

# **FY26-FY30 CONSOLIDATED PLAN FY2026 ACTION PLAN**

October 1, 2026-September 30, 2030



## **Housing and Community Development Programs:**

Community Development Block Grant (CDBG)  
HOME Investment Partnership Program  
Emergency Solutions Grant

**Carolyn Rice, President**  
**Mary A, McDonald, Commissioner**  
**Judy Dodge, Commissioner**  
**Michael B. Colbert, County Administrator**  
**Chris Williams, Assistant County Administrator, Business Services**  
**Emily Bradford, CED Director**

**Prepared by:**  
**Montgomery County Business Services-CED**  
**451 W. Third Street, 10<sup>th</sup> Floor**  
**Dayton OH 45402**  
**937-225-5704**

# Executive Summary

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

### 1. Introduction

The FY2026-2030 Consolidated Plan outlines the priorities and strategies of the federally funded Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME) and Emergency Solutions Grant (ESG) programs. Montgomery County is an urban county under the CDBG program and ESG program and a Participating Jurisdiction under the HOME program. The County receives direct allocations of funding for these programs based on an annual formula process and is considered an entitlement community.

The five-year Consolidated Plan outlines housing & community development needs within Montgomery County, with a focus being on balance of County areas, outside the City of Dayton and City of Kettering. Both these communities are designated entitlement communities and receive their own allocations of HUD funding. The one-year Action Plan describes the activities, funding recommendations, and proposed accomplishment for each project. CDBG funds will be used in FY2026 by Montgomery County, nonprofit agencies, and local municipalities to address the needs of low-moderate income households through the provision of upgrades to housing, infrastructure, and other public improvements, and the elimination of spot slum & blight. Many activities will be undertaken in the County's designated target areas, but eligible activities will not be limited to these neighborhoods. Funds will also be used for economic development activities.

All these activities will help further the objectives and overall plan goals of:

- **The provision of decent, safe, and affordable housing** -to preserve and/or increase the availability of decent, safe, and affordable housing for low-to-moderate income individuals in Montgomery County.
- **The provision of expanded economic opportunities** -to retain existing jobs or aid in the creation of new jobs, for low to moderate income individuals in Montgomery County, through the provision of loan funds by County Corp to companies, and through business façade improvements undertaken by several jurisdictions.
- **The provision of a suitable living environment** -to enhance the quality of life and promote healthy neighborhoods for low-to-moderate income persons through a variety of public services, infrastructure projects and other activities that address specific community needs.

### 2. Summary of the objectives and outcomes identified in the Plan

In preparing the Consolidated Plan and the one-year Annual Action Plan, the County had to address those needs which met one of the statutory objectives of the CDBG program: benefit low- and moderate-income persons, eliminate slum and blighting conditions, or an urgent community

development need. This is the first year of our new five-year Consolidated Plan. It is confirmed that funding levels may fluctuate due to budget concerns at the federal level. Montgomery County will plan five years into the future, knowing that there might be varying levels of support in Congress.

Montgomery County allocates funds among five primary areas: housing, economic development, public improvements, public services and fair housing. Funds are also set aside for general administration and typically this amount is significantly less than the allowed 20%. The physical improvements projects were submitted by the jurisdictions as part of an annual planning process. Projects were initially reviewed by staff for eligibility and reasonableness of cost. After this review, projects were then reviewed by a Community Development Advisory Committee that is appointed by the Board of County Commissioners. Recommendations were made to the Board of County Commissioners for FY2026 funding and these recommendations will be approved by the Board of County Commissioners. Table is attached in projects in Annual Plan.

### **3. Evaluation of past performance**

Montgomery County's past performance in the administration and implementation of the CDBG, HOME and ESG programs has fulfilled the intent of the federal legislation creating these programs. Through years of effective planning, partnership and monitoring, the programs have facilitated affordability for decent housing, availability and accessibility to a suitable living environment, sustainability of a suitable living environment and accessibility to economic opportunities in the greater Dayton area. The following is a summary of grantee past performance as reported to HUD in the 2023 Consolidated Annual Performance and Evaluation Report (CAPER).

Montgomery County's mission in administering its HUD-funded housing and community development programs is to improve local quality of life factors by providing decent, affordable housing, improving neighborhoods and creating economic opportunities for low and moderate income (LMI) residents. Generally, Montgomery County expends about 35-40% off its entitlement resources to support housing programs, projects and services, and roughly 33% on improvements to public facilities and infrastructure in LMI neighborhoods.

### **4. Summary of citizen participation process and consultation process**

The Montgomery County Community & Economic Development Department (CED) has designed this community-wide Citizen Participation Plan to provide for and encourage citizen participation in the Community Development Block Grant (CDBG) program. This Plan is an essential element of Montgomery County's present and future community development process and has been developed to comply with the regulations and requirements of the CDBG program as administered by CED and the Department of Housing and Urban Development (HUD). This plan was formally adopted by the Montgomery County Board of County Commissioners on May 16, 1995, by Resolution Number 95-984. Updates to this Citizen Participation Plan were approved by the Montgomery County Board of Commissioners on September 5, 1995, by Resolution Number 95-1735 and on December 14, 1999 by

Resolution Number 99-2239. Minor changes have been made to the Plan since 1999. This Plan supersedes all other Citizen Participation Plans which may have been adopted by Montgomery County.

The primary goal of this Citizen Participation Plan is to provide all citizens of the community with adequate opportunity to participate (in an advisory role) in the planning, implementation, and assessment of Montgomery County's CDBG program(s). The Plan establishes policies and procedures for citizen participation, which are designed to maximize the opportunity for citizen participation in the community development process. Special emphasis has been placed on encouraging participation by persons of low and moderate incomes, residents of blighted neighborhoods, and residents of areas where community development funds are utilized.

Citizens are encouraged to participate in all phases of the CDBG program(s) and will be provided full access to program information. However, final responsibility and authority for the development and implementation of CDBG program(s) will lie with the Montgomery County Board of Commissioners. The Home Investment Partnership program (HOME) and the Emergency Solutions Grant (ESG) program may also be reviewed through this Citizen Participation Plan. Many of the activities currently being undertaken with these funds are reviewed and approved by the Homeless Solutions Policy Board and its respective committees.

Montgomery County held two public hearings in person. We also take comments on our website through a Citizen Comment form. We engaged with several nonprofit agencies and jurisdictions on activities and programs that would benefit the community and enhance the quality of life for residents.

## **5. Summary of public comments**

Public comments will be added after the conclusions of the 2<sup>nd</sup> public hearing and 30-day comment period.

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

All comments would be accepted.

## **7. Summary**

The development of this plan was aligned with past plans, moving back to in-person public hearings.

## 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
Lead Agency	MONTGOMERY COUNTY	
CDBG Administrator	MONTGOMERY COUNTY	Business Services-CED
HOPWA Administrator		
HOME Administrator	MONTGOMERY COUNTY	Business Services-CED and HSPD
ESG Administrator	MONTGOMERY COUNTY	Business Services-CED and HSPD
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

### Narrative

Montgomery County's Business Services-CED department has led the development and management of the Consolidated Plan and associated Action Plans for over 40 years. Despite occasional changes to the department's name, its core mission remains unchanged. Business Services-CED continues to spearhead Consolidated Plan efforts, partnering with stakeholders to address Montgomery County residents' needs while securing leadership approval for all strategies. This approach ensures projects align with community priorities for the FY26-FY30 period.

### Consolidated Plan Public Contact Information

Emily Bradford, Montgomery County CED Director, 937-225-5704, or email at [bradforde@mcohoio.org](mailto:bradforde@mcohoio.org)

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

### **1. Introduction**

The plan was developed through the participation of numerous agencies and organizations in the detailing of need, the analysis of the housing market, and the designing of the strategic plan. Consultation with citizens and with housing and social service entities was done by mail, phone, and public hearings. Public and private agencies consulted included those that provide health services, social and fair housing services, cooperating jurisdictions, the local housing authority and the Dayton/Kettering/Montgomery County Continuum of Care. Local jurisdictions were also contacted about housing and non-housing community development needs.

### **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)).**

Montgomery County will continue to work with the local housing authority, Greater Dayton Premier Management, in the retention of and addition to affordable housing stock. GDPM will continue its role as primary provider of low-income public housing and administrator of Section 8 programs. The Homeless Solutions Policy Board is the primary agency managing the Combined RFP for Housing and Homelessness and Continuum of Care. Both HOME and ESG program funds are part of this RFP and the Community Development Department collaborates with Human Services Planning & Development in the development and implementation of the Consolidated Plan and Annual Action Plans. Montgomery County will continue to partner with County Corp and Rebuilding Together Dayton in implementation of housing rehabilitation, especially for repairs for seniors and those persons with disabilities. The County will also work with other nonprofit and social services agencies with funding for tenant-based rental assistance and job training/employment readiness programs.

### **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**

Montgomery County Business Services-CED works very closely with the Continuum of Care (CoC) to address the needs of homeless persons and those at risk of homelessness. The Continuum of Care's lead agency in Montgomery County is housed in Human Services Planning & Development, with the Homeless Solutions team. CED and HSPD have coordinated efforts for several years now. CED staff sit on a number of committees that are part of the CoC, including the System Performance and Evaluation Committee (formerly Homeless Management Information System-HMIS), the Program Performance and Evaluation Committee, as well as attending the CoC meetings. HOME and ESG funds are received by CED but the funds are included in a Request for Proposals that HSPD implements, which also includes

United Way, Human Services Levy funds, and City of Dayton ESG funds. All the agencies in the CoC that provide housing, shelter, prevention, or rapid rehousing are eligible to respond to this RFP.

**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.**

As referenced in the section above, Human Services Planning & Development's Homeless Solutions is the lead office for the Continuum of Care. The 10-year Homeless Solution Plan was developed by staff in that office and subsequent planning related to implementation of that plan is also implemented by staff in that office. The Homeless Solutions Policy Board, which makes policy and funding decisions for the Plan, is also involved in the Continuum of Care. One of their committees, the Affordable Housing Options, has CED staff representation. ESG funds are part of the Combined RFP and agencies may respond to it. Funds are allocated based on need and what other resources are available. Performance standards and outcomes were established for ESG funds when the County received the second allocation of FY26 funds. HMIS is administered through Human Services Planning & Development, as well as staff from the County's IT team, and all funded agencies put data into HMIS.

**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	<b>Agency/Group/Organization</b>	COUNTY CORP
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Meetings were held with this agency about housing needs, how persons were recovering from the 2019 Memorial Day tornadoes, programs to assist in the development of affordable rental units, and home ownership opportunities. The expected outcomes include a contractual relationship to assist with housing rehabilitation and funding to assist with gap filling in the creation of affordable rental housing units. Also, County Corp did a Housing needs study known as the Bowen study, using County funding, which helped bring insight to the local housing stock and show future demand for Lower-Moderate income households.
2	<b>Agency/Group/Organization</b>	MIAMI VALLEY FAIR HOUSING CENTER
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Conversations and email exchanges with agency staff, as well as joint meetings with MVFHC and the Human Relations Council, focused on fair housing needs in the community, including needed education and outreach, barriers to housing access, and emerging impediments affecting both renters and homeowners. Expected outcomes include continued support for fair housing education and outreach and improved awareness of community trends that could negatively impact housing access.
3	<b>Agency/Group/Organization</b>	MONTGOMERY COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Human Services Planning & Development's Homeless Solutions team. Meetings and conversations around homeless needs, both how to serve those who are homeless and how to prevent other from becoming homeless. Continued meetings will be held, continued coordination of efforts between county departments.
4	<b>Agency/Group/Organization</b>	Rebuilding Together Dayton
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Conversations with Executive Director of organization about housing needs for seniors and what kind of repairs are most needed. Knowing this allows us to provide funds for those seniors most in need through housing rehabilitation and allow them to continue to age in place rather than go into assisted living or nursing home environments.
5	<b>Agency/Group/Organization</b>	HOMEOWNERSHIP CENTER OF GREATER DAYTON
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Conversations were held with this organization about housing counseling and down payment assistance for first-time home buyers. Anticipated outcomes are agreements to help with housing counseling and down-payment assistance.
6	<b>Agency/Group/Organization</b>	St. Vincent DePaul
	<b>Agency/Group/Organization Type</b>	Services-homeless

<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children</p>
<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Conversations with this agency focused on homeless needs, shelter capacity and conditions, and measures to improve shelter safety and operations. Agreements included coordination on shelter operations and ESG-related activities. The majority of these consultations were ran via HSPD.</p>

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

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Human Services Planning & Development	Montgomery County CED works closely with Montgomery County HSPD and the Homeless Solutions team to maximize resources. Montgomery County CED staff sit on a number of CoC committees, including System Performance, a Re-entry Housing subcommittee, and Program Performance Evaluation committee. HSPD also takes the lead on contracting HESG funds and the portion of the CDBG funds that are targeted to homelessness prevention.

**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))**

Local governments were consulted on non-housing community development needs. This includes public facilities, demolition, senior centers, and economic development. Local governments were also consulted on housing needs, whether there is a need for new housing, housing rehabilitation, rental housing. Local governments receive CDBG funds from the County for a variety of projects that are awarded through a competitive process.

The County has been working with the state of Ohio on a CDBG-DR grant, with the intentions to fund the Pathways to Homeownership program set up for New Builds to help replace housing stock affected by the 2019 Memorial Day Tornadoes. We are currently in the application process for that grant.

## **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**

Montgomery County uses an advisory committee to make funding recommendations to the Board of County Commissioners regarding the use of CDBG funds. The Community Development Advisory Committee (CDAC) is composed primarily of elected and appointed officials, with members recommended by the Mayors and Managers Association and the Township Trustees Association. ESG and HOME proposals are reviewed by separate committees, with final funding recommendations made by the Homeless Solutions Policy Board. All funding decisions are approved by the Board of County Commissioners at regularly scheduled meetings.

In addition, the County held informal listening sessions and conversations with nonprofit organizations to gather input on housing and community development needs. Feedback from these discussions informed the Action Plan and helped establish the framework for the five-year plan.

**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 Hearing	Non-targeted/broad community	Public hearing was held in person on February 25th.	No Comments were received	No comments were received	<a href="https://www.selectmcohoio.com/community-development">https://www.selectmcohoio.com/community-development</a>
2	Public Hearing	Non-targeted/broad community	Public hearing was held in person on July 15th, 2026	No Comments were received	No comments were received	<a href="https://www.selectmcohoio.com/community-development">https://www.selectmcohoio.com/community-development</a>

Table 1. Citizen Participation Outreach

**Public Comments will be posted in our final draft to HUD, after the conclusion of our 30-day public comment period concludes.**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Federal CDBG and HOME funds are intended to help low- and moderate-income households access viable communities that include decent housing, a suitable living environment, and expanded economic opportunity. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development, public services, economic development, planning, and administration.

The housing, special needs, and community development priorities included in the Consolidated Plan were developed through a housing needs assessment, public hearings, consultation with nonprofit organizations and local government partners, and a strong emphasis on meaningful citizen participation. These priorities also reflect coordination with the Continuum of Care, the local public housing authority, and the Fair Housing Center, including input from the Analysis of Impediments to Fair Housing Choice.

In establishing project priorities for the five-year planning period, the County considered the following factors:

- Compliance with the statutory requirements of the CDBG and HOME programs.
- Benefit to low- and moderate-income areas or direct benefit to low- and moderate-income persons.
- Coordination and leveraging of available resources.
- Responsiveness to expressed community needs.
- Sustainability and long-term impact.
- The ability to demonstrate measurable progress and success.

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

### Summary of Housing Needs

The County’s affordable housing strategy for FY26–30 emphasizes both preservation and production. Priorities include maintaining existing housing through rehabilitation and code enforcement, preserving units at risk of loss from the affordable stock, and supporting the development of new affordable housing, including units for special needs populations and workforce households that contribute to the local economy but cannot afford to live in the County.

Programs will primarily serve households at or below 80% of area median income, with emphasis on households at or below 50% AMI facing the most significant housing problems. The County will also continue to address severe housing cost burden among both renters and homeowners.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	558	344,985	61725%
Households	109,900	146,540	33%
Median Income	\$146,540.00	\$53,064.00	-64%

**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	17,049	16,915	26,189	16,044	70,284
Small Family Households	4,258	5,002	8,234	5,724	34,975
Large Family Households	1,183	801	1,355	1,048	4,685
Household contains at least one person 62-74 years of age	3,757	3,870	6,594	4,103	17,606
Household contains at least one person age 75 or older	2,714	4,174	4,775	2,286	6,654
Households with one or more children 6 years old or younger	3,189	2,496	3,602	2,074	5,240

**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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	158	224	80	25	487	29	18	80	4	131
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	35	100	0	195	115	50	14	0	179
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	235	95	225	35	590	120	162	73	174	529
Housing cost burden greater than 50% of income (and none of the above problems)	6,394	1,643	184	0	8,221	3,707	1,523	786	168	6,184

	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)	1,263	4,263	2,784	213	8,523	1,423	2,548	3,352	1,149	8,472
Zero/negative Income (and none of the above problems)	503	0	0	0	503	800	0	0	0	800

**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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	6,844	2,013	605	55	9,517	3,972	1,758	940	343	7,013
Having none of four housing problems	3,413	6,954	11,072	5,317	26,756	2,806	6,215	13,579	10,359	32,959
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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	2,659	2,219	784	5,662	587	1,029	1,073	2,689
Large Related	584	309	134	1,027	544	221	98	863
Elderly	2,320	1,740	813	4,873	2,776	2,365	2,171	7,312
Other	2,500	1,884	1,284	5,668	1,477	534	771	2,782
Total need by income	8,063	6,152	3,015	17,230	5,384	4,149	4,113	13,646

**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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	0	0	360	360	543	489	0	1,032
Large Related	0	0	59	59	225	70	0	295
Elderly	1,947	623	190	2,760	2,200	839	552	3,591
Other	0	2,185	694	2,879	868	0	0	868
Total need by income	1,947	2,808	1,303	6,058	3,836	1,398	552	5,786

**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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	185	65	290	25	565	235	158	79	99	571

	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	120	55	10	10	195	0	53	8	75	136
Other, non-family households	0	35	25	0	60	0	0	0	0	0
Total need by income	305	155	325	35	820	235	211	87	174	707

**Table 11 – Crowding Information – 1/2**

Data Source: 2016-2020 CHAS

	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.**

Single-person households represent an important segment of households in need of housing assistance. Many are extremely low-income, elderly, disabled, or living on fixed incomes, and are more likely to experience housing cost burden, overcrowding, or substandard housing conditions. The County will continue to prioritize housing options that support the needs of single-person households, particularly those with the greatest barriers to affordable, decent housing.

**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.**

The YWCA of Dayton is the local emergency shelter for victims of domestic violence. For estimating the number and type of families needing housing assistance, Montgomery County utilized 2020 numbers:

- 74 clients worked with the YWCA in 2020 as sexual assault victims
- 233 hours of counseling related to sexual assault services
- 672 clients were assisted with emergency shelter
- 12,171 nights of stay in the emergency shelter

- 2,887 calls to the Crisis Hotline

### **What are the most common housing problems?**

The most common housing problem is housing cost burden among both renter and owner households with incomes between 0 and 30% AMI, as well as households with no income. Another significant issue is the limited availability of rental units, particularly units affordable to low- and moderate-income households. In consultation with the Continuum of Care, single adults continue to represent the largest sheltered population, although occasional increases are also seen at the Gateway Shelter for Women and Families.

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

Very low-income households, including single-parent households, are among those most impacted. Seniors aging in place often depend on fixed incomes and may not have the financial resources to complete maintenance or accessibility modifications needed to support safe mobility within and around their homes.

### **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**

Low-income individuals and families with children often face housing cost burden, overcrowding, and employment instability. Access to dependable, affordable childcare is also a major need for many families. Older youth may be left to navigate housing instability on their own, including couch surfing or doubling up, until those options are no longer available and services from Daybreak, the primary provider for runaway and throwaway youth, are needed. Many families also rely on SNAP benefits and food pantries to help ensure their households do not go hungry. Without some form of rental subsidy, these households are often at imminent risk of entering the Women and Family Shelter.

For households receiving rapid re-housing assistance, ongoing needs typically include case management and support with preparing for housing stability. This may include ensuring that participants are enrolled in all benefits for which they are eligible, such as Medicaid, SSI, and Social Security; confirming that veterans have the appropriate documentation and forms; and addressing legal barriers through organizations such as Legal Aid, ABLE, the Mediation Center, or the Ombudsman Office.

### **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:**

A substantial number of households experience at least one night of shelter each year, and a notable percentage of persons in Montgomery County return to homelessness within six months, underscoring the need for ongoing housing stability interventions and supportive services.

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

Housing cost burden; inefficient heating, and cooling resulting in increased utilities, which could lead to arrearages; overcrowding; poverty levels and not having the right training for employment; substance abuse and mental health issues.

**Discussion**

Montgomery County has a number of housing needs that federal funds can assist with. However, these resources need to be maximized with other federal, state, local, private and philanthropic funds, to really create the number of housing units needed and provide the services that are required for housing stability.

## 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

Based on the table, there is no clear evidence that any racial or ethnic group in Montgomery County has a disproportionately greater housing need at the 0 to 30 percent of Area Median Income level. White households account for 8,571 households with one or more housing problems, compared with 2,565 households with none of the four housing problems. Black/African American households account for 3,879 households with one or more housing problems and 755 households with none of the four housing problems. Hispanic households account for 435 households with one or more housing problems and 10 households with none of the four housing problems.

The smaller racial groups also show limited counts. Asian households total 174 households with one or more housing problems and 35 households with none of the four housing problems. American Indian/Alaska Native households total 20 households with one or more housing problems and 30 households with none of the four housing problems. Pacific Islander households show no households with one or more housing problems and no households with none of the four housing problems. In total, the jurisdiction as a whole records 13,521 households with one or more housing problems and 3,547 with none of the four housing problems.

Overall, White and Black/African American households make up the largest share of households with housing problems because they are the largest racial groups in the jurisdiction. However, the table does not indicate that either group is experiencing a disproportionately greater need compared with the overall pattern of need at this income level.

### 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	13,521	3,547	0
White	8,571	2,565	0
Black / African American	3,879	755	0
Asian	174	35	0
American Indian, Alaska Native	20	30	0
Pacific Islander	0	0	0
Hispanic	435	10	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%

### 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	10,566	6,354	0
White	7,160	4,983	0
Black / African American	2,390	1,078	0
Asian	289	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	270	69	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%

### 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	7,662	18,527	0
White	5,545	13,972	0
Black / African American	1,475	3,140	0
Asian	109	214	0
American Indian, Alaska Native	0	4	0
Pacific Islander	10	4	0
Hispanic	257	638	0

**Table 15 - Disproportionally Greater Need 50 - 80% 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%

**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	1,761	14,326	0
White	1,378	12,146	0
Black / African American	333	1,664	0
Asian	10	70	0
American Indian, Alaska Native	25	10	0
Pacific Islander	0	0	0
Hispanic	4	299	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%

**Discussion**

Households in Montgomery County with lower incomes lack complete kitchen facilities, lack complete plumbing facilities, are overcrowded and/or are cost burdened.

Montgomery County can continue to focus funds for housing rehabilitation to bring housing units up to code and provide better amenities. It is also important that the County provide funds to address funding gaps when developers are creating affordable housing units.

## 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

Using the data below as an assessment tool, it does not appear that the need of any racial or ethnic group in the balance of Montgomery County is disproportionately greater need in comparison to the needs of that category as a whole.

### 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	10,816	6,219	0
White	6,762	4,362	0
Black / African American	3,178	1,465	0
Asian	139	70	0
American Indian, Alaska Native	20	30	0
Pacific Islander	0	0	0
Hispanic	395	50	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%

### 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	3,771	13,169	0
White	2,515	9,623	0
Black / African American	825	2,658	0
Asian	184	175	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	194	0

**Table 18 – Severe Housing Problems 30 - 50% 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%

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,545	24,651	0
White	1,075	18,441	0
Black / African American	300	4,320	0
Asian	34	299	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	14	0
Hispanic	120	781	0

**Table 19 – Severe Housing Problems 50 - 80% 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%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	398	15,676	0
White	303	13,201	0
Black / African American	74	1,923	0
Asian	10	70	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	0	303	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%

**Discussion**

Those households in Montgomery County with lower incomes (0-30% especially) lack complete kitchen facilities, lack complete plumbing facilities, are overcrowded and/or are severely cost burdened.

Montgomery County can continue to focus funds for housing rehabilitation to bring housing units up to code and provide better amenities. It is also important that the County provide funds to address funding gaps when developers are creating affordable housing units.

## 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

Based on the information below for housing cost burden, no race seems to have a disproportionate greater need. Of concern, is the 36,000+ households in Montgomery County paying over 30% of their income on housing.

Tenant-based rental assistance and job training opportunities may be possible ways to reduce cost burden and increase income.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	111,188	18,802	15,229	1,317
White	89,851	13,382	9,916	1,052
Black / African American	14,184	3,993	4,060	250
Asian	2,384	274	248	10
American Indian, Alaska Native	94	25	20	0
Pacific Islander	4	10	0	0
Hispanic	2,160	320	575	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion

The County must continue to utilize federal resources (and maximize with local and state funds) to ensure we have the right programs in place and have them easily accessible.

## **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?**

There is a definite concern for those persons with zero and/or negative income, and how they are impacted by housing costs.

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

It could be that they have been unable to secure disability or SSI, for a variety of reasons, including the complexity and the amount of time it takes to complete this process. Another need might be a substance abuse/mental illness that is inhibiting their ability to stay in housing or employment. We have seen the impact of COVID-19 on income, for those persons who were unable to work and might not have been able to access relief programs.

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

These groups are scattered throughout the community, with a concentration in the western part of the County.

## NA-35 Public Housing - 91.205 (b)

### Introduction

Montgomery County partners with Greater Dayton Premier Management (GDPM) and County Corp whenever possible to address the needs of public housing residents. GDPM is the county’s largest provider of housing for low- and moderate-income households and serves approximately 2,800 public housing units, most of which are located in the City of Dayton. An additional 430 public housing units are located throughout the County, with an annual vacancy rate of 1%. The figures below include the City of Dayton.

Moreover, GDPM has provided us with their FY26 PHA Annual plan which shows the pathways they take to address the Public Housing Needs.

### 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	186	36	2,523	3,575	34	3,463	46	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	4,288	5,679	7,536	9,777	14,113	9,692	6,604	0
Average length of stay	2	3	5	4	5	4	0	0
Average Household size	1	2	1	2	4	2	1	0
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	10	0	538	550	0	544	2	0
# of Disabled Families	36	2	658	1,111	6	1,087	9	0
# of Families requesting accessibility features	186	36	2,523	3,575	34	3,463	46	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	94	2	545	711	1	687	17	0	0
Black/African American	92	34	1,957	2,838	33	2,750	29	0	0
Asian	0	0	6	8	0	8	0	0	0
American Indian/Alaska Native	0	0	12	9	0	9	0	0	0
Pacific Islander	0	0	3	9	0	9	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	1	1	81	85	0	81	4	0	0
Not Hispanic	185	35	2,442	3,490	34	3,382	42	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:**

Greater Dayton Premier Management’s Section 504 Transition Plan is designed to expand accessible housing options for current public housing residents and applicants awaiting accessible units. In recent years, accessibility-related improvements have been completed at Wilmington Hi-Rise, Riverview Terrace, and Madrid Estates, and additional units are planned over the next two to three years with Capital Fund Program funding.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

The public housing waitlist includes 1,216 families, 1,154 of whom are extremely low-income. The list also includes 272 families with children, 882 African-American head of households, and 1,005 households seeking one-bedroom units. The Housing Choice Voucher waitlist includes 5,896 families, with approximately 80% classified as extremely low-income and 80% headed by African-American households. The most immediate needs are landlord participation, unit eligibility through inspection, and tenant compliance with rent obligations and annual income recertifications.

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

Households earning 0 to 30 percent of AMI are the most affected, whether they are seeking public housing, Housing Choice Vouchers, tenant-based rental assistance, rapid rehousing, or rehabilitation assistance to remain in their homes and age in place. These households are also the most likely to experience severe housing cost burden.

**Discussion**

Greater Dayton Premier Management is the largest provider of affordable housing in the Dayton region. It has received HUD approval to convert a significant number of units through the Rental Assistance Demonstration (RAD) program, which helps preserve and improve public housing while addressing deferred maintenance needs.

## NA-40 Homeless Needs Assessment - 91.205 ( c )

### Introduction:

Montgomery County used data from the Homeless Management Information System and the Point in Time Count to answer the questions below.

The following resource shows how the Continuum of Care is impacting our area and shows extensive issues focused data:

<https://www.mcoho.org/DocumentCenter/View/9089/2026-Joint-CoC-and-HSPB-Meeting-Presentation>

### 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	148	1,312	355	0	0
Persons in Households with Only Children	0	0	159	150	0	0
Persons in Households with Only Adults	50	560	1,392	2,900	0	0
Chronically Homeless Individuals	2	18	16	16	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	4	20	230	215	0	0
Unaccompanied Child	1	45	409	0	0	0
Persons with HIV	0	4	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments: HMIS data

**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):**

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
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.**

In Montgomery County, Ohio, homelessness and housing instability continue to impact a significant number of households, particularly families with children and veterans. According to Montgomery County Homeless Solutions’ 2025 Homeless Data Snapshot, approximately 4,501 individuals in 3,990 households experienced homelessness during the year by spending at least one night in emergency shelter or engaging with street outreach services.

Families with children remain a major population in need of assistance. Local providers reported rising family homelessness pressures in recent years, including instances of more than 100 children staying in shelter on a single night during 2024. Increasing rent costs and limited affordable housing inventory have contributed heavily to family housing instability.

Veteran households also continue to require housing support, although veteran homelessness has declined nationally in recent years. Montgomery County’s Continuum of Care and VA-supported rapid rehousing and permanent supportive housing programs continue targeting veterans experiencing both sheltered and unsheltered homelessness.

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

Homelessness in Montgomery County disproportionately impacts racial minorities, particularly Black/African American residents. While Black residents represent a minority of the county’s total

population, they experience homelessness at disproportionately higher rates — a trend consistent with statewide and national homelessness data.

Contributing factors include:

- Historical inequities in housing access
- Higher poverty rates
- Wage disparities
- Eviction vulnerability
- Limited affordable housing opportunities

Hispanic/Latino populations represent a smaller share of the homeless population locally but still experience housing instability tied to income barriers and rising housing costs. White non-Hispanic households continue to make up a substantial portion of the total homeless population numerically because of the county's overall demographic makeup.

Montgomery County service providers have identified the need for more culturally responsive outreach, prevention services, and equitable housing placement strategies to address these disparities.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Over the course of a year, an average 4% of people experiencing homelessness were unsheltered and never spent a night in emergency shelter. The overwhelming majority of households experiencing homelessness spend at least one night in emergency shelter.

### **Discussion:**

Montgomery County has a well-organized approach to addressing homelessness and the prevention of homelessness. There are Gateway Shelters for populations, a youth shelter, and a shelter for survivors of domestic violence. There are also several prevention programs, as well as diversion and rapid rehousing. The Housing First Model is utilized. Most of the resources in the community for homelessness originate through the CoC and its partners, with some other federal, state and local programs that help fill gaps.

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

### **Introduction**

Montgomery County will continue to serve the needs of its special need's populations, through a strong regional network of public, private, and nonprofit housing and service providers. Montgomery County will promote physically accessible housing through partnerships with GDPM, nonprofit agencies, other appropriate agencies, and advisory committees. All the County's programs that are supported by federal funds, including CDBG, HOME, ESG and CoC, are targeted to assist low- and moderate-income individuals, many of whom fall into special needs categories. Special needs populations are targeted in some of the County's planned activities, such as public service activities and housing rehabilitation that will assist elderly homeowners to age in place and accessibility improvements for persons with disabilities.

### **Describe the characteristics of special needs populations in your community:**

There is a great need for permanent supportive housing for persons with mental, physical and/or developmental disabilities, for victims of domestic violence, for both the elderly and frail elderly, and for persons with substance abuse. The need for veterans services continue to grow. We also have a great need for affordable housing, workforce housing, and for affordable assisted living units.

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

These populations need assistance to age in place, including home renovations and home health aids. Housing First has tended to work for persons with substance abuse/mental illness. The Housing First model houses the person and then provide the supportive services and wraparound case management. These needs are determined by the CoC/Homeless Solutions Policy staff through information provided by the housing and supportive service providers.

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

There are an estimated 1,700 persons living with diagnosed HIV infection in Montgomery County based on the most recent Ohio Department of Health surveillance data and regional public health reporting. The population continues to be disproportionately male and Black/African American. Characteristics of the population living with HIV/AIDS in Montgomery County include A majority of individuals are male. Black/African American residents remain disproportionately impacted compared to other racial and ethnic groups. Most individuals living with HIV are age 40 and older, reflecting increased life expectancy

due to improved treatment and access to care. New diagnoses continue to occur most frequently among younger adults ages 20-34.

**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))**

**Discussion:**

Montgomery County must continue to prioritize funding for special needs populations. HUD funds is an important tool to assist with housing and supportive services, whether it is Community Planning and Development funds or Continuum of Care funds, these resources should be leveraged with local resources, like Human Services Levy funds to have a greater impact on these populations.

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

### **Describe the jurisdiction's need for Public Facilities:**

Montgomery County has a continued need for public facilities such as senior centers, homeless facilities, parks and recreational facilities, neighborhood facilities and childcare centers.

### **How were these needs determined?**

Annually, we take applications from jurisdictions for public facilities, public improvements, and demolition projects. Typically, we receive 3-4 applications for senior centers, parks, and other neighborhood facilities. In FY25, we funded multiple park projects across our jurisdictions. As the population continues to age and the baby boomers begin to retire, the need for these types of facilities will tend to increase.

### **Describe the jurisdiction's need for Public Improvements:**

Public improvements projects are continually needed in Montgomery County. These types of projects include street improvements, sidewalks, water and sewer projects, flood drainage improvements, parking facilities and tree planting. As communities who participate in the County's programs continue to have state and federal budget constraints, they will look to CDBG to address these issues in lower income neighborhoods, so that other funds can be leveraged elsewhere.

### **How were these needs determined?**

These needs were determined by the types of proposals that we receive annually from meetings that we hold with local governments, from our knowledge of the Ohio Public Works Commission, which funds street and infrastructure projects.

### **Describe the jurisdiction's need for Public Services:**

Montgomery County has historically been well under the public services cap of 15% of CDBG. This may change in the not-so-distant future. There continues to be great need for homeless programs, handicapped services, transportation and childcare services, fair housing services, and employment training. This is evidenced by the numbers of persons served at the local Job Center, potential reduction in funding both from the Human Services Levy and United Way, and concerns raised from the Continuum of Care regarding the need for employment training and how to transition persons to permanent housing.

### **How were these needs determined?**

These needs were determined from the Housing Needs Assessments that were filled out by local nonprofits who have great knowledge of the clientele and what their needs are. These needs have also been discussed by the United Way of Greater Dayton, Montgomery County, the City of Dayton, and other local governments.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Montgomery County currently contains approximately 244,000 housing units according to the most recent U.S. Census Bureau American Community Survey (ACS) 2019–2023 estimates, reflecting continued residential growth and redevelopment activity throughout the county. The housing stock remains predominantly single-family in nature, though multifamily development has increased in recent years due to rising rental demand and affordability pressures. Approximately 62% of occupied units are owner-occupied and 38% are renter-occupied. Much of the county’s housing inventory continues to be older, with a significant percentage of homes built prior to 1980, contributing to ongoing rehabilitation and accessibility needs. Older housing stock also increases concerns regarding deferred maintenance, energy inefficiency, and lead-based paint hazards.

## MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

### Introduction

Montgomery County’s housing inventory continues to consist primarily of detached single-family homes, though demand for rental housing and smaller units has increased substantially over the past several years. The county continues to experience affordability challenges driven by rising home prices, increasing rents, limited housing inventory, and a shortage of units affordable to extremely low-income households.

Recent ACS estimates indicate that single-family detached structures remain the dominant housing type, while multifamily development has steadily increased in response to market demand. Owner-occupied units continue to consist largely of homes with three or more bedrooms, while renter households are more concentrated in one- and two-bedroom units.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	110,610	70%
1-unit, attached structure	10,583	7%
2-4 units	11,230	7%
5-19 units	17,903	11%
20 or more units	5,304	3%
Mobile Home, boat, RV, van, etc	2,704	2%
<b>Total</b>	<b>158,334</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	133	0%	1,084	2%
1 bedroom	701	1%	9,227	19%
2 bedrooms	13,500	14%	22,109	46%
3 or more bedrooms	83,901	85%	15,900	33%
<b>Total</b>	<b>98,235</b>	<b>100%</b>	<b>48,320</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

Montgomery County will continue targeting:

- CDBG-funded housing activities toward households earning less than 80% of Area Median Income (AMI), primarily focusing on owner-occupied rehabilitation, accessibility improvements, emergency repairs, and neighborhood stabilization activities.
- HOME-funded activities toward rental housing development, tenant-based rental assistance, and affordable housing preservation for households earning less than 50% of AMI.
- Emergency Solutions Grant (ESG) activities toward homelessness prevention, rapid rehousing, emergency shelter operations, and supportive services for homeless individuals and families.

Over the Consolidated Plan period, Montgomery County anticipates assisting hundreds of low- and moderate-income households through rehabilitation assistance, rental assistance, homelessness prevention, accessibility modifications, and affordable housing development programs.

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

No units are expected to be lost during this Plan period. In the event it is learned that units are at risk, it would be our intent to work with local nonprofit organizations and developers active in this space, to preserve those units.

Montgomery County continues monitoring affordable housing units that may be at risk due to:

- Expiring affordability periods
- Aging subsidized housing stock
- Redevelopment pressures
- Rising operating and maintenance costs
- Conversion of lower-cost rental housing into market-rate housing

While no major losses of subsidized units are currently projected, the county recognizes that naturally occurring affordable housing continues to decline due to market pressures and rising property values. The County intends to work collaboratively with affordable housing developers, nonprofit agencies, public housing authorities, and state housing partners to preserve existing affordable housing inventory whenever possible.

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

Housing availability does not currently meet the needs of Montgomery County residents at all income levels. Demand remains especially high for affordable rental units, permanent supportive housing, and accessible housing for seniors and persons with disabilities.

Montgomery County has a need for more rental units that are affordable and accessible. Montgomery County also needs to target funds to assist homeowners with housing rehabilitation to help them age in place/accessible housing. Montgomery County currently seems right-sized with the number of permanent supportive housing units in the community. Montgomery County must work diligently with agencies like Homefull, Miami Valley Housing Opportunities and Eastway (organizations that have active landlord relationships) to maintain and increase the number of landlords who will house extremely low income households.

### **Describe the need for specific types of housing:**

- Additional affordable rental housing units
- Permanent supportive housing
- Housing Choice Vouchers
- Accessible and visitable housing units
- Senior housing and aging-in-place modifications
- Workforce housing
- Transitional housing and rapid rehousing resources
- Garden-style and zero-step-entry housing
- Housing rehabilitation assistance for aging housing stock

### **Discussion**

Montgomery County will work with for profit developers and nonprofit organizations to increase the number of affordable rental units. Much of the local affordable housing stock is either owned by GDPM, has a subsidy through GDPM or is built through either 9% or 4% Low-Income Housing Tax Credit (LIHTC) funding. Montgomery County intends to partner with those developers who are successful in securing LIHTC to fill funding gaps so that projects can move forward. Montgomery County also knows that hundreds of affordable rental units were impacted by the 2019 Memorial Day tornadoes and hundreds of them are lost. Working with the State of Ohio, Montgomery County and its partners, including the Miami Valley Long Term Recovery Group, will be eligible for funds to create homebuyer housing units for renters who were impacted by the tornadoes. The state will also provide approximately \$10 million dollars through the CDBG-DR funds for the creation of affordable rental housing units. It is the hope that over 300 new affordable rental units can be developed through this program.

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

### Introduction

Housing costs in Montgomery County have increased substantially since the previous Consolidated Plan period. Both home values and rental costs have continued rising due to:

- Low housing inventory
- Inflationary pressures
- Increased construction costs
- Higher interest rates
- Continued demand for affordable housing

Although Montgomery County remains more affordable than many peer metropolitan areas nationally, affordability challenges have intensified for low- and moderate-income households.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	109,900	124,900	14%
Median Contract Rent	558	637	14%

Table 29 – Cost of Housing

Rent Paid	Number	%
Less than \$500	9,449	19.6%
\$500-999	32,159	66.6%
\$1,000-1,499	5,249	10.9%
\$1,500-1,999	960	2.0%
\$2,000 or more	380	0.8%
<b>Total</b>	<b>48,197</b>	<b>99.8%</b>

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,067	No Data
50% HAMFI	14,563	10,813

Number of Units affordable to Households earning	Renter	Owner
80% HAMFI	31,654	27,555
100% HAMFI	No Data	38,977
<b>Total</b>	<b>49,284</b>	<b>77,345</b>

**Table 31 – 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	780	845	1,077	1,390	1,537
High HOME Rent	524	599	788	1,053	1,189
Low HOME Rent	524	599	788	918	1,023

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

There is not enough housing units for persons at all income levels, but there is certainly a lack of sufficient housing for persons at 0-30% of area median income, evidenced by the waiting lists maintained by the local public housing authority.

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

Housing affordability is expected to remain a significant challenge due to:

- Continued rent increases.
- Limited housing production
- High mortgage interest rates
- Rising insurance and utility costs
- Ongoing shortages of affordable rental inventory

While housing production has increased in some areas, supply has not kept pace with demand for affordable units, particularly for extremely low-income households.

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

HOME and Fair Market Rent limits continue falling below prevailing market rents in many portions of Montgomery County. As a result, households earning below 50% AMI often require some form of rental subsidy or assistance to maintain stable housing without becoming cost burdened.

This reality reinforces the County's strategy to:

- Expand tenant-based rental assistance
- Support affordable housing development
- Increase permanent supportive housing
- Preserve naturally occurring affordable housing
- Partner with landlords willing to accept housing subsidies

### **Discussion**

Rental assistance, homelessness prevention funding, rapid rehousing programs, and affordable housing development remain essential components of Montgomery County's housing strategy. Rising housing costs continue placing pressure on low-income households, seniors, veterans, persons with disabilities, and families with children.

Montgomery County will continue coordinating with regional housing partners, landlords, nonprofit organizations, and developers to expand affordable housing opportunities, prevent displacement, and improve housing stability throughout the community.

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

## Introduction

The condition of housing throughout Montgomery County continues to vary significantly by jurisdiction, neighborhood, age of housing stock, and household income level. While many communities maintain stable housing conditions, a substantial portion of the county's older housing inventory requires ongoing maintenance, rehabilitation, accessibility improvements, and lead hazard remediation. Rising construction and rehabilitation costs, coupled with aging infrastructure, have increased the need for both owner-occupied and rental rehabilitation programs.

Much of Montgomery County's housing stock was constructed prior to 1980, with many units built before 1950. Older housing conditions contribute to concerns related to deferred maintenance, aging systems, accessibility barriers, energy inefficiency, and potential lead-based paint hazards. The county continues to experience a shortage of safe, affordable, and accessible housing units for low- and moderate-income households.

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

Montgomery County defines a housing unit in substandard condition as a unit lacking complete plumbing facilities or complete kitchen facilities, containing significant structural deterioration, severe roof or exterior wall failure, substantial environmental hazards, or evidence of infestation or unsafe living conditions. Units may also be considered substandard if rehabilitation costs substantially exceed the property value.

A unit is considered substandard but suitable for rehabilitation when deficiencies can reasonably be corrected through rehabilitation activities and the post-rehabilitation value supports continued occupancy and long-term housing viability. Rehabilitation may include correction of code violations, roof replacement, accessibility modifications, lead hazard control, plumbing and electrical repairs, HVAC replacement, weatherization improvements, and other health and safety repairs.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	16,919	17%	17,833	37%
With two selected Conditions	344	0%	774	2%
With three selected Conditions	4	0%	10	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With four selected Conditions	0	0%	0	0%
No selected Conditions	80,959	82%	29,683	61%
<b>Total</b>	<b>98,226</b>	<b>99%</b>	<b>48,300</b>	<b>100%</b>

**Table 33 - Condition of Units**

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	10,251	10%	3,678	8%
1980-1999	17,672	18%	13,688	28%
1950-1979	57,190	58%	25,156	52%
Before 1950	13,120	13%	5,812	12%
<b>Total</b>	<b>98,233</b>	<b>99%</b>	<b>48,334</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2016-2020 CHAS

### 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	70,310	72%	30,968	64%
Housing Units build before 1980 with children present	6,546	7%	3,213	7%

**Table 35 – Risk of Lead-Based Paint**

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

### 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 36 - Vacant Units**

Data Source: 2005-2009 CHAS

**Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.**

**Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405**

It is estimated that approximately 50% of the units that have the risk of lead-based paint hazards are occupied by low and moderate income families.

**Discussion**

Montgomery County should work with local jurisdictions and housing nonprofits on code enforcement efforts, subsequent housing rehabilitation programs, and where lead-based paint is evident, ensure that the work is performed by contractors who have the proper training and certifications.

## MA-25 Public And Assisted Housing - 91.210(b)

### Introduction

Greater Dayton Premier Management's (GDPM) works closely with the cities of Dayton and Kettering, and Montgomery County, as communities with Consolidated Plans, to ensure that the housing activities of the PHA are aligned with the housing needs of the community. All three jurisdictions provide data to GDPM for their PHA planning process and complete the housing needs assessment for their annual plan. Accordingly, GDPM provides information with the jurisdictions on public housing needs and projects for the development of the Consolidated Plan. GDPM's mission is to develop housing solutions for individuals, senior and families. They seek to improve neighborhoods by offering diverse housing options. They require that families, employees and partners demonstrate responsible character, which strengthens the economic health, vitality and humanity of the Miami Valley. However, the need for affordable housing far outweighs the number of affordable housing units.

### 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	182	33	2,809	3,794	91	3,703	342	1,101	754
# of accessible units									

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

**Table 37 – 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:**

Greater Dayton Premier Management, in the 5-Year Plan/Annual Plan, showed a Housing Choice Voucher waiting list of 5896 (this is countywide data, including the Cities of Dayton and Kettering). The majority of persons comprising this list are at less than 30% of area median income (AMI), with 4715 families or 80% being extremely low income. The balance is 30-80% of AMI, with only 7% being 50-80% of AMI. The list is significantly shorter for asset management or public housing, with 1216 families on the wait list, 94% being less than 30% AMI, and 20% with families.

**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 38 - Public Housing Condition**

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

GDPM has a number of rehabilitation projects underway, some for modernization and some related to the Rental Assistance Demonstration program. This includes the Southern Montgomery County. Replacement Housing Factor and Capital Fund Financing, as well as Rental Assistance Demonstration conversion programs, are the primary funds used for public housing units updates.

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

The local public housing agency, Greater Dayton Premier Management (GDPM), continues to implement strategies focused on improving the living environment and housing stability of low- and moderate-income families residing in public housing throughout Montgomery County. GDPM’s approach emphasizes safe, affordable, and quality housing while expanding access to supportive services, economic opportunity, and neighborhood revitalization initiatives.

Key strategies include:

- Modernization and rehabilitation of existing public housing units to address aging infrastructure, energy efficiency, accessibility, and health and safety concerns.
- Continued administration and expansion of the Housing Choice Voucher Program to increase housing choice and reduce concentrations of poverty.
- Development and preservation of affordable housing through partnerships utilizing Low-Income Housing Tax Credits (LIHTC), HOME funds, and other federal and state resources.
- Supportive services focused on self-sufficiency, including workforce development, financial literacy, youth programming, educational support, and connections to healthcare and mental health services.
- Efforts to increase housing accessibility for seniors and persons with disabilities through unit modifications and supportive housing initiatives.
- Neighborhood stabilization and revitalization efforts designed to improve surrounding community conditions, reduce blight, and enhance resident quality of life.
- Collaboration with local Continuum of Care partners, homeless service providers, and nonprofit organizations to support homelessness prevention, rapid rehousing, and permanent supportive housing initiatives.
- Increased focus on resident engagement, community safety, and trauma-informed approaches to housing and supportive services.

GDPM and Montgomery County continue working collaboratively to preserve affordable housing inventory, improve housing quality, and expand opportunities for low- and moderate-income households to access stable housing in safe and economically diverse neighborhoods.

**Discussion:**

GDPM is a high performing housing authority and has many programs underway to enhance the living environment of residents in their public housing units. Some of those programs include demolition, as well as reducing density and increasing public housing units in opportunity areas.

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

### Introduction

The tables below reflect the inventory of shelter and housing beds in Montgomery County, regardless of funding source.

### Facilities Targeted to Homeless Persons

	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)	108	0	20	500	0
Households with Only Adults	300	80	120	950	0
Chronically Homeless Households	0	0	0	538	0
Veterans	12	0	50	229	0
Unaccompanied Youth	28	0	56	0	0

**Table 39 - Facilities Targeted to Homeless Persons**

Data Source Comments:

**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**

Mainstream services are critical to help persons experiencing homelessness obtain and retain housing. Case managers in shelter and housing programs connect people to mainstream benefits including SSI, TANF, WIOA and other employment services, as well as behavioral health services from community non-profits.

**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.**

Services and facilities include: emergency shelter, transitional housing, rapid rehousing, and permanent supportive housing (facility-based and scattered site).

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

### **Introduction**

The Continuum of Care (CoC) prioritizes expanding permanent supportive housing and affordable housing options rather than investing in additional emergency shelter beds. Even so, the system increases shelter capacity during the winter months to help meet seasonal demand and ensure people have access to safe refuge. As of January 2021, the Dayton/Kettering/Montgomery County Homeless Assistance System included five program types: Emergency Shelter (452 units), Transitional Housing (203 units), Rapid Re-Housing (number of units unknown), Safe Haven (25 units), and Permanent Supportive Housing (757 units), for a total of 1,437 CoC units.

### **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**

Montgomery County combines CDBG, HOME, and ESG resources with CoC, United Way, and Human Services Levy funding to strengthen the availability of supportive housing throughout the community. A variety of County programs are also supported through Human Services Levy funds, including services for frail older adults. In addition, the County's Alcohol, Drug Addiction, and Mental Health Services (ADAMHS) Board partners with local organizations to deliver services for individuals with substance use and mental health needs.

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

Montgomery County supports individuals returning from mental and physical health institutions through a coordinated system of discharge planning, housing referrals, and supportive services. The County works with local behavioral health providers, housing partners, and community agencies to connect individuals to appropriate housing options as they transition back into the community. When needed, individuals are referred to permanent supportive housing, rental assistance, and other wraparound services designed to promote stability and reduce the risk of homelessness. For residents with behavioral health needs, the County also relies on partnerships with the ADAMHS Board and other providers to help coordinate treatment, case management, and ongoing housing support.

**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)**

Montgomery County CED will partner with the Homeless Solutions Policy staff and with CoC to prevent homelessness. This may be accomplished through public services funds (there is \$100,000 committed in FY26 CDBG funds), as well as provide TBRA assistance through the HOME program and prevention and prevention and shelter funds through the ESG program.

**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. Link to one-year goals. (91.220(2))**

Montgomery County is not part of a HOME consortium; however, it collaborates closely with the Cities of Dayton and Kettering to support housing and services for persons with special needs. The County will continue working with the Continuum of Care to advance a Housing First approach and provide tenant-based rental assistance for households that need subsidy to remain stably housed. The CoC also supports case-management based initiatives, while Street Outreach efforts focus on connecting people living on the street to housing and the wraparound services needed for long-term stability.

## **MA-40 Barriers to Affordable Housing - 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

Montgomery County must continue promoting public policies that support affordable housing and residential investment. Barriers to affordable housing exist in every community, and over the past year the County reviewed existing studies and held both formal and informal discussions with other County departments and nonprofit partners. This review examined whether public policies affect the cost of housing or the incentives to develop, preserve, or improve affordable housing. Areas considered included tax policies, zoning ordinances, fees and charges, building codes, and housing loan programs and regulations, with particular attention to how these policies may increase housing costs or discourage development and rehabilitation. Progress toward the goals of the Regional Fair Housing Action Plan, especially those related to barriers to fair housing, remains ongoing. Current efforts are focused on building codes and the extent to which building and zoning requirements may affect the availability of accessible units. Montgomery County will also work with the Cities of Dayton and Kettering.

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

### Introduction

Montgomery County has 125,346 workers in the current data set, compared with 154,393 in the FY18-20 Consolidated Plan, reflecting a decline of more than 29,000 workers. Education and health care services remain the largest employment sector, with 28,250 workers, while manufacturing continues to be the second-largest sector at 19,062 workers despite the significant losses the Dayton area has experienced. The overall unemployment rate is 5.7 percent, but it is much higher for residents ages 16 to 24, where unemployment exceeds 20 percent. By occupation, the largest number of workers, 57,599, are employed in management, business, and financial occupations. Commuting patterns are relatively favorable, with 76 percent of workers traveling less than 30 minutes to work and only 3 percent commuting more than an hour. Educational attainment remains a regional priority, especially efforts to improve kindergarten readiness, third-grade Ohio Achievement Test performance, and the number of residents earning a bachelor’s degree or equivalent training. For this data set, only about one-quarter of the civilian labor force holds a bachelor’s degree or higher.

### 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	376	271	0	0	0
Arts, Entertainment, Accommodations	16,101	17,715	13	15	2
Construction	5,562	6,226	4	5	1
Education and Health Care Services	28,250	22,151	23	18	-5
Finance, Insurance, and Real Estate	7,839	6,834	6	6	0
Information	3,149	4,237	3	3	0
Manufacturing	19,062	18,054	15	15	0
Other Services	4,194	3,872	3	3	0
Professional, Scientific, Management Services	12,517	10,349	10	8	-2
Public Administration	0	0	0	0	0
Retail Trade	16,233	19,231	13	16	3

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	5,346	6,042	4	5	1
Wholesale Trade	6,717	6,913	5	6	1
Total	125,346	121,895	--	--	--

**Table 40 - Business Activity**

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

## Labor Force

Total Population in the Civilian Labor Force	172,750
Civilian Employed Population 16 years and over	163,905
Unemployment Rate	5.12
Unemployment Rate for Ages 16-24	14.36
Unemployment Rate for Ages 25-65	3.43

**Table 41 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	40,368
Farming, fisheries and forestry occupations	4,713
Service	16,957
Sales and office	34,929
Construction, extraction, maintenance and repair	11,112
Production, transportation and material moving	11,318

**Table 42 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	111,811	73%
30-59 Minutes	34,019	22%
60 or More Minutes	7,078	5%
<b>Total</b>	<b>152,908</b>	<b>100%</b>

**Table 43 - 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	5,967	771	4,577
High school graduate (includes equivalency)	32,409	1,906	11,485
Some college or Associate's degree	47,500	2,159	11,039
Bachelor's degree or higher	45,629	1,159	7,858

**Table 44 - 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	192	528	651	1,184	2,801
9th to 12th grade, no diploma	2,746	2,171	2,055	4,770	5,261
High school graduate, GED, or alternative	8,535	10,653	8,731	26,529	22,843
Some college, no degree	8,325	10,813	9,725	20,094	15,057
Associate's degree	1,376	5,242	5,678	9,835	4,879
Bachelor's degree	2,787	9,669	7,961	16,930	9,880
Graduate or professional degree	170	3,587	5,952	11,207	7,611

**Table 45 - 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	707,466
High school graduate (includes equivalency)	1,161,390
Some college or Associate's degree	1,357,503
Bachelor's degree	1,559,379
Graduate or professional degree	1,830,002

**Table 46 – 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?**

Montgomery County's economy has shifted in part toward a "meds, eds, and feds" profile, with education and health care now accounting for a large share of civilian employment. Wright-Patterson Air Force Base remains a major economic anchor, employing more than 30,000 people, and manufacturing continues to rank as the second-largest employment sector.

**Describe the workforce and infrastructure needs of the business community:**

Montgomery County should continue strengthening workforce development efforts so residents can earn credentials aligned with current labor market demand. A good strategy is to target the County's fastest-growing employment sectors with tailored training programs that connect unemployed and underemployed residents to employers facing hiring shortages. This approach helps build a more prepared labor force while also addressing workforce gaps that affect local business growth.

The County can also support the business community by reducing access barriers to employment services. The Mobile Workforce Center is a useful tool because it brings job search assistance, training information, and employer connections directly to worksites, job fairs, and other community locations. That kind of outreach helps overcome transportation barriers and makes it easier for workers and employers to connect.

**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.**

Montgomery County anticipates several economic development efforts during the planning period that may influence job growth and business expansion. The County will continue supporting small and emerging businesses through local and federal grants, contracts, and economic development programs. This may include directing up to \$1 million annually in ED/GE funds toward businesses with strong potential to create new, quality jobs. The County also intends to strengthen participation by small and emerging businesses in vendor, contractor, and grantee agreements, including encouraging greater use of qualified firms as prime participants and subcontractors through Section 3-related efforts.

In addition, expanding broadband and high-speed wireless infrastructure across the County remains an important priority. Improved digital connectivity would make the region more attractive to businesses considering expansion or relocation and would better support existing employers and residents. These investments may create a need for workforce development, business technical assistance, and improved infrastructure to ensure local workers and businesses can benefit from new opportunities.

Montgomery County was also significantly affected by the May 2019 tornadoes and continues to recover from those events. As part of that recovery, the County received Economic Development Administration funding to help develop a Comprehensive Economic Development Strategy (CEDS), which is intended to strengthen the Dayton region's competitiveness and support future funding applications. Regional strategic planning efforts with the Dayton Development Coalition and JobsOhio are also underway, along with a new entrepreneurship initiative that may expand business formation and job creation during the planning period.

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

The skills and educational attainment of the current workforce do not always fully align with available employment opportunities, making ongoing education and training essential. Montgomery County can help close this gap through partnerships with Sinclair Community College, the University of Dayton, Wright State University, local career-technical centers, and the Job Center's Westtown Employment Opportunity Center. These partnerships can create clear pathways to employment by offering training that prepares residents for in-demand fields such as construction, cybersecurity, and health care.

**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.**

Sinclair Community College continues to play a major role in workforce training, including programs tied to advanced technologies and high-demand career pathways. The University of Dayton Research Institute remains an important regional partner through its technical and scientific research activities, including work supported by federal contracts and grants. Montgomery County has also partnered with the City of Trotwood on truck driving training, helping residents prepare for jobs in logistics and transportation.

The County's location at the crossroads of Interstates 70 and 75 continues to make it an attractive site for logistics, distribution, and advanced business operations. That advantage has helped attract employers in warehousing, transportation, and related industries, and the region is expected to continue seeing interest from businesses that need a well-trained and readily available workforce. These workforce initiatives support the Consolidated Plan by expanding job readiness, improving access to training, and connecting residents to employment opportunities in growing sectors.

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

Yes

**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.**

Montgomery County participates in regional economic development planning through collaboration with the Dayton Development Coalition, JobsOhio, local municipalities, and other public and private partners. The County also supports broader planning efforts such as the Comprehensive Economic Development Strategy (CEDS) to help coordinate investments that strengthen the regional economy, improve competitiveness, and support job creation. These efforts are aligned with the Consolidated Plan through their focus on workforce development, business expansion, infrastructure improvements, and the creation of quality employment opportunities for County residents.

Current and ongoing initiatives that may be coordinated with the Consolidated Plan include support for small and emerging businesses, workforce training partnerships, broadband expansion, and efforts to attract and retain employers in logistics, manufacturing, health care, and other growing sectors. The County also works with local educational institutions and training providers to improve job readiness and connect residents to in-demand occupations. Together, these initiatives help support housing stability and economic opportunity by linking community development investments with job growth and regional planning priorities.

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

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

In Montgomery County, households with multiple housing problems are concentrated in several areas of the county. For purposes of this analysis, concentration refers to neighborhoods that share more than one area of need, including census tracts where low- and moderate-income residents exceed 51 percent and areas identified as slum or blight. Communities with multiple target areas include Harrison Township, Jefferson Township, Riverside, Moraine, Trotwood, and Huber Heights.

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

An area of concentration is defined as one where the percentage of minority residents is higher than the percentage found in the balance of the county. In Montgomery County, three communities meet this definition: Trotwood, Harrison Township, and Jefferson Township.

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

These neighborhoods are generally characterized by older, smaller housing stock that may no longer meet current market expectations. Many homes are under 1,000 square feet, built on slab foundations, and have two or three modest bedrooms, one bathroom, and no garage. In the townships, infrastructure is often less developed, with limited sidewalks, curbs, and gutters. The surrounding areas may also offer fewer commercial amenities and services, such as grocery stores, restaurants, and entertainment options. While not every property is distressed, a significant share of the housing stock shows signs of decline, and vacant, abandoned, or foreclosed homes are more common than in other parts of the county.

### **Are there any community assets in these areas/neighborhoods?**

While these areas face visible housing and infrastructure challenges, they also contain important community assets that support neighborhood stability and future reinvestment. These assets include schools, parks, churches, local businesses, public facilities, and in some cases redevelopment opportunities that can serve as anchors for broader community improvement. For example, the Turner Road corridor, the former Hara Arena site, and other redevelopment areas represent significant assets with the potential to bring new jobs, services, and investment to the surrounding neighborhoods.

### **Are there other strategic opportunities in any of these areas?**

There are opportunities to acquire abandoned or vacant properties, clear the sites, and construct new housing. While infill development would likely require assembling several parcels, this has already been

done successfully in other parts of the County, including neighborhoods such as Ft. McKinley in Harrison Township, Ridgewood Heights in Jefferson Township, and Old Downtown in West Carrollton.

## **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.**

Montgomery County recognizes that broadband access is an important infrastructure need for many low- and moderate-income households and neighborhoods. In some areas, older housing stock may not have adequate internal wiring or modern connections to support reliable high-speed internet service, and in other areas the primary barrier is affordability rather than physical access. Broadband is increasingly essential for employment, education, telehealth, and access to public benefits, so households without reliable service face a significant disadvantage. The County will continue to support efforts that expand broadband availability, improve digital infrastructure, and reduce barriers to access for residents in low- and moderate-income areas. In the past, Montgomery County has worked with GDPM and CARES Act funds to provide equipment and WIFI access.

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

Montgomery County has a need for increased broadband competition so residents and businesses have more than one provider to choose from. In areas where only a single provider serves the market, households may face higher costs, fewer service options, and less reliable service than communities with multiple providers. Greater competition can help lower prices, improve customer service, and encourage providers to upgrade their networks and expand coverage. This is especially important in low- and moderate-income neighborhoods, where affordability and access barriers can have a greater impact on education, employment, telehealth, and business activity.

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

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

Montgomery County faces increasing natural hazard risks associated with climate change, particularly heavier rainfall, more frequent flooding, and periods of extreme heat. These conditions can damage housing, roads, utilities, and other infrastructure, while also increasing risks for vulnerable residents such as older adults, low-income households, and persons with disabilities. As weather events become more severe, the County must continue to invest in resilient infrastructure, drainage improvements, housing rehabilitation, and emergency preparedness to reduce future losses and protect residents.

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

Housing occupied by low- and moderate-income households is especially vulnerable to climate-related risks because many of these units are older, have deferred maintenance, and may be located in areas more exposed to flooding, stormwater issues, or heat-related stress. These households often have fewer resources to prepare for, recover from, or relocate after a disaster, which increases the likelihood of housing instability. In addition, rising utility, insurance, and repair costs can place added pressure on already cost-burdened households. Based on available data and national research, the greatest vulnerability is found where older affordable housing stock overlaps with areas that experience repeated weather-related impacts or limited infrastructure capacity

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

Montgomery County's Consolidated Plan covers the five-year period beginning October 1, 2026, and ending September 30, 2031. During this period, the County will receive CDBG, HOME, and ESG funds to help address housing, community development, and homelessness-related needs for low- and moderate-income residents.

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

### Geographic Area

Table 47 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	Not a target area
	<b>Area Type:</b>	Not applicable
	<b>Other Target Area Description:</b>	Not applicable
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Harrison Township can be described as the unincorporated and older developed areas of the township, including the Ft. McKinley, Shiloh, and Northridge areas, with boundaries shaped by surrounding jurisdictions and major roads such as Salem Avenue, North Main Street, North Dixie Drive, and areas near the Great Miami River. Jefferson Township is a largely suburban and semi-rural township with residential, civic, and commercial concentrations along major corridors and neighborhood nodes, rather than one compact urban center. Trotwood should be described as the city's older residential neighborhoods and commercial corridors, especially those that function as service and retail centers for surrounding residents, rather than the city as a whole if you are defining a narrower target area.

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>Harrison Township includes a mix of older single-family neighborhoods, some multi-family and business-zoned areas, and pockets of commercial and industrial activity near major transportation corridors. Jefferson Township has an older housing stock, with many homes built between the 1940s and 1970s, a median home value of about \$198,258, and a modest commercial base that includes retail, health care, construction, and public administration activity. Trotwood has a relatively high owner-occupied rate, a median owner-occupied home value of about \$99,500, and important commercial corridors that support local retail and neighborhood services</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The consultation and citizen participation process helped identify these neighborhoods by bringing forward recurring concerns about aging housing, infrastructure, neighborhood stability, and access to community services. Public hearings and comment opportunities allow residents, local officials, nonprofit partners, and service providers to identify where needs are most concentrated and where CDBG and HOME investments can have the greatest impact. In practical terms, that process helps confirm that these areas continue to experience conditions that make them appropriate target areas for housing rehabilitation, neighborhood revitalization, and service interventions</p>
<p><b>Identify the needs in this target area.</b></p>	<p>The primary needs in these target areas include rehabilitation of older housing, support for affordable and decent rental and owner-occupied housing, and investment in aging neighborhood infrastructure. There is also a need to strengthen neighborhood commercial districts so they can better support local residents and small businesses. In addition, some households in these areas likely need access to homelessness prevention, housing stability, and supportive services through ESG-funded activities</p>

<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>These target areas offer opportunities for housing rehabilitation, code enforcement coordination, and reinvestment in older neighborhoods where improvements can have visible community impact. Corridor-focused commercial reinvestment could help stabilize neighborhood business districts and improve the appearance and function of key gateways and service areas. Because these communities already have established residential bases and local institutions, targeted public investment can leverage private maintenance, owner reinvestment, and local partnerships</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Barriers to improvement include older housing conditions, limited household incomes in some neighborhoods, fragmented development patterns, and the cost of rehabbing aging properties. In Harrison Township, a mix of incorporated and unincorporated areas can make coordinated neighborhood planning more difficult. In all three areas, market uncertainty, deferred maintenance, and limited private capital in older neighborhoods can slow reinvestment even when public funding is available.</p>

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

Montgomery County allocates investments geographically based on documented community need, the priorities established by participating jurisdictions, and the goal of achieving reasonable geographic distribution of funds throughout the County. As an urban county, Montgomery County serves 28 participating jurisdictions, including cities, villages, and townships, each of which enters into cooperation agreements with the County on a three-year cycle to participate in the CDBG program.

For the competitive portion of the CDBG allocation, approximately \$800,000 is made available annually for eligible projects submitted by participating jurisdictions. Community Development staff works with local governments to develop projects that address neighborhood revitalization, parks, senior services, public facilities, and other eligible community needs. Final project selection is guided by local priorities and recommendations from the County’s advisory committees.

Housing investments are distributed throughout the County based on program eligibility and household need. CDBG funds are typically used for emergency repairs, accessibility improvements, and other

housing-related activities that benefit low- and moderate-income residents. HOME funds are used for tenant-based rental assistance and capital projects, with tenant choice playing a significant role in locating housing opportunities. ESG funds are directed to shelter operations, homelessness prevention, and rapid rehousing, with the majority of gateway shelters located in or near downtown Dayton.

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

### Priority Needs

Table 48 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	Not applicable
	<b>Associated Goals</b>	Housing Programs
	<b>Description</b>	Affordable rental and owner-occupied housing continues to be needed throughout Montgomery County. CDBG funds will be used by CountyCorp, Rebuilding Together Dayton, and other housing partners to provide grants up to \$25,000 for emergency repairs and accessibility improvements. HOME funds will support tenant-based rental assistance, the creation of additional affordable rental units through new construction and/or rehabilitation, and downpayment assistance up to \$10,000 to help eligible households achieve homeownership.
	<b>Basis for Relative Priority</b>	Affordable Housing is a top priority. Leveraging CDBG and HOME funds with other resources is critical in making the necessary improvements.

2	<b>Priority Need Name</b>	Non-Housing Community Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Not applicable
	<b>Associated Goals</b>	Public Improvements
	<b>Description</b>	Montgomery County will partner with participating jurisdictions on infrastructure projects, including storm sewer, sanitary sewer, and water system improvements. The County will also provide funding for street improvements and accessibility projects that improve access for persons with disabilities. In addition, senior center and park improvement projects continue to be a priority for some communities.
	<b>Basis for Relative Priority</b>	As an urban county, Montgomery County works with its cooperating jurisdictions to undertake non-housing community development projects identified as top local priorities. These projects are typically located in low- and moderate-income areas and often include infrastructure improvements that support neighborhood stability and quality of life. The County also undertakes a limited number of projects each year that serve low- and moderate-income clientele.
3	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents

	<b>Geographic Areas Affected</b>	Not applicable
	<b>Associated Goals</b>	Economic Development
	<b>Description</b>	Economic development remains a high priority for Montgomery County, particularly for small businesses that continue to experience lingering operational and financial impacts from the COVID-19 pandemic, including workforce shortages, rising costs, supply chain disruptions, and slower recovery in some sectors. One strategy to address these challenges is to target economic development assistance to small businesses through EDGE funds, which may be reallocated to support business retention and expansion. CDBG funds may also be leveraged with these resources to create and retain jobs, support microenterprise activities, and provide training opportunities for persons who face barriers to employment.
	<b>Basis for Relative Priority</b>	Economic development is a high priority for the Board of County Commissioners and the County Administrator because employment growth benefits both individual households and the broader community. Expanded job opportunities can support homeownership, increase disposable income, strengthen local spending, and generate additional property and sales tax revenue. Most importantly, job growth and related workforce development efforts can improve quality of life and raise the standard of living for county residents. With increased employment opportunities and appropriate job readiness training, residents are better positioned to increase income and achieve greater long-term stability.
4	<b>Priority Need Name</b>	Fair Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Not applicable

	<b>Associated Goals</b>	Fair Housing
	<b>Description</b>	Montgomery County contracts with the Miami Valley Fair Housing Center to carry out fair housing activities, including education and outreach for consumers, lenders, realtors, and local governmental entities. The County also supports fair housing testing to help identify and address potential violations of fair housing laws.
	<b>Basis for Relative Priority</b>	Montgomery County has a long-standing relationship with the Miami Valley Fair Housing Center, which provides fair housing services throughout the County to consumers, the housing industry, and the lending community. The Center serves as a lead agency in the Analysis of Impediments study and the resulting Fair Housing Action Plan. It also conducts fair housing testing and assists individuals who may have been affected by predatory lending or other unfair lending practices.
5	<b>Priority Need Name</b>	Homeless Prevention
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Not applicable
	<b>Associated Goals</b>	Homeless Prevention
	<b>Description</b>	ESG funds will be directed to projects that provide housing assistance for persons who are homeless or at risk of homelessness. HOME funds will be used for tenant-based rental assistance and capital projects that create additional units of affordable housing and permanent supportive housing. ESG funds will also support shelter operations, homelessness prevention, and rapid rehousing activities.

	<b>Basis for Relative Priority</b>	Montgomery County’s Homeless Solutions Plan was developed in 2006 as a long-term strategy to reduce overall homelessness and end chronic homelessness through a coordinated community response. As the County continues this work, it remains important to maintain HOME and ESG funding support for the next Homeless Solutions Plan. These resources will help expand permanent supportive housing and increase the supply of affordable housing, both of which remain core goals of the County’s homelessness response.
6	<b>Priority Need Name</b>	Public Service
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Individuals
	<b>Geographic Areas Affected</b>	Not applicable
	<b>Associated Goals</b>	Homeless Prevention Public Services
	<b>Description</b>	Public Services, such as employment workforce training and services to homelessness are funded by Montgomery County. Public Services are limited to 15% of grant award.
	<b>Basis for Relative Priority</b>	Public services are typically funded through other County departments, including Job and Family Services and Human Services Planning & Development. CDBG funds are used selectively to support new programs or fill critical gaps in existing services when doing so will result in significant service improvements for County residents
7	<b>Priority Need Name</b>	Demolition
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Not applicable

<b>Associated Goals</b>	Demolition
<b>Description</b>	Demolition of vacant and abandoned residential structures within neighborhoods will continue to be a priority for the County. Demolition of obsolete commercial structures to make sites development-ready will also remain a priority.
<b>Basis for Relative Priority</b>	Reducing the number of substandard housing units is a priority for Montgomery County. Wherever possible, existing units will be preserved and maintained. However, when a housing need is identified as a high priority by a cooperating jurisdiction, including Harrison Township, Jefferson Township, Trotwood, or any of the County’s other participating jurisdictions, it is generally also treated as a high priority for the County.

**Narrative (Optional)**

Montgomery County has identified seven (7) priority needs; however, these priorities may be revised based on ongoing community input and consultation.

## 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)	Available housing units that are not affordable without HOME subsidy, especially for persons at 50% or less of area median income
TBRA for Non-Homeless Special Needs	Available housing units that are not affordable without HOME subsidy, especially for persons at 50% or less of area median income, with a special need such as handicapped, HIV/AIDS, mental illness/substance abuse.
New Unit Production	There is a lack of affordable housing in the community. There are a significant number of vacant units that could be rehabilitated. Any new units produced are likely to come through the Low-Income Housing Tax Credit program; a small amount of HOME funds could be leveraged with this program to produce up to 250 new units over the Consolidated Plan Period.
Rehabilitation	Rehabilitation continues to be a need in the community. Unfortunately, a significant number of units need substantial rehabilitation funds, and these funds are limited. CDBG funds are expected to assist 40-50 homeowners per year, or up to 250 homeowners over the Consolidated Plan period. Utilizing HOME funds, approximately \$350,000-\$500,000 per year is spent on capital rental projects, with most of this being leveraged by the LIHTC program
Acquisition, including preservation	Montgomery County, through CHDO funding provided to Homestart Inc., and/or HOME funding through the Combined RFP, may purchase up to 8 units annually, depending on other projects submitted.

**Table 49 – Influence of Market Conditions**

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

**Introduction**

Montgomery County, Ohio's anticipated allocations are based on previous allocations and program income expectations. Amounts are subject to slight changes:

- 1)CDBG FY26: \$2,072,083
- 2) HOME FY26: \$976,803
- 3) ESG: FY26: \$177,695

**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	2,072,083	70,000	0	2,142,083	8,568,332	Funds are used for a variety of high priority activities, including housing, public improvements, public services, demolition. Also includes general program administration.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	976,803	25,000	0	1,001,803	4,007,212	Funds are used primarily for capital programs, down-payment assistance, TBRA. Also includes general program administration. Funds also included for CHDO.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	177,695	0	0	177,695	710,780	Funds are used for shelter operations and homeless prevention or diversion programs.

Table 50 - 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.**

HOME funds will be matched through a combination of carry-forward match contributions and match generated by new construction and rehabilitation projects. ESG funds will be matched with local Human Services Levy resources at a 100 percent match rate. ESG activities may support shelter operations, prevention, and rapid rehousing, and a portion of ESG funds will also be used to leverage Continuum of Care efforts. CDBG-funded local projects often include a local share, and those commitments are documented in IDIS.

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

No publicly owned land is intended to be used to address needs identified in the plan.

**Discussion**

Federal resources may vary throughout the term of the FY26-30 Consolidated Plan but it our hope that allocations will remain consistent and/or slightly increase to ensure no funding gaps in the current institutional delivery structure.

## 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
COUNTY CORP	Non-profit organizations	Ownership Rental neighborhood improvements	Jurisdiction
Rebuilding Together Dayton	Non-profit organizations	Ownership Rental neighborhood improvements	Jurisdiction
MIAMI VALLEY FAIR HOUSING CENTER	Non-profit organizations	Ownership	Jurisdiction
HomeOwnership Center of Greater Dayton		Ownership	Jurisdiction
St. Vincent DePaul	Community/Faith-based organization	Homelessness Rental	Jurisdiction
Homefull	Non-profit organizations	Homelessness	Jurisdiction
YWCA	Community/Faith-based organization	Homelessness Rental	Jurisdiction
Legal Aid of Western Ohio	Non-profit organizations	public services	Region

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

Montgomery County Business Services-CED serves as the lead entity for jurisdictions in the County outside the City of Dayton and the City of Kettering in the development of CPD-funded projects. The office coordinates the Consolidated Plan and is responsible for guiding the preparation and timely implementation of each Annual Action Plan. Implementation of the Plan also depends on collaboration with public agencies, private service providers, and local nonprofit organizations. Key partners include the City of Dayton, the City of Kettering, County Corp, and the Miami Valley Fair Housing Center. Greater Dayton Premier Management will continue to serve as the primary provider of public housing for low-income households and as the administrator of the Housing Choice Voucher program. The Homeless Solutions Policy Board will provide policy direction and oversight in addressing the needs of individuals and families experiencing homelessness.

All communities within the Consolidated Plan service area are eligible to submit projects during the planning process. Areas with low- and moderate-income populations may benefit from one or more CDBG- or HOME-funded activities. Montgomery County staff also provides technical assistance, support, and guidance to participating jurisdictions to help maximize the impact of community development and housing efforts and to leverage CDBG, HOME, and other federal and state resources.

A continued funding gap remains a challenge in meeting community needs. At the same time, the local network of housing providers and supportive service nonprofits is a strength that helps carry out the Plan’s objectives.

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

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

**Table 52 - 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)**

Persons experiencing homelessness are assessed both on the street and upon entry to shelter. Whenever possible, diversion is used to help individuals avoid shelter placement and connect them with safer, more appropriate alternatives. If shelter is needed, a Front Door Assessment is completed, and a case manager is assigned to coordinate services and support. Existing programs, including the Homeless Crisis Response Program coordinated by Homefull, are already in place; however, continued demand shows that additional and more effective interventions will remain necessary.

**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**

The CoC is well established, with projects receiving consistent funding from year to year. Overall, the system is strong, but limited resources may constrain the development of affordable, accessible housing over the next several years. Additional landlord participation is needed to support Rapid Re-Housing efforts, as some agencies were unable to fully expend their funds this past year due to a shortage of available affordable units for clients.

**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**

To overcome gaps in the institutional structure and service delivery system, Montgomery County will maintain a proactive approach to identifying and pursuing all available grants and loan resources, while also continuing to explore foundation funding opportunities. The County will support partnerships among nonprofit organizations and government entities that may combine resources, share responsibilities, or potentially merge operations to achieve greater economies of scale and reduce administrative costs. The County is also considering landlord incentive strategies to increase participation in housing programs and expand housing opportunities for households in need.

## SP-45 Goals - 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	Housing Programs	2026	2030	Affordable Housing Homeless Non-Homeless Special Needs	Not a target area	Affordable Housing	CDBG: \$3,200,000 HOME: \$4,007,212	Rental units constructed: 150 Household Housing Unit  Rental units rehabilitated: 50 Household Housing Unit  Homeowner Housing Rehabilitated: 200 Household Housing Unit  Direct Financial Assistance to Homebuyers: 50 Households Assisted  Tenant-based rental assistance / Rapid Rehousing: 160 Households Assisted
2	Public Improvements	2026	2030	Non-Housing Community Development	Not a target area	Non-Housing Community Development	CDBG: \$3,600,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Economic Development	2026	2030	Economic Development	Not a target area	Economic Development	CDBG: \$400,000	Jobs created/retained: 30 Jobs  Businesses assisted: 15 Businesses Assisted
4	Fair Housing	2026	2030	Fair Housing	Not a target area	Fair Housing	CDBG: \$500,000	Public service activities for Low/Moderate Income Housing Benefit: 12500 Households Assisted
5	Homeless Prevention	2026	2030	Homeless Non-Homeless Special Needs	Not a target area	Homeless Prevention Public Service	ESG: \$710,780	Homeless Person Overnight Shelter: 1500 Persons Assisted  Homelessness Prevention: 750 Persons Assisted
6	Demolition	2026	2030	Non-Housing Community Development	Not a target area	Demolition	CDBG: \$800,000	Buildings Demolished: 55 Buildings
7	Public Services	2026	2030	Non-Homeless Special Needs Non-Housing Community Development	Not a target area	Public Service	CDBG: \$400,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted

Table 53 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Housing Programs
	<b>Goal Description</b>	Funds will be used for housing rehabilitation, tenant based rental assistance, rental rehabilitation, new construction of affordable rental units and downpayment assistance for first time homebuyers.
2	<b>Goal Name</b>	Public Improvements
	<b>Goal Description</b>	Funds will be used primarily to complete infrastructure-related projects that are submitted through a competitive process. This includes street and sidewalk improvements, Park improvements, ADA curb and ramp, water and sewer projects. Other types of public improvements are also eligible.
3	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Funds will be used to enhance workforce and job retention/creation within Montgomery County. Specifically targeting LOWMOD income populations.
4	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	Montgomery County contracts with the Miami Valley Fair Housing Center to implement several activities related to fair housing. This includes education and outreach to consumers, lenders, realtors, and governmental entities. Fair housing testing is also undertaken.
5	<b>Goal Name</b>	Homeless Prevention
	<b>Goal Description</b>	Emergency Solutions Grant funds can be used for shelter, prevention, and rapid re-housing. Other efforts, using CDBG, to reduce homelessness are captured under public services.
6	<b>Goal Name</b>	Demolition
	<b>Goal Description</b>	Funds will be used to complete demolition of both residential and commercial structures. The demolition outcome will be to remove a spot slum/blight situation or ready a neighborhood for infill housing. Commercial demolition can also foster new economic development and growth.

7	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Funds will be used to support public services for individuals who are homeless, at risk of homelessness, or in need of job training. These funds may also be used to address other public service needs that arise over the next five years. Historically, Montgomery County's allocation for public services has been modest, and that level is expected to remain relatively limited over the next five-year period.

**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)**

It is estimated that 500 households will benefit from HOME funds during FY26-FY30 Consolidated Plan term. Of the 500 households, it is estimated that 350 will be extremely low income, 100 will be low income and 50 will be moderate income families.

## **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)**

GDPM will continue modernizing units using Capital Fund Program funds and will seek HUD approval for several unit conversions as needed. These conversions are intended to support modernization efforts, align unit configurations with existing bedroom counts, and add accessibility features so the Authority can move toward compliance with its Section 504 obligations.

### **Activities to Increase Resident Involvements**

GDPM has developed a “Ladder to Success” program for public housing and Section 8 families with the long-term goal of expanding homeownership opportunities for client households. To date, GDPM has facilitated nearly 300 homeownership transactions, including 61 through the Section 8 homeownership program. Each spring, GDPM’s Agency Plan identifies homeownership initiatives, and while no homeownership activities are currently planned for the upcoming year, tenants are encouraged to pursue homeownership through training and education opportunities.

GDPM also encourages participation in a range of resident initiatives and supportive services designed to promote self-sufficiency and improve quality of life. These include Family Self-Sufficiency (FSS) programs and other Authority-developed activities that assist public housing and Section 8 households in working toward homeownership and greater economic independence. GDPM also strives to strengthen staff and resident accountability through its 12-step Community Improvement Plan (CIP). Although GDPM does not maintain a resident council at each public housing site, residents are encouraged to participate in decisions affecting management operations and modernization priorities.

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

No

### **Plan to remove the ‘troubled’ designation**

## **SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)**

### **Barriers to Affordable Housing**

Montgomery County must continue promoting public policies that support affordable housing and residential investment. Barriers to affordable housing exist in every community, and over the past year the County reviewed existing studies and held both formal and informal discussions with other County departments and nonprofit partners. This review examined whether public policies affect the cost of housing or the incentives to develop, preserve, or improve affordable housing. Areas considered included tax policies, zoning ordinances, fees and charges, building codes, and housing loan programs and regulations, with particular attention to how these policies may increase housing costs or discourage development and rehabilitation. Progress toward the goals of the Regional Fair Housing Action Plan, especially those related to barriers to fair housing, remains ongoing. Current efforts are focused on building codes and the extent to which building and zoning requirements may affect the availability of accessible units. Montgomery County will also work with the Cities of Dayton and Kettering to begin a new Analysis of Impediments to Fair Housing, which will help inform a revised Regional Fair Housing Action Plan.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Barriers to affordable housing exist in every community. During the past year, the County reviewed existing studies and held both informal and formal meetings with other County departments and nonprofit organizations. This analysis examined whether public policies affect the cost of housing or the incentives to develop, maintain, or improve affordable housing.

The review considered tax policies, zoning ordinances, fees and charges, building codes, and housing loan programs.

## **SP-60 Homelessness Strategy - 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

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

The jurisdiction's strategic plan goals support a coordinated community response to homelessness by aligning Consolidated Plan activities with the Continuum of Care and the Homeless Solutions 10-Year Plan to End Homelessness. This alignment helps ensure that housing and service resources are used in a targeted way to prevent homelessness, reduce the length of homelessness when it occurs, and support long-term housing stability.

HOME and ESG funds are used to address the full range of homelessness response needs, including prevention, rapid rehousing, and shelter assistance. These resources help households avoid losing housing, move quickly into permanent housing when homelessness occurs, and access emergency shelter services when needed.

The strategic plan also supports street outreach through dedicated PATH Outreach funding. This improves the jurisdiction's ability to engage individuals experiencing unsheltered homelessness, connect them to services, and link them to shelter, housing, and supportive resources.

Overall, the strategic plan contributes to a more coordinated and effective local homeless response system by combining prevention, crisis response, street outreach, and housing stabilization efforts.

### **Addressing the emergency and transitional housing needs of homeless persons**

Approximately 60% of ESG funds will be used annually for shelter operations, with the remaining funds dedicated to prevention and rapid rehousing activities. Homefull operates the Gateway Shelters locally, and this service is expected to continue in the future. St. Vincent De Paul operates the Apple st. shelter and will also continue utilizing ESG funds.

Daybreak, the YWCA, and Homefull will receive funding to address the needs of persons requiring emergency shelter as well as those in need of transitional housing. HOME funds will also be used to support permanent supportive housing, helping households achieve long-term housing stability.

**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.**

Montgomery County Development Services-CED works with the Continuum of Care to provide funding that fills service gaps or helps launch new programs. The County relies on Continuum of Care coordination and HMIS data to identify needs, shape program development, and target resources effectively.

**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**

Montgomery County CED provides funding to Daybreak, a youth shelter, to help prevent youth homelessness through TBRA and ESG-supported services. The County also provides funding to Homefull for individuals experiencing homelessness who have substance use and/or mental health needs. In addition, Montgomery County previously provided TBRA funds to the YWCA to support survivors of domestic violence.

The County also provides funding to Homefull and the YWCA for supportive services and case management. These services help households stabilize their housing situation and reduce the risk of homelessness. Montgomery County also partners with Legal Aid to provide legal services to survivors of domestic violence, which often helps them obtain the protections and resources needed to transition to permanent housing.

## **SP-65 Lead-based Paint Hazards - 91.215(i)**

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

Montgomery County shall continue to undertake education and outreach efforts and provide training as funds permit. This work is important not only when federal funds are used, but also when common home renovation activities are undertaken by homeowners, landlords, and management companies, so that work does not inadvertently create lead hazards. Activities such as sanding, cutting, and demolition can generate hazardous lead dust and paint chips when lead-based paint is disturbed. Except when performed by the homeowner, renovation activities should be completed by certified renovators trained by EPA-approved providers to follow lead-safe work practices.

Demolition of vacant, abandoned, and obsolete housing built before 1978 can also improve public health and neighborhood conditions by removing potentially high-risk housing stock. Montgomery County and its potential lead partners will continue to evaluate whether lead-based paint hazard control funds should be pursued in the future. Potential partners include the cities of Dayton and Kettering, Public Health Dayton & Montgomery County, and nonprofit housing agencies that administer federal housing funds.

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

Education and outreach will be primary activities undertaken to reduce lead poisoning and hazards. This is due to the current limited amount of funds available to address lead-based paint hazards and to complete other housing rehabilitation. Also, a significant amount of housing stock pre-1978 has substantial deferred maintenance, thereby increasing the costs to address both lead-based paint hazards and code violations (often including mechanical systems upgrades).

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

Montgomery County's strategy for addressing lead-based paint hazards must focus primarily on prevention. Prevention efforts should emphasize education for families about the risks of lead-based paint hazards, including the fact that children are more commonly exposed through lead dust than through ingestion of paint chips. The County should also promote practical risk-reduction measures, such as cleaning both hard and carpeted surfaces on a regular basis, maintaining intact paint on friction surfaces such as door jambs and window wells, encouraging a healthy diet for children, and ensuring that children's blood lead levels are tested.

Additionally, Montgomery County now holds two different Lead remediations grants. Lead Safe Ohio and Lead Hazard Reduction. With these grants, our strategy has also changed for the better, allowing us to directly reduce lead levels in households built before 1978.

## **SP-70 Anti-Poverty Strategy - 91.215(j)**

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

Montgomery County is committed to reducing the number of families living in poverty through partnerships and collaborations at the local, state, and federal levels. A range of programs is available through nonprofit service providers at the Job Center, one of the nation's largest one-stop employment and training centers, which operates through a public-private partnership of more than 30 organizations. The Job Center's mission is to serve as a resource for labor market exchange and workforce development while providing families and individuals with financial, medical, and other support services essential to improving quality of life.

Recent renovations have made the Job Center more user-friendly and improved access to key services. Programs offered at the site include job-seeking skills training, provision of professional business attire to support economic self-sufficiency, intake assessments for job search, placement, readiness, and retention, and resources that connect job seekers and employers to help meet workforce needs in the Miami Valley. The Job Center also provides access to Ohio Works First, Title XX, Medicaid, food assistance, Prevention, Retention and Contingency (PRC) services, and Child Support Enforcement, all in one location to improve access and convenience.

In addition, Montgomery County supports local organizations serving low-income residents through Human Services Levy funding for emergency shelter, transitional housing, and supportive social services. For the past 7–10 years, the County has partnered with the City of Dayton and United Way on a combined Request for Proposals process, which has streamlined funding applications for service providers. Funding sources have included HOME funds, Emergency Solutions Grant funds, United Way, and Human Services Levy funds. Ideally, Continuum of Care funding would also be included in this process; however, current budget timing and the County's CoC structure do not yet allow the funding cycle to align with the RFP process.

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

Montgomery County's Consolidated Plan remains aligned with poverty-reducing goals, programs, and policies. A significant portion of HOME funds, along with all Emergency Solutions Grant funds, is targeted to households experiencing homelessness or at risk of homelessness. These resources continue to support tenant-based rental assistance, rental rehabilitation and new construction, emergency shelter, homelessness prevention, and rapid rehousing.

While Housing First remains an important framework, federal priorities have increasingly emphasized wraparound services that strengthen housing stability and long-term self-sufficiency. In response, the County and its partners continue to pair housing assistance with coordinated supportive services such as case management, employment support, benefits linkage, and other interventions that help households maintain housing and improve their overall stability.

## **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**

The primary purpose of Montgomery County's monitoring standards and procedures is to ensure that all projects funded through the Consolidated Plan comply with applicable federal regulations. The monitoring strategy also helps ensure that projects meet their stated goals in a timely manner, provides a mechanism for performance reporting, and maintains transparency and accountability.

Monitoring begins with approval of the annual budget and continues through project closeout. This process allows the County to assess project strengths, identify weaknesses, evaluate the subrecipient's capacity to perform, and review accomplishments. Monitoring will focus on the timely and effective implementation of each subrecipient's project and will be conducted through desk reviews, on-site monitoring, and audit review.

Desk reviews will examine project documents throughout the grant period, including pay requests, contractor invoices, payroll reports, and other required reports. This process helps ensure compliance with national objectives, Davis-Bacon requirements, Section 3, job creation requirements, and minority business outreach. The County will also conduct on-site monitoring of each funded subrecipient to perform an in-depth review of the project, provide technical assistance as needed, and discuss future project implementation. During these visits, staff will use the appropriate checklists from the HUD CPD Grantee Monitoring Handbook, and detailed notes will be maintained in both the monitoring file and the project file.

## Expected Resources

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

**Introduction**

Montgomery County, Ohio's anticipated allocations are based on previous allocations and program income expectations. Amounts are subject to slight changes:

1)CDBG FY26: \$2,072,083

2) HOME FY26: \$976,803

3) ESG: FY26: \$177,695

**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	2,072,083.00	70,000.00	0.00	2,142,083.00	8,568,332.00	Funds are used for a variety of high priority activities, including housing, public improvements, public services, demolition. Also includes general program administration.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	976,803.00	25,000.00	0.00	1,001,803.00	4,007,212.00	Funds are used primarily for capital programs, down-payment assistance, TBRA. Also includes general program administration. Funds also included for CHDO.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	177,695.00	0.00	0.00	177,695.00	710,780.00	Funds are used for shelter operations and homeless prevention or diversion programs.

Table 54 - 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**

HOME funds will be matched through a combination of carry-forward match contributions and match generated by new construction and rehabilitation projects. ESG funds will be matched with local Human Services Levy resources at a 100 percent match rate. ESG activities may support shelter operations, prevention, and rapid rehousing, and a portion of ESG funds will also be used to leverage Continuum of Care efforts. CDBG-funded local projects often include a local share, and those commitments are documented in IDIS.

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

No publicly owned land is intended to be used to address needs identified in the plan

**Discussion**

Federal resources may vary throughout the term of the FY26-30 Consolidated Plan but it our hope that allocations will remain consistent and/or slightly increase to ensure no funding gaps in the current institutional delivery structure.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 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	Housing Programs	2026	2030	Affordable Housing Homeless Non-Homeless Special Needs	Not a target area	Affordable Housing	CDBG: \$600,000.00 HOME: \$976,803.00	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted
2	Public Improvements	2026	2030	Non-Housing Community Development	Not a target area	Non-Housing Community Development	CDBG: \$800,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
3	Economic Development	2026	2030	Economic Development	Not a target area	Economic Development	CDBG: \$50,000.00	Jobs created/retained: 5 Jobs Businesses assisted: 3 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Fair Housing	2026	2030	Fair Housing	Not a target area	Fair Housing	CDBG: \$125,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2500 Households Assisted
5	Homeless Prevention	2026	2030	Homeless Non-Homeless Special Needs	Not a target area	Homeless Prevention	ESG: \$177,695.00	Overnight/Emergency Shelter/Transitional Housing Beds added: 300 Beds Homelessness Prevention: 150 Persons Assisted
6	Demolition	2026	2030	Non-Housing Community Development	Not a target area	Demolition	CDBG: \$250,000.00	Buildings Demolished: 12 Buildings
7	Public Services	2026	2030	Non-Homeless Special Needs Non-Housing Community Development	Not a target area	Public Service	CDBG: \$50,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Table 55 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Housing Programs
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Public Improvements
	<b>Goal Description</b>	
3	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	
4	<b>Goal Name</b>	Fair Housing
	<b>Goal Description</b>	
5	<b>Goal Name</b>	Homeless Prevention
	<b>Goal Description</b>	
6	<b>Goal Name</b>	Demolition
	<b>Goal Description</b>	
7	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	

## AP-35 Projects - 91.220(d)

### Introduction

Montgomery County will undertake a range of projects and activities during the fiscal year, with more than 80% of the benefits expected to serve low- and moderate-income persons. Planned activities include housing rehabilitation, public improvements, economic development, fair housing initiatives, public services, and administration.

#	Project Name
1	FY26 CDBG Program Administration
2	FY26 HOME Administration
3	FY26 Housing Projects
4	FY26 Public Improvements Projects
5	FY26 Public Services
6	FY25 Demolition Projects
7	FY26 Homeless Prevention
8	FY26 Fair Housing
9	FY26 Economic Development

Table 56 – Project Information

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

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	FY26 CDBG Program Administration
	<b>Target Area</b>	Not a target area
	<b>Goals Supported</b>	Housing Programs Public Improvements Economic Development Fair Housing Homeless Prevention Demolition Public Services
	<b>Needs Addressed</b>	Affordable Housing Non-Housing Community Development Economic Development Fair Housing Homeless Prevention Public Service Demolition
	<b>Funding</b>	CDBG: \$400,000.00
	<b>Description</b>	General Admin and planning for CDBG
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Montgomery County, Ohio
	<b>Planned Activities</b>	CED Administration, including salaries and benefits
	<b>2</b>	<b>Project Name</b>
<b>Target Area</b>		Not a target area
<b>Goals Supported</b>		Housing Programs
<b>Needs Addressed</b>		Affordable Housing
<b>Funding</b>		HOME: \$50,000.00
<b>Description</b>		Program Administration
<b>Target Date</b>		9/30/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Home Administration Costs
<b>3</b>	<b>Project Name</b>	FY26 Housing Projects
	<b>Target Area</b>	Not a target area
	<b>Goals Supported</b>	Housing Programs
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$709,000.00 HOME: \$976,803.00
	<b>Description</b>	Owner-occupied rehabilitation programs as well as new construction/rehabilitation of rental units.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Scattered sites in Montgomery County, Ohio
	<b>Planned Activities</b>	<ol style="list-style-type: none"> <li>1. Miamisburg: Owner-Occupied Home Rehab program</li> <li>2. County Corp Emergency Rehab</li> <li>3. RT Dayton Senior Rehab</li> <li>4. CHDO 15% set aside</li> <li>5. County Corp HOME delivery</li> <li>6. HOME projects as determined by RFP process</li> </ol>
<b>4</b>	<b>Project Name</b>	FY26 Public Improvements Projects
	<b>Target Area</b>	Not a target area
	<b>Goals Supported</b>	Public Improvements
	<b>Needs Addressed</b>	Non-Housing Community Development
	<b>Funding</b>	CDBG: \$483,083.00

	<b>Description</b>	Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements. Activities may include, but are not limited to, removal of material or architectural barriers that restrict the mobility and accessibility of elderly or severely disabled persons to public facilities and improvements.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Public Improvement Activities will take place within various cities and townships in Montgomery County, OH
	<b>Planned Activities</b>	<ol style="list-style-type: none"> <li>1. Vandalia CIPP Lining of Sanitary Sewer FY26</li> <li>2. Vandalia Sports Complex- Playstructure and surface ADA upgrades</li> <li>3. New Lebanon Sunset Street Reconstruction</li> <li>4. Trotwood Maddison Park Playground Improvements</li> <li>5. Trotwood Eppington Water Main Replacement Phase 4</li> <li>6. Moraine Parks and Recreation Splash Pad</li> </ol>
5	<b>Project Name</b>	FY26 Public Services
	<b>Target Area</b>	Not a target area
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Service
	<b>Funding</b>	CDBG: \$100,000.00
	<b>Description</b>	Provision of public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, home buyer down payment assistance, or recreation needs.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Public Services will be distributed across Montgomery County

	<b>Planned Activities</b>	Montgomery County Human Services Planning and Development (HSPD) for Homelessness Prevention
<b>6</b>	<b>Project Name</b>	FY25 Demolition Projects
	<b>Target Area</b>	Not a target area
	<b>Goals Supported</b>	Demolition
	<b>Needs Addressed</b>	Demolition
	<b>Funding</b>	CDBG: \$300,000.00
	<b>Description</b>	Clearance, demolition, and removal of buildings and improvements, including movement of structures to other sites.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Scattered sites, Harrison Township, Riverside and Trotwood
	<b>Planned Activities</b>	<ol style="list-style-type: none"> <li>1. Harrison Township North Dixie Commercial Clearance</li> <li>2. Riverside Fight Blight IV Demos</li> </ol>
<b>7</b>	<b>Project Name</b>	FY26 Homeless Prevention
	<b>Target Area</b>	Not a target area
	<b>Goals Supported</b>	Homeless Prevention
	<b>Needs Addressed</b>	Homeless Prevention
	<b>Funding</b>	ESG: \$177,695.00
	<b>Description</b>	ESG funds: 60% Shelter operations 40% Homeless prevention via diversion
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Montgomery County
	<b>Planned Activities</b>	<p>St Vincent and Homefull Shelter Operations</p> <p>Homefull Financial assistance or case management services</p>
	<b>Project Name</b>	FY26 Fair Housing

<b>8</b>	<b>Target Area</b>	Not a target area
	<b>Goals Supported</b>	Fair Housing
	<b>Needs Addressed</b>	Fair Housing
	<b>Funding</b>	CDBG: \$125,000.00
	<b>Description</b>	Fair Housing Services
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Montgomery County
	<b>Planned Activities</b>	MVFHC Services
	<b>9</b>	<b>Project Name</b>
<b>Target Area</b>		Not a target area
<b>Goals Supported</b>		Economic Development
<b>Needs Addressed</b>		Economic Development
<b>Funding</b>		CDBG: \$25,000.00
<b>Description</b>		Funds will be used to enhance workforce and job retention/creation in Montgomery County. Specifically targeting LOWMOD income populations.
<b>Target Date</b>		9/30/2027
<b>Estimate the number and type of families that will benefit from the proposed activities</b>		
<b>Location Description</b>		Montgomery County
<b>Planned Activities</b>		Homefull Workforce program

## **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**

Montgomery County will direct CDBG funding Countywide to address community development needs in both urban and suburban areas, including neighborhoods with concentrations of low- and moderate-income residents and minority households. Assistance will be targeted to eligible projects that primarily benefit low- and moderate-income persons, including housing rehabilitation, downpayment assistance, and tenant-based rental assistance. Additional activities will serve seniors and persons with physical disabilities, helping to expand housing stability, accessibility, and neighborhood quality throughout the County.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Not a target area	100

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Montgomery County has historically allocated CDBG funds Countywide rather than concentrating all resources in designated target areas. Investment priorities are guided by the projects submitted and the order of priority established by applicants, with activities selected first from those that best address community needs and meet program eligibility requirements. While target areas are defined as census tracts or areas with at least 51 percent low- and moderate-income residents, County funding is not limited exclusively to those areas.

CDBG-funded activities will continue to provide direct benefit through eligible projects such as housing rehabilitation, sanitary lateral connections, and waterline connections. In addition, some activities will serve limited client groups, including seniors and persons with disabilities, helping to address housing stability, accessibility, and basic infrastructure needs throughout the County

### **Discussion**

Montgomery County has a number of neighborhoods in communities where CDBG projects can be utilized. We prioritize projects from communities that are located in those areas and try to provide annual resources in those neighborhoods to have strategic revitalization. Other local communities leverage CDBG projects in areas where redevelopment plans and studies show where investments should be made.

## Affordable Housing

### AP-55 Affordable Housing - 91.220(g)

#### Introduction

Montgomery County will continue using CDBG, HOME, and ESG resources to expand access to affordable housing and stabilize vulnerable households. CDBG funds will primarily support owner-occupied rehabilitation activities that address emergency repairs and improve accessibility, with a limited amount also used for energy efficiency improvements that help units remain sustainable and affordable to maintain. HOME funds will be used for tenant-based rental assistance and for the acquisition and rehabilitation of rental housing, including CHDO-assisted rental housing developments. ESG funds will support emergency shelter, homelessness prevention, and rapid rehousing activities for households experiencing or at risk of homelessness.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	1,300
Non-Homeless	200
Special-Needs	0
Total	1,500

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	60
Rehab of Existing Units	50
Acquisition of Existing Units	10
Total	120

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Housing funds will be targeted toward the development of new affordable housing units, rehabilitation of both owner-occupied and rental housing, and direct homebuyer assistance to support the acquisition of existing units.

## **AP-60 Public Housing - 91.220(h)**

### **Introduction**

Montgomery County works in partnership with Greater Dayton Premier Management (GDPM) whenever possible to address the needs of public housing residents and other low- and moderate-income households. GDPM is the County's largest provider of affordable housing and plays a critical role in serving individuals, seniors, and families throughout the community. In keeping with its mission to develop housing solutions, improve neighborhoods, and support responsible partnerships, GDPM helps strengthen the economic vitality and stability of the Miami Valley.

GDPM manages approximately 2,450 public housing units and 444 additional affordable units, for a total portfolio of 2,894 units. More than 80 percent of these units are located in the City of Dayton, with the remaining units dispersed throughout Montgomery County.

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

GDPM latest 5-Year and Annual Action Plan outlines a strategy for addressing the housing needs of families in the jurisdiction. It is as follows:

#### **1. Preserve GDPM's portfolio and address capital needs**

- Utilize available HUD programs and resources such as Rental Assistance Demonstration (RAD), Voluntary Conversion, Section 18 Demolition and Disposition and Choice Neighborhoods, to advance goals of the redevelopment plan.
- Incorporate energy savings measures and green technologies to reduce utility bills and enhance living environments

#### **2. Expand the supply of affordable housing**

- Apply for additional Housing Choice Vouchers (HCV), where appropriate
- Acquire and/or build developments to expand GDPM's portfolio offerings
- Encourage assisted units in private developments throughout Montgomery County
- Seek partnerships in order to create leverage opportunities for additional housing options

#### **3. Create access to affordable housing in areas of opportunity & promote de-concentration**

- Conduct outreach efforts to potential HCV landlords
- Seek to acquire land or buildings for development in identified areas of opportunity per the Kirwan Opportunity Maps
- Encourage assisted units in private developments throughout Montgomery County
- Evaluate methods to promote Public Housing de-concentration and income mixing in developments with average family incomes outside the upper or lower Established Income

Range (EIR) as defined in 24 CFR 903.2(c)(1)(iii) (e.g., bringing higher income public housing households into lower income public housing developments)

- Encourage homeownership opportunities through the Family Self-Sufficiency program
- 

Also, GDPM is working with private developers to build capacity in an effort to expand the affordable housing stock in Dayton and Montgomery County. One of the major projects being implemented by GDPM is the Imperial RAD Rehabilitation project. Montgomery County is a partner in this project, providing support with HOME funds. Montgomery County will provide HOME funding whenever possible to assist with GDPM increasing the number of units within the County. HOME funds, when possible, will be partnered with the Capital Fund program, to build, repair and modernize affordable housing units. GDPM has also been active in the Rental Assistance Demonstration (RAD) Program and renovating units as they are being converted.

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

Greater Dayton Premier Management (GDPM) has developed a “ladder to success” program for public housing and Section 8 households with the long-term goal of expanding homeownership opportunities. To date, GDPM has facilitated more than 300 homeownership transactions, including over 60 through the Section 8 homeownership program. Each spring, GDPM’s Agency Plan includes homeownership initiatives, and the agency actively encourages participation in resident housing programs and services designed to support tenant stability and self-sufficiency.

GDPM also operates a range of resident services intended to improve quality of life and promote economic independence. These include Family Self-Sufficiency (FSS), which provides supportive services and case management to help participants reduce dependence on public assistance and rental subsidies; Senior Wellness services, which offer preventative resources to support independent living for older residents; and Computer Literacy training, which helps residents and their families build essential digital skills. In addition, GDPM provides homeownership training, including credit counseling, down payment assistance, and homebuyer education, to prepare residents for successful ownership.

GDPM strives to improve staff and resident accountability through its 12-step Community Improvement Plan (CIP). While a resident council is not maintained at each individual site, residents are encouraged to

participate in decisions related to management operations and modernization needs.

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

Montgomery County will assist the troubled PHA through coordination, technical assistance, and collaboration with HUD and local partners. The County will not generally provide direct financial assistance to cure the troubled designation; instead, assistance will focus on supporting corrective actions, strengthening service delivery, and helping ensure that resident services continue without interruption to the extent feasible.

**Discussion**

Montgomery County continues to partner with Greater Dayton Premier Management whenever possible to leverage public and private resources in support of additional affordable housing development.

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

### **Introduction**

Montgomery County's goals for addressing homelessness and other special needs populations are primarily carried out through the Homeless Solutions Policy Board staff and its network of partner agencies. Dayton and Montgomery County were among the first communities to adopt a coordinated entry and assessment process to help ensure that individuals and families experiencing homelessness are matched with the most appropriate services and housing resources to resolve their housing crisis. This process, known as the Front Door Assessment, began in August 2010 and reflects the community's long-standing commitment to a housing-first approach.

Housing individuals and families remains the central focus of the Homeless Solutions Plan. The continued development of permanent supportive housing has played an important role in reducing homelessness among families and persons with disabilities. In 2018, the County initiated a review of the coordinated entry system by engaging ICF International to assess the existing structure, interview providers and clients, and work with Homeless Solutions Policy Board staff to refine policies and procedures. The updated coordinated entry process went into effect in 2020.

### **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**

Montgomery County's one-year goals for reducing and ending homelessness include actively reaching out to homeless persons, particularly unsheltered individuals, and assessing their needs to connect them with appropriate housing and supportive services. Street outreach is a key component of the Dayton-Montgomery County Homeless System and is primarily provided by Daybreak and the Projects for Assistance in Transition from Homelessness (PATH) program.

Daybreak provides street outreach to youth who have run away from home or have been forced out by their families. PATH serves adults and families who are homeless or at risk of homelessness, including those couch surfing, staying in emergency shelter, or living unsheltered. PATH staff engage individuals in the places where they are most likely to be found, such as bus stations, under bridges, shelters, and free meal sites, in order to build trust and connect them to permanent housing and independent living. For the coming year, Daybreak expects to outreach to approximately 150 persons, and PATH expects to outreach to approximately 200 persons.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Homeless Solutions Policy Board prioritizes programs and housing projects that address the needs of homeless individuals, particularly those who are chronically homeless and homeless families.

Emergency shelter remains an important part of the local homeless response system, and the County continues to support shelter facilities that provide both immediate safety and pathways to permanent housing.

In 2020, both Gateway shelters received renovations to help reduce the impacts of COVID-19 and improve service delivery. The Gettysburg Gateway for Men provides more than 178 beds for homeless men, while the St. Vincent Gateway for Women and Families provides more than 220 beds for women and children. Together, these shelters serve approximately 1,500 households each year and help transition about one-third of their residents to permanent housing. Ongoing improvements at the Gateway for Women and Families, supported in part by ESG-CV and CDBG-CV funds, are expected to further improve the shelter environment and strengthen outcomes for households served.

**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**

Montgomery County and the Homeless Solutions Policy Board prioritize activities that help homeless persons, especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth, move as quickly as possible to permanent housing and independent living. The County's approach is designed to shorten the length of time households experience homelessness, improve access to affordable housing, and reduce the likelihood that households will return to homelessness after exit.

Under the most recent Combined Funding Application process, programs with strong housing outcomes and cost-effective performance were given priority for funding. The Homeless Solutions Policy Board adopted several guiding principles for reviewing proposals, including maintaining shelter as an essential part of the community safety net, supporting the goals of the Homeless Solutions Plan, especially the development of permanent supportive housing, focusing resources on ending homelessness quickly and effectively, and using data to guide all funding decisions. Proposal reviews relied on outcome measures such as housing destination, housing stability, and cash income at exit, with programs demonstrating stronger outcomes more likely to receive funding.

**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.**

Montgomery County and the Continuum of Care work to help low-income households avoid homelessness, with particular attention to extremely low-income individuals and families, as well as people who are being discharged from publicly funded institutions and systems of care or receiving services from agencies that address housing, health, social services, employment, education, and youth needs. The CoC coordinates with system partners to help ensure that individuals are not routinely discharged into homelessness and that appropriate housing and service connections are in place before discharge occurs.

The County's discharge-prevention protocols include collaboration with child welfare, health care, mental health, and corrections systems. Public children's services agencies are expected to provide appropriate services and support to former foster care recipients. Ohio law governs the transfer and discharge of residents from nursing homes, residential care facilities, adult care facilities, and related settings. Mental health policy prohibits discharge to shelters or the street and requires approved emergency housing plans. Corrections policy also prohibits discharge to the street or shelter and requires reentry planning that addresses an individual's needs, community linkages, and supervision upon release.

## **Discussion**

Montgomery County will continue to use existing resources, including local Human Services Levy funds, HOME, ESG, and partnerships with United Way and the City of Dayton, to address the needs of persons who are homeless or at risk of homelessness, as well as those with special needs. The County will also seek additional partnerships and funding opportunities to expand the availability of housing and supportive services, strengthen system coordination, and improve outcomes for vulnerable households.

## **AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)**

### **Introduction**

Montgomery County maintains a comparatively affordable housing market relative to other communities of similar size across the nation. While the county's population has remained relatively stable, the past few years have brought a sharp increase in foreclosures, prompting the use of available resources to mitigate the impact. Foreclosures remain a concern, particularly among severely cost-burdened households. Home sales have generally risen in recent years, driven in part by limited inventory, but have recently leveled off due to inflation, rising mortgage rates, and shifting borrower readiness. The local housing market continues to feel the effects of the COVID-19 pandemic, the prolonged recovery from the 2019 Memorial Day tornadoes, and the nationwide trend of increasing rent and utility costs. Full housing recovery—especially in terms of producing affordable rental units—is expected to take as long as a decade.

Although Dayton offers a relatively high supply of affordably priced housing, both rental and ownership options remain inaccessible for certain populations. Many households face difficulty affording market-rate rentals or even deeply subsidized housing. These households are at the highest risk of homelessness and often rely on the deep subsidies traditionally provided through public housing. Inner-ring suburbs such as Harrison Township, Riverside, Trotwood, and Jefferson Township face significant affordable housing needs, even though, along with Dayton, they already hold the largest concentrations of affordable housing. Barriers to access persist for some residents, alongside challenges that hinder the maintenance, production, and renovation of quality rental units, as well as the development of new construction and owner-occupied improvements.

In response, Montgomery County is committed not only to fostering the availability of quality, affordable housing but also to safeguarding current homeowner investments and enabling future owners to build equity over time. In several neighborhoods, notable progress has been achieved through collaborative efforts that combine the construction of new affordable units with private rehabilitation of existing single-family homes and multi-unit properties. The County will continue to partner with local housing providers and supportive service agencies to stabilize the housing stock and equip low- and moderate-income residents to be successful homeowners and responsible renters.

### **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**

Barriers to affordable housing exist in every community, and Montgomery County continues to examine public policies that may contribute to those barriers. During the past year, the County reviewed existing studies and held both formal and informal discussions with other County departments and nonprofit partners to assess whether policies affecting housing costs or the development, preservation, and

improvement of affordable housing are creating unintended obstacles. This review included tax policies, zoning ordinances, fees and charges, building codes, and housing loan programs and regulations, with particular attention to how these policies may negatively affect housing costs, reduce incentives to develop affordable housing, or discourage rehabilitation and maintenance of existing units.

The County's review of progress toward the Regional Fair Housing Action Plan remains ongoing, with current efforts focused on building codes and the extent to which zoning and construction requirements may affect the availability of accessible units. Montgomery County will continue working with public and nonprofit partners to identify policy barriers and pursue strategies that support the production and preservation of affordable, accessible housing.

## **Discussion**

The rising cost of construction materials, along with ongoing supply chain disruptions, is also delaying the completion of housing units that were expected to come online sooner. The rising cost of construction materials, along with ongoing supply chain disruptions, is also delaying the completion of housing units that were expected to come online sooner.

## **AP-85 Other Actions - 91.220(k)**

### **Introduction**

Below, Montgomery County describes the actions it will undertake to address obstacles to meeting underserved needs, support the preservation and expansion of affordable housing, reduce lead-based paint hazards, help reduce poverty, strengthen institutional capacity, and improve coordination and participation among public and private housing agencies and social service providers.

### **Actions planned to address obstacles to meeting underserved needs**

Although Montgomery County has historically had a substantial supply of affordable housing, many units have habitability issues and are unable to meet Housing Quality Standards. At the same time, many households do not have sufficient income to afford even the lowest-cost market-rate units. Local foreclosures, unemployment, homelessness, and the risk of homelessness continue to compound these challenges. In response, the County will continue to pursue strategies that better meet the needs of underserved households through housing programs and supportive services. Implementation of the 10-Year Homeless Solutions Plan remains a key part of that effort. In addition, the County, United Way, and the City of Dayton have worked collaboratively through a combined funding application process for homeless and housing proposals to maximize resources, take a more holistic approach to community needs, and reduce administrative burden on nonprofit providers.

### **Actions planned to foster and maintain affordable housing**

Montgomery County will continue to work with nonprofit organizations, private developers, and governmental partners to foster and maintain affordable housing throughout the County. In response to the next 10-Year Homeless Solutions Plan, the County will make increased efforts to expand the housing stock, with particular attention to preserving and rehabilitating existing affordable units at risk of loss. These efforts will also support the identification and removal of barriers to affordable housing production and preservation.

The County will continue to monitor the Section 8 housing stock to help prevent the loss of existing affordable units. Montgomery County, the Cities of Dayton and Kettering, local developers, and housing agencies will continue to review lists of affordable units and properties at risk of conversion or deterioration in order to keep them viable and available to low- and moderate-income households.

### **Actions planned to reduce lead-based paint hazards**

Montgomery County has incorporated the U.S. Environmental Protection Agency's Renovation, Repair, and Painting (RRP) requirements and HUD's Title X Lead Rule into its housing rehabilitation programs. Contractor training and education remain essential to reducing lead-based paint hazards. Under the RRP requirements, firms must be certified, renovators must be trained, lead-safe work practices must be

followed, and proper notice must be provided to homeowners and tenants.

The County has previously operated lead hazard reduction efforts in collaboration with the City of Dayton, City of Kettering, Public Health – Dayton & Montgomery County, CityWide Development Corporation, CountyCorp, Rebuilding Together Dayton, East End Community Services, Habitat for Humanity, and Greater Dayton Premier Management. Funding agreements were established with each partner to support implementation. Montgomery County has also recently been awarded a \$3 million HUD Lead Hazard Reduction grant and is completing its Lead Safe Ohio grant activities.

Older housing stock in Montgomery County presents a significant risk for lead exposure. It is estimated that approximately 115,000 housing units, or 76 percent of units occupied by low-income households, may contain lead-based paint. In addition, there are about 60,000 housing units built before 1950, including approximately 26,000 units occupied by low-income households. Given the age of the housing stock, along with economic pressures that can contribute to deferred maintenance, there remains a substantial potential for lead hazards.

Where appropriate, older housing stock that is abandoned and obsolete is demolished to clear the site for new construction and permanently eliminate the lead-based paint hazard. Montgomery County will continue to use rehabilitation, outreach, education, and clearance activities to reduce lead exposure risks and protect the health of children and other vulnerable residents.

### **Actions planned to reduce the number of poverty-level families**

Montgomery County's anti-poverty strategy is to support state and local partners in helping low-income persons achieve economic self-sufficiency and greater economic independence. During FY26, the County will continue coordinating efforts through the County Job Center, where nonprofit service providers offer employment, training, and supportive services to county residents. The Job Center is one of the largest one-stop employment and training centers in the nation, and its public-private partnership includes more than 30 organizations working together to serve as a resource for labor-market exchange, workforce development, and access to financial, medical, and other essential support services that help strengthen quality of life.

The County will also continue working with nonprofit agencies such as Goodwill Easter Seals Miami Valley, Legal Aid, ABLE, the Miami Valley Urban League, the Wesley Center, Omega, East End Community Services, and other community partners to implement anti-poverty strategies.

In addition, Montgomery County will continue to target economic development assistance to small businesses, including the use of CDBG funds to support small and emerging businesses with strong potential to create new jobs. The County will also encourage the inclusion of fully qualified small and emerging businesses as primary contractors and subcontractors whenever possible. Microenterprise

funds are expected to continue supporting businesses with five or fewer employees.

Taken together, these workforce, business development, and supportive service strategies are intended to reduce poverty and improve housing stability. One of the greatest barriers to remaining housed, whether a household is homeless, at risk of homelessness, or low income, is having sufficient income to keep housing costs affordable.

### **Actions planned to develop institutional structure**

Montgomery County's Department of Community and Economic Development (CED), under Business Services, serves as the lead office responsible for administering the Consolidated Plan and its related Annual Action Plans for all jurisdictions within the County outside of the cities of Dayton and Kettering. This office has primary responsibility for coordinating the development of the five-year Consolidated Plan and for ensuring the timely development and implementation of each Annual Action Plan for CDBG, ESG, and HOME programs. CED works in close coordination with a range of key partners and agencies that support the implementation of the Consolidated Plan, including the City of Dayton and the City of Kettering, which function as separate Participating Jurisdictions but collaborate with the County on regional priorities and shared service delivery.

Other key agencies involved in the implementation of the Consolidated Plan include County Corp, which provides specialized housing and supportive services to individuals with mental health challenges; Rebuilding Together Dayton, which supports home repair and rehabilitation services for low- and moderate-income homeowners; and the Miami Valley Fair Housing Center, which provides fair housing counseling, testing, and advocacy to ensure compliance with federal nondiscrimination and fair housing requirements. Greater Dayton Premier Management continues to serve as the primary provider of low-income public housing and administrator of Section 8 tenant-based and project-based rental assistance programs. The Homeless Solution Policy Board serves as the lead policy partner for addressing the needs of the homeless, providing oversight and guidance for ESG-funded activities and broader regional homelessness strategies.

All communities within the Consolidated Plan service area are eligible to submit project proposals during the planning process and throughout the Annual Action Plan cycle. Most areas with concentrations of low- and moderate-income persons have the potential to benefit from one or more CDBG- or HOME-funded project, including housing rehabilitation, public infrastructure improvements, rental assistance, and community service initiatives. Montgomery County staff provide ongoing technical assistance, support, and guidance to participating jurisdictions, public agencies, private service providers, and local non-profit organizations. This assistance is designed to strengthen project design and alignment with Consolidated Plan goals, maximize the impact of community development and housing investments, improve compliance with HUD requirements including environmental reviews, Section 3, and fair housing obligations, and leverage CDBG, HOME, Neighborhood Stabilization Program, and Lead Hazard Control grant funds alongside other local, state, and federal resources to expand the reach and sustainability of community development efforts. Through this coordinated institutional structure, the

County ensures that implementation of the Consolidated Plan is strategic, inclusive, and responsive to the needs of low- and moderate-income residents throughout eligible areas.

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

Montgomery County will continue to work closely with Greater Dayton Premier Management (GDPM), the local housing authority, to support the retention and expansion of affordable housing stock within the County's service area. The County is currently providing financial assistance to GDPM in the Choice Neighborhood area in the City of Dayton, an initiative designed to strengthen neighborhood stability, improve housing conditions, and expand opportunities for low- and moderate-income residents. GDPM will continue its role as the primary provider of low-income public housing and as the administrator of Section 8 tenant-based and project-based rental assistance programs, serving as a critical partner in the County's broader affordable housing strategy.

The Homeless Solutions Policy Board serves as the primary agency managing the Combined Funding Application (CFA) for Housing and Homelessness and the Continuum of Care. HOME and ESG program funds are integrated into this CFA, and Montgomery County's Business Services-CED collaborates with Human Services Planning and Development in the development and implementation of the Consolidated Plan and Annual Action Plans. This coordination ensures that housing and homelessness resources are aligned with regional priorities, that funding decisions reflect shared data and needs assessments, and that ESG and HOME activities are coordinated with broader homeless prevention, rapid rehousing, and supportive service efforts.

Montgomery County will continue to partner with County Corp, Rebuilding Together Dayton, and other housing-related nonprofits in the implementation of housing rehabilitation and economic development programs. These partnerships leverage specialized expertise in home repair, support services for vulnerable populations, and community-based economic development to expand the impact of CDBG and HOME investments. Through this collaborative approach, the County strengthens the capacity of local agencies and nonprofits to deliver affordable housing, maintain safe and decent living conditions, and promote long-term neighborhood revitalization consistent with the goals of the Consolidated Plan.

### **Discussion**

Montgomery County will rely heavily on public and private housing and social service agencies to maintain affordable, decent housing and to ensure that residents have access to supportive services that promote stability and opportunity. The County will continue to work with partners such as Greater Dayton Premier Management, County Corp, Rebuilding Together Dayton, the Miami Valley Fair Housing Center, and other local nonprofit and community-based organizations to expand affordable housing stock, provide home repair and rehabilitation services, deliver rental assistance, and offer fair housing counseling and advocacy. These partnerships are essential to implementing the housing and community development goals of the Consolidated Plan and to leveraging CDBG, HOME, ESG, and related grant

resources effectively.

In addition to housing partnerships, the County will rely on its internal workforce team, as well as allied agencies and service providers, to provide job training, job readiness support, and connections to employment opportunities for low- and moderate-income residents. This includes coordination with local workforce development organizations, career centers, and educational institutions to deliver training programs, resume and interview assistance, and employment placement services. By integrating housing and workforce strategies, Montgomery County aims to address both the economic and housing needs of its residents, supporting long-term self-sufficiency, neighborhood revitalization, and equitable access to opportunity throughout the Consolidated Plan service area.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.220(l)(1,2,4)

#### Introduction

Montgomery County will use CDBG, HOME, and ESG funds to undertake a range of activities throughout its service area, with a focus on improving housing conditions, expanding economic opportunities, and addressing homelessness. CDBG funds will predominantly be used to benefit low- and moderate-income persons, with a small percentage directed toward eliminating spot slum and blight conditions. Eligible CDBG activities will include housing rehabilitation, public infrastructure improvements, demolition of blighted structures, economic development initiatives, and homelessness prevention services. These investments are designed to support neighborhood revitalization, improve access to safe and durable housing, and strengthen local businesses and employment opportunities for residents.

HOME funds will be used primarily for tenant-based rental assistance and capital investments for rental rehabilitation or new construction of affordable rental housing. The County does not expect to use HOME funds for homeowner rehabilitation, allowing rental programs to remain the primary focus of HOME investments. HOME funds will also support downpayment assistance for first-time homebuyers, which can be especially impactful in the current housing market where limited property availability and rapid sales create challenges for working families. By combining rental assistance with targeted homebuyer support, the County aims to expand housing stability and opportunity for low- and moderate-income households across eligible communities.

ESG funds will be used to provide emergency shelter, homelessness prevention services, and rapid rehousing assistance for individuals and families at risk of or experiencing homelessness. These activities are coordinated with the Homeless Solutions Policy Board and the regional Continuum of Care to ensure that ESG resources align with broader strategies for reducing homelessness and improving long-term housing outcomes. Through the combined use of CDBG, HOME, and ESG funds, Montgomery County seeks to address the full spectrum of housing and community development needs, from preserving and expanding affordable housing to supporting economic stability and preventing or resolving homelessness in a coordinated and sustainable manner.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(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 70,000

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
<b>Total Program Income:</b>	<b>70,000</b>

**Other CDBG Requirements**

1. The amount of urgent need activities	0
<pre>&lt;TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]&gt;</pre>	
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(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other forms of investment will be used beyond interest bearing loans, non-interesting loans and deferred loans and grants.

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:

Montgomery County will utilize recapture requirements to ensure that housing assistance provided through CDBG, HOME, and related programs is used consistently with program objectives and to protect the public investment over the required affordability period. Under these requirements, the assisted property owner agrees to maintain the home as their primary residence, to not sell or transfer the property without prior consent from the County, and to not use the home as an income-producing or investment property. These conditions are designed to ensure that assistance benefits households in need of stable, long-term housing and that the property remains aligned with

the affordable housing goals of the Consolidated Plan.

In addition, the homeowner agrees to repay assistance if the property is sold or otherwise transferred prior to the end of the designated affordability period. This recapture provision enables the County to recover a portion of the assistance for reinvestment in future housing and community development activities, thereby extending the impact of limited federal and local resources. By incorporating these recapture requirements into all applicable assistance agreements, Montgomery County strengthens the integrity of its housing programs, ensures compliance with federal regulations, and supports the continued availability of affordable housing opportunities for low- and moderate-income residents throughout the Consolidated Plan service area.

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:

Montgomery County will apply HOME fund recapture requirements in accordance with 24 CFR 92.254(a)(4), basing the affordability period on the amount of HOME assistance provided to the homebuyer. Under federal rules, the minimum period of affordability is five years for HOME assistance of less than \$15,000, ten years for assistance between \$15,000 and \$40,000, and fifteen years for assistance exceeding \$40,000. The amount subject to recapture is the total HOME funds that directly assisted the homebuyer, including any development subsidy reflected in the reduced purchase.

To ensure affordability of units acquired with HOME funds, the County will require property owners to maintain the home as their primary residence, prohibit sale or transfer without prior County consent, and prohibit use of the home as an income-producing or investment property. If the property is sold or transferred before the end of the applicable affordability period, the homeowner must repay a portion of the HOME assistance based on the amount subject to recapture. These resale and recapture guidelines protect the public investment, maintain long-term affordability, and ensure that HOME-assisted housing continues to serve low- and moderate-income households throughout the Consolidated Plan service area.

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:

No debt will be refinanced using HOME funds.

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)).

If applicable to a planned HOME tenant-based rental assistance (TBRA) activity, Montgomery County will consider a preference for persons with special needs or disabilities, consistent with 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii). While the County currently does not have a finalized preference structure for TBRA, it may adopt such a preference in future Annual Action Plans if TBRA activities are included. Any preference established would be documented in the Annual Action Plan and applied in a manner consistent with fair housing and nondiscrimination requirements, ensuring that individuals with special needs or disabilities are given appropriate consideration in the allocation of rental assistance resources.

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)).

If applicable to a planned HOME tenant-based rental assistance (TBRA) activity, Montgomery County may adopt a preference for a specific category of individuals with disabilities, such as persons with HIV/AIDS or chronic mental illness, to narrow the gap in benefits and services received by such persons. Such a preference, if included in a future Annual Action Plan, would be designed to ensure that individuals with heightened housing needs and limited access to supportive services are prioritized for rental assistance, thereby reducing disparities in housing stability and access to critical health and social services.

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).

If applicable to a planned HOME rental housing project, Montgomery County may adopt a preference or limitation designed to address specific community needs, such as prioritizing units for households with special needs, families transitioning from homelessness, or other vulnerable populations. Any such preference or limitation would be documented in the Annual Action Plan and implemented in a manner consistent with 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii). The County will ensure that preferences are not administered in a way that limits opportunities for persons on any basis prohibited by the laws listed under 24 CFR 5.105(a), including race, color, religion, sex, disability, familial status, or national origin.

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

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

Montgomery County has adopted written standards for providing ESG assistance that were developed through a multi-jurisdictional work group with community input and were informed by earlier HPRP standards. These standards have been revised to reflect the more limited level of ESG resources and the need for increased targeting. The County and its partners will continue to review and refine these policies and procedures and will pursue additional funding sources to support rapid rehousing, targeted homelessness prevention, and diversion activities.

For shelter diversion and homelessness prevention, families remain the primary focus because of the significant impact homelessness can have on children's education and social development. Families may be considered for diversion when they seek entry into shelter, and prevention efforts will target vulnerable households through coordinated outreach with systems and organizations such as child welfare agencies, school districts, Head Start programs, food pantries, and other providers serving at-risk families. To be eligible, families must meet the ESG definition of "at risk of homelessness" and present locally identified risk factors, including young parent age, young children in the household, large family size, extremely low income, or a recent history of homelessness.

For rapid rehousing, Montgomery County will prioritize households that are literally homeless, including individuals and families residing in shelter or places not meant for human habitation. Rapid rehousing is intended to provide the limited financial assistance and housing-focused case management needed to help households quickly exit homelessness and stabilize in permanent housing. Through ESG-funded assistance, the County and its partners will also work to connect households to employment services, mainstream benefits, and other community supports that can reduce the likelihood of future housing instability.

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

The Continuum of Care-managed Homeless Management Information System (HMIS) collects comprehensive data on all assisted clients from initial intake through program exit. A centralized intake process, originally developed for the local HPRP program, captures standardized information to assess eligibility, document client needs, and support coordinated case management across the Continuum of Care. This centralized intake process will be modified to align with ESG requirements and to ensure that all data collected is consistent with HUD reporting obligations.

All case managers working with clients will complete the centralized intake process to determine initial eligibility for ESG assistance. If a client is determined to be initially eligible, the case manager

will complete the full ESG Client Application, which includes demographic information, income verification, and details about the client's current housing and household status. The ESG Client Application has been adapted from the existing HPRP Client Application, with modifications to meet updated ESG regulations and documentation standards.

Once the Client Application is complete, the case manager will work collaboratively with the client to identify suitable, stable housing options and to secure any necessary housing inspections or other program requirements. This process ensures that ESG-assisted households are matched to appropriate housing solutions, that all eligibility and compliance requirements are met, and that HMIS data is accurately maintained throughout the duration of assistance.

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).

Montgomery County will make ESG sub-awards to private nonprofit organizations, including community and faith-based organizations, through a structured, open, and competitive process that is integrated with the region's Combined Funding Application (CFA). The County currently contracts with local nonprofit providers for a range of services, including emergency shelter, homelessness prevention, and rapid rehousing. For example, Montgomery County has an existing agreement with St. Vincent DePaul to operate the Men's Gateway Shelter and the Women & Family Gateway Shelter. Providers for prevention and rapid rehousing services have varied over time, based on the availability of resources, partner capacity, and program priorities.

The CFA process serves as the primary mechanism for identifying and selecting ESG service providers. During the CFA, the County and the Continuum of Care evaluate proposed service models, organizational capacity, and geographic and demographic needs to determine which organizations will be awarded ESG sub-awards. This process is designed to be open and competitive, allowing qualified nonprofits to submit proposals for shelter, prevention, rapid rehousing, and related supportive services. However, the County also recognizes that the number of local partners with the capacity to undertake certain specialized roles in the homelessness continuum is limited, and selections will reflect both competitive review and the practical realities of provider availability.

ESG sub-awards will be formalized through written agreements that specify the scope of services, performance standards, reporting requirements, compliance obligations, and the allocation of funds. These agreements will ensure that all sub-recipient activities are consistent with the Consolidated Plan, Annual Action Plan, and HUD requirements for ESG. Through this approach, Montgomery County will maintain a coordinated, equitable, and transparent process for distributing ESG resources to private nonprofit organizations while supporting the continuity of critical services for individuals and families experiencing or at risk of homelessness.

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.

Montgomery County can meet the homeless participation requirement under 24 CFR 576.405(a) through its ongoing collaboration with the Homeless Solutions Policy Board (HSPB) and the regional Continuum of Care (CoC). The County works closely with HSPB staff to share information about funding recommendations for homeless programs and to ensure that policies and funding decisions reflect the perspectives and needs of individuals who are currently homeless or formerly homeless.

The implementation of the HEARTH Act has resulted in changes to the composition of the Homeless Solutions Policy Board and the Continuum of Care, including the inclusion of representatives who are currently or formerly homeless. These representatives participate in board meetings, policy discussions, and funding review processes, providing direct input on program design, service delivery, and resource allocation. Through this structured participation, Montgomery County ensures meaningful consultation with homeless and formerly homeless individuals in the development and implementation of ESG-funded activities, eliminating the need for an alternative outreach plan.

#### 5. Describe performance standards for evaluating ESG.

Montgomery County will evaluate ESG-funded activities using performance standards that focus on the effectiveness of services in addressing homelessness and improving housing stability. Key performance standards include:

- Targeting assistance to those who need it most, with priority given to households that are literally homeless, at risk of homelessness, or experiencing the most severe housing and economic challenges.
- Reducing the number of families and individuals who enter shelter by strengthening prevention and diversion services and providing timely financial assistance and case management.
- Reducing the length of stay in shelter for families and individuals through rapid rehousing strategies, expedited housing searches, and coordinated case management.

These performance standards will be measured against the Montgomery County Continuum of Care (CoC) indicators, which track regional outcomes such as shelter entries, shelter exits, return to homelessness, time to housing, and client demographics. By aligning ESG performance with CoC metrics, the County ensures that local ESG activities are evaluated within the broader context of regional homelessness trends and outcomes.

Montgomery County's Business Services-Community and Economic Development (CED) has primary administration responsibility for Community Planning and Development (CPD) funds, including

CDBG, HOME, and ESG. The County's Human Services Planning and Development Office has primary responsibility for the Continuum of Care and for administering several related Human Services Levy projects, which are funded through a locally raised levy renewed every six years. This division of responsibilities ensures coordinated oversight of housing, homelessness, and supportive service programs, with Business Services-CED focusing on funding administration and compliance, and Human Services Planning and Development focusing on CoC coordination, service integration, and performance monitoring.

## **Discussion**

By aligning performance standards with CoC indicators and leveraging the strengths of both Business Services-CED and Human Services Planning and Development, the County ensures that ESG-funded activities are targeted to those most in need, that shelter use is reduced, and that households are moved quickly into stable housing. These efforts support the broader goals of the Consolidated Plan and Annual Action Plan to prevent and reduce homelessness, strengthen regional coordination, and promote long-term housing stability for vulnerable individuals and families throughout Montgomery County.

## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b> OH505 CoC
	<b>List the name of the organization or individual who originated the data set.</b> Dayton/Kettering/Montgomery County CoC
	<b>Provide a brief summary of the data set.</b> Data included 2012 CoC application
	<b>What was the purpose for developing this data set?</b> This information is necessary to receive CoC funds and to implement homeless/homelessness prevention strategies.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Data is very comprehensive; data is collected from service providers, PIT counts, etc.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> FY12 CoC application, submitted January 2013
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Projects have been awarded but grant agreements not received yet.
2	<b>Data Source Name</b> Ohio Economic Profile-Montgomery County
	<b>List the name of the organization or individual who originated the data set.</b> Office Department of Job and Family Services, Office of Workforce Development
	<b>Provide a brief summary of the data set.</b> Ohio Economic Profile for Montgomery County, including number in workforce, occupations, commuting times, those who live in county and work out of county
	<b>What was the purpose for developing this data set?</b> prepared by State to show economic status of counties throughout the state
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> published July 2021
	<b>Briefly describe the methodology for the data collection.</b> data came from Bureau of Labor Market Information

<p><b>Describe the total population from which the sample was taken.</b></p> <p>all Montgomery County population</p>
<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>this study was completed independently of Montgomery County, and the research methods are not known</p>