most households receiving substantially less. Shelter reentry is monitored for all programs in the homeless system including rapid rehousing.

Currently there is no maximum length of stay at shelter. Because the priority is on the household's safety, they are not required to exit without permanent housing identified. Clients are required to accept the first appropriate housing referral made for them. Once a client has exited shelter to housing or a program that will lead to housing they are not allowed to re-enter shelter for a year. The Homeless Solutions Plan has an overall system goal of reducing length of time homeless to 14 days and HEARTH has a goal of families being homeless for less than 30 days. With new HMIS reports tracking length of stay, the homeless system will be monitoring the length of stay in shelter and working to develop effective programs to reduce the length of stay as necessary.

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.

Diversion involves a combination of financial assistance and negotiations to try to help households remain in their current housing or immediately enter into an alternate housing plan that does not include a shelter stay. Financial assistance can pay arrears to prevent the loss of housing or be used to secure new housing as appropriate to the household's situation. Households also receive case management services to stabilize them in their new or existing housing and to connect them to community resources. Households who have been previously homeless are the main priority for prevention and diversion services at the main gateway shelters. Families who request entry to shelter who are assessed as having no other resources are also priority households for prevention assistance because of the detrimental effect of homelessness on children. Financial assistance is only provided to households who meet income and other eligibility criteria. Other households seeking assistance are referred to other community resources which are very limited.

Dayton and Montgomery County have made a significant commitment to reduce the number of people entering shelter, reduce the length of time people remain in shelter, and reduce the rate of recidivism

amongst the homeless population. Starting in the fall of 2011, all families requesting shelter at St. Vincent were required to meet with Homefull case managers before they entered shelter. Using the Front Door Intake section of the Front Door Assessment, the case manager works with the family to see if they have any alternative to entering shelter.

In the summer of 2013 St. Vincent was awarded a Supportive Services for Veteran Families (SSVF) grant that will bring new prevention and rapid rehousing resources to the community for veteran households. Using eligibility criteria developed by St. Vincent, the Front Door assessors will refer veteran households to the SSVF program. These new resources will expand the reach of community prevention and rapid rehousing funding by diverting veterans to another program.

Discussion

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

The Fair Housing Assessment is currently being updated, with the draft being developed continuous with the development of the Consolidated Plan.

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

The City will continue to encourage good, affordable housing, and also ensure that current homeowner investments are protected and that future homeowners will realize appreciation on their investments. Affordable housing does not necessarily mean cheap housing at the expense of property values and investment. The City will serve the population of renters – who comprise half of its households – by continuing to support committed investors, diversify the rental housing product, and modernize existing units. As the population of Dayton becomes increasingly diverse, emphasis will be placed on encouraging racial and economic integration, as well as the dispersal of special needs populations throughout the community.

In some neighborhoods, positive results have been achieved through partnerships that allow for the construction of new affordable units, and private investment in rehabilitation of existing single-family houses. Dayton will continue to work with area housing providers and support services for low- and moderate-income households in stabilizing the housing stock and equipping these residents to be good homeowners and renters.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Dayton addresses a number of additional items during the implementation of the Consolidated Plan programs as described below.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the limited funding resources available to address identified priorities. The City of Dayton has lost considerable population during the last decade as a result of diminished employment opportunities and a stagnant local economy. In addition, the gap in what households can afford to pay for housing and the price of housing is another obstacle to meeting the needs of the underserved. Dayton has a significant affordable housing stock, yet the income level for many households is still insufficient to afford even the lowest of the market-rate units.

Intensifying the impact of limited available funding is the current increase in local home foreclosures, increased unemployment, increased homelessness, and risk of homelessness, and need for increased supportive services for the growing population that is negatively affected by the economy and finds itself with fewer resources. As a result of the general economic downturn and a diminished tax base, Dayton and Kettering have experienced reductions in general funds and non-federal revenues that has left even fewer resources available to address growing needs.

To address these obstacles, the City of Dayton will advance strategies to stem population loss (such as retaining local college graduates through the homebuyer incentive program and attracting private investment using the City's economic development strategy) and will maximize available resources by continuing to partner with other public agencies and non-profit organizations, when feasible, to leverage resources and amplifying outcomes in housing and community development.

Actions planned to foster and maintain affordable housing

The City will continue to work with area housing providers and support services for low- and moderate-income households in stabilizing the housing stock. For every federally funded tax credit projects built within the City of Dayton, the developer is required to demolish two vacant or obsolete homes in order to build one new affordable single family house. The city continues its efforts to equip residents to be good homeowners through its mortgage credit counseling classes held throughout the year.

In addition, the City has taken into account that almost half of its households are rentals. In order to keep good renters and attract those who do not desire to be homeowners, the City continues to re-evaluate and develop strategies that support committed investors, diversify the rental-housing product, and modernize existing units. To assist renter households, the City of Dayton continues to aggressively pursue the demolition of substandard and obsolete housing, while at the same time promote the

construction of new, modern affordable rental units in desirable locations.

Actions planned to reduce lead-based paint hazards

The Dayton Kettering Consortium recognizes that cooperation among public and private organizations is essential for successful lead-based hazard reduction efforts. In that spirit, Dayton and Kettering continue to work toward reducing lead-based paint hazards through partnerships with Public Health Dayton and Montgomery County, Citywide Development Corporation, CountyCorp, Montgomery County, and lead contractors. Managing lead-based paint and other environmental regulations can significantly increase the cost burden of renovating older housing stock typically found in inner-city neighborhoods. The principal objective is to provide cost-effective methods for controlling lead while maintaining affordable housing for low-and moderate-income families. During the program year, the City of Dayton's efforts will include the following:

- Lead paint assessments will be performed by Public Health on City of Dayton properties.
- Housing Inspection will continue to educate Dayton residents about lead paint hazards as part of its code enforcement efforts.
- Properties will be made lead safe through HMOP
- Blood tests will be conducted throughout Montgomery County.
- Dayton will continue to aggressively demolish pre-1978 nuisance housing, which often contains lead-based paint.

In efforts to manage and abate lead-based paint hazards, the City of Kettering will continue its partnership with Public Health Dayton and Montgomery County for lead risk assessment and clearance testing. Each home of a potential housing rehabilitation client is tested for lead hazards. In the last program year, Kettering completed one lead-based paint abatement project in the course of a residential rehabilitation. All rehabilitation projects use lead-safe work practices, and the City's Rehabilitation specialists are certified and trained as lead risk assessors.

Actions planned to reduce the number of poverty-level families

Dayton and Kettering are committed to eliminating poverty through making housing more affordable, preserving the condition and availability of existing housing stock and helping citizens build assets of all kinds: human, social, financial, physical, and natural. To this end, the cities and their community partners have incorporated an integrated system of services and programs to meet the various needs of individuals as they progress toward financial self-sufficiency.

The City of Dayton participates in an interagency coalition to promote the Earned Income Tax Credit (EITC) and Child Tax Credits (CTC) to City residents. The EITC/CTC Program is currently the largest anti-poverty effort in the country. The EITC/CTC Coalition can boast a broad spectrum of committed partners including community volunteers, the United Way of the Greater Dayton Area, Montgomery County, private banks and credit unions, non-profit community organizations, the IRS, and other public

organizations such as Sinclair Community College. The EITC/CTC outreach campaign and free tax assistance is another means of assisting low and moderate income residents, while also helping the local economy by increasing disposable income. The coalition continues to work together to expand the program each year.

In addition to supporting the initiatives of local organizations that serve low-income residents by providing emergency shelter, transitional housing, and social services, the cities administer programs that aim to mitigate poverty and the problems associated with it. Dayton and Kettering can directly impact some of poverty's primary causal factors – poor-quality housing, expensive housing, lack of education, unemployment, low income, and ill health – by utilizing its resources, including housing stock, social services provided by subrecipients, employment opportunities, public health guidance, and the educational system. The multiple aspects of the programs run by the cities or their subrecipients, when working in concert, have the ability to reduce the number of households with incomes below the poverty level.

Actions planned to develop institutional structure

The Department of Planning and Community Development of the City of Dayton is responsible for managing the vast network of public agencies, private service providers, and local non-profit organizations through which it will carry out the Consolidated Plan. This office has the lead responsibility for coordinating the development of the CP and the development and timely implementation of each annual action plan. In administering its programs, the City works cooperatively within a landscape of local, state, and regional agencies.

Other key departments involved in the implementation of the CP include the City of Kettering, Dayton's Office of Economic Development, the Department of Public Works, Department of Recreation and Youth Services, Department of Building Services, Department of Management and Budget, Dayton Municipal Court, and the Dayton Human Relations Council. Greater Dayton Premier Management will continue its role as primary provider of low-income public housing and administrator of Section 8 programs. The Shelter Policy Board will be the lead agency with which the City will partner to provide policy guidance and oversight for addressing the needs of the homeless.

Both cities have acknowledged challenges in adequately meeting the housing needs of its lowest-income residents. In Dayton, an ongoing population exodus has left a weakened tax base and many deteriorating abandoned structures, which have exerted negative pressure on property values and invite nuisance activity. This has resulted in a surplus of affordable but substandard housing stock. Dayton has previously set aside large CDBG allocations for code enforcement, but in light of the limited effectiveness of providing more tagging than fixing, the City intends to shift its focus to activities that more directly impact the quality of the housing stock.

The most substantial effort in the program year to improve the means by which housing and community development initiatives are implemented will be through the goal of targeting code enforcement efforts

and through the development of a home repair and home rehabilitation program to assist with the priority need of increasing the quality of affordable housing.

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

There are a number of social service agencies in the Dayton area including but not limited to ADAMHS, Dayton VA Medical Center, Eastway Behavioral Health, Samaritan Behavior Health, Kettering Behavioral Health, Goodwill Easter Seals, Homefull, Places, and Eastway Corp. According to the Montgomery County Family Resource Guide there are fifteen (15) agencies which provide Addiction Treatment services and eighteen (18) agencies which provide Mental Health services, nineteen (19) Medical Health Centers and nine (9) local hospitals. The extensive list of providers and facilities suggest a substantial amount of services are available for vulnerable populations within the Dayton area.

Montgomery County, along with the cities of Dayton and Kettering, has a successful comprehensive Continuum of Care with an established collaborative system in place regards to housing. There needs to be the same comprehensive continuum in regards to service providers and in conjunction with supportive housing to ensure the vulnerable populations are receiving the services they need to develop the life skills required for continuous housing. Provision and coordination of public services is a Priority Need within the 2016 - 2020 Consolidated Plan. The Cities of Dayton and Kettering will administer activities to encourage coordination with existing service providers to increase youth and senior activities, foster education and tutoring programs, address the need for addiction services or assist in marketing existing services, and work with Montgomery County in a concerted effort to develop a coordinated service delivery system.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	225,000
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:	225,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

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:

Through various tax credit projects, the City estimates additional investments during FY 2016 in the form of low-income housing tax credits and private development funds. In addition, private funding

will be leveraged through the homebuyer program.

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:

Per 24 CFR 92.150, the Dayton/Kettering HOME Consortium established recapture guidelines for the operation of HOME-funded homeownership programs. These guidelines are to be adhered to for all homeownership programs administered by the Consortium or any designee, including subrecipients and Community Housing Development Organizations (CHDOs) designated by the Consortium.

The guidelines are based on 24 CFR 92.254 (a)(4)(ii), which stipulates the conditions for recapture of the HOME investment used to assist low-income families acquiring a home. Two factors that are important in developing the guidelines are the fair return to the buyer at time of sale as well as ensuring that the homeowner was not in a negative equity position. It is also important to realize that there are two forms of subsidy; a subsidy on the development cost of a project which brings the total project cost down to the market value of the house to be sold, and a subsidy to the homebuyer that lowers the cost of the house from market value to a price affordable by the buyer. These factors along with other policies determines the amount of HOME funds to be recaptured.

Given these considerations, the amount of HOME funds recaptured would be equal to the *difference* between the *appraised value of the house and the price paid by the buyer*, not to exceed the total amount of HOME funds in the project. This amount would become the HOME second mortgage. The balance of HOME funds in the project, if any, is deemed to have been a development subsidy and will not be recaptured.

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:

Pursuant to HOMEfires - Vol. 5 No. 2, June, 2003, the City of Dayton Consortium, will base the recapture amount on the net proceeds available from the sale rather than the entire amount of the HOME investment.

The minimum length of time in which the recapture provisions will be in force depends on the amount of HOME funds subject to recapture as described above:

Amount of HOME Funds	Period of Time
Less than \$15,000	5 Years
\$15,000 to \$40,000	10 Years
More than \$40,000	15 Years

If the low-income homebuyer does not reside in this property (as the principle residence) for the applicable period, the Consortium will enforce one of the following two recapture methods as

allowed under the HOME guidelines:

1. Shared net proceeds, or
 2. Reduction during the affordability period.
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:

There are no plans in place to refinance existing debt with HOME funds.

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

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

The Cities of Dayton and Kettering participate in the Dayton / Kettering / Montgomery County Continuum of Care and the Homeless Solutions Policy Board. The Homeless Solutions Policy Board is the primary agency managing the Emergency Housing Coalition and Continuum of Care. It is through this Policy Board that the allocation of funding, performance standards, and program evaluation for the Dayton / Kettering / Montgomery County Continuum of Care programs, including the ESG Program, are implemented. The Homeless Solutions Policy Board and the Continuum of Care are guided by the Homeless Solutions 10-Year Community Plan to end chronic homelessness and reduce overall homelessness within Montgomery County.

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

Implementation of the Front Door Assessment, the local coordinated assessment process, is overseen by the Front Door Committee, a Committee of the Homeless Solutions Policy Board. The Front Door Assessment was adopted to identify the issues that have led to a person or family's homelessness, determine the most appropriate program in the homeless system to help the household exit homelessness and stabilize in housing, and make a referral to that program. The Front Door Assessment is a standardized assessment focused on housing history and barriers to returning to housing. The principles established for the Front Door are:

1. Rapidly exit people from homelessness to stable housing
2. Serve clients as efficiently and effectively as possible
3. Ensure that the hardest to serve are served
4. Be transparent and accountable through the homeless system

In addition, Miami Valley Housing Opportunities' PATH program, which serves people on the streets

that are not willing to enter a shelter, also conducts the Front Door Assessment.

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

The Cities of Dayton and Kettering participate in the Dayton / Kettering / Montgomery County Continuum of Care and the Homeless Solutions Policy Board. The Homeless Solutions Policy Board is the primary agency managing the Emergency Housing Coalition and Continuum of Care. It is through this Policy Board that the allocation of funding, performance standards, and program evaluation for the Dayton / Kettering / Montgomery County Continuum of Care programs, including the ESG Program, are implemented. The Homeless Solutions Policy Board and the Continuum of Care are guided by the Homeless Solutions 10-Year Community Plan to end chronic homelessness and reduce overall homelessness within Montgomery County.

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

Not applicable.

5. Describe performance standards for evaluating ESG.

The Homeless Solutions Plan has an overall system goal of reducing length of time homeless to 14 days and HEARTH has a goal of families being homeless for less than 30 days. With new HMIS which reports tracking length of stay, the homeless system will be monitoring the length of stay in shelter and working to develop effective programs to reduce the length of stay as necessary.

Dayton and Kettering have representatives on the Program Performance & Evaluation Committee (formerly the Continuum of Care Committee) taking an active role in ensuring the Continuum of Care's programs are effective and that the Continuum of Care is compliant with HEARTH regulations.