

# Executive Summary

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

### 1. Introduction

The City of Dayton receives funding annually from the United States Department of Housing and Urban Development (HUD) for implementation of the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). To receive this funding, the City must develop a five-year Consolidated Plan that guides policy and program development during the next five years of available allocations.

The Consolidated Plan corresponds to the next five program years, beginning on January 1, 2026 and ending December 31, 2030, and articulates the long-term goals for federal funding within the City of Dayton. There are three general guiding goals that define the Consolidated Plan and its intent:

1. Providing **decent housing** by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing;
2. Providing a **suitable living environment** through safer, more livable neighborhoods, greater integration of LMI residents throughout the city, and increased housing opportunities and reinvestment in deteriorating neighborhoods; and
3. Expanding **economic opportunities** through the creation/retention of livable-wage jobs, workforce training programs, homeownership opportunities, and development activities that promote long-term community viability and the empowerment of LMI persons to achieve self-sufficiency.

Through the Consolidated Plan, the City of Dayton identifies three primary federal funding sources:

1. **Community Development Block Grant (CDBG):** The primary objective of this program is to develop urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for LMI persons and households. Funds can be used for a variety of activities, including housing rehabilitation and construction, homeownership assistance, lead-based paint (LBP) detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers for persons with disabilities, public services, rehabilitation of commercial or industrial buildings, and loans and grants to businesses.

2. **HOME Investment Partnerships Program (HOME):** The HOME program provides funds for the development and rehabilitation of affordable rental and owner-occupied housing for LMI households. HOME funds can be used for activities that promote affordable rental housing and homeownership by LMI households, including rehabilitation and construction, homebuyer assistance, and tenant-based rental assistance.
3. **Emergency Solutions Grant (ESG):** The ESG program provides federal funds for basic shelter and essential supportive services for homeless persons. ESG funds can be used for shelter facility operating costs, grant administration, and short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

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

In addition to the overarching goals of providing decent housing, a suitable living environment, and expanding economic opportunities, the development of the Consolidated Plan is guided with the requirement of meeting one of the three National Objectives which are the foundation of the HUD programs:

- Benefitting low- and moderate-income persons;
- Addressing slum or blight; or
- Meeting a particular urgent community development need.

Dayton's Consolidated Plan describes the priority community development needs eligible for assistance under the CDBG, HOME, and ESG programs, including an assessment of housing, homelessness, public facilities, infrastructure improvements, public services, accessibility, historic preservation, economic development, and planning needs. The Consolidated Plan includes both long-term and short-term community development objectives that have been developed to address the goals of the CDBG, ESG, and HOME Programs, while meeting the National Objectives, all to be realized through the execution of the Consolidated Plan.

### 2026-2030 Consolidated Plan Goals

1. Expanding, Maintaining, and Improving Affordable Housing
2. Revitalization of Neighborhoods
3. Infrastructure Improvements
4. Demolition of Abandoned Structures
5. Workforce Development

6. Addressing Homelessness and At-Risk Homelessness
7. Public Services
8. Planning and Program Administration

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

The past performance of the City of Dayton in the administration and implementation of the CDBG, HOME, and ESG programs has fulfilled the requirements of the federal legislation that created these programs. Through years of effective planning, partnership, and monitoring, the programs have facilitated affordability for decent housing, availability and accessibility of a suitable living environment, sustainability of a suitable living environment, and accessibility to economic opportunities in the greater-Dayton area. At the end of each program year, the City of Dayton prepares the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER identifies funds expended and activities undertaken throughout the program year to meet the goals established within the Consolidated Plan.

The City of Dayton continually strives to meet the goals established in the Consolidated Plan and ultimately improve the lives of its residents.

During the prior Consolidated Plan, it was noted that the receipt of annual allocations was significantly delayed by Federal budget negotiations. In 2021-2025, the annual funding allocation was not received until Fall of each program year, approximately 9 to 11 months after the start of the program year on January 1. For our annual infrastructure projects like residential street resurfacing, demolition, and park capital improvements, this significantly delayed the start of projects, with most projects now operating almost a full year behind to accommodate funding delays.

While the City made great gains in addressing the goals and priority needs established in the 2016-2020 Consolidated Plan, many of those goals and needs are still desired by the community. Additionally, the City received guidance from HUD after the 2019 CDBG monitoring and has opted to discontinue the funding of Housing Inspection/Code Enforcement activities under the new Consolidated Plan.

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

To encourage and ensure public participation in the Consolidated Plan process, the City of Dayton created the “Citizen Participation Plan for the Department of Housing & Urban Development (HUD) Programs” in 2003. In 2016, the City of Dayton Public Participation Plan superseded this document to

better meet the Citizen Participation and Consultation requirements as defined in 24 CFR Part 91.105, 24 CFR Part 91.401, and 24 CFR Part 91.100. Through the COVID-19 Mega-Waiver issued by HUD, the City's Public Participation Plan was amended in May 2020. This amendment responded directly to the impacts of COVID-19, allowing for virtual public hearings, shorter periods of public notice, and shorter periods of public comment to accommodate the fast-changing landscape of a global pandemic. While the Mega-Waiver has expired, this provided the opportunity for the public and board members to acknowledge that hosting solely in-person public hearings and meetings could present a barrier to accessibility for those who wish to attend but may not have transportation or the ability to appear in-person. Because of the virtual option allowed during COVID, Community Development staff began hosting all public hearings and CNDAB meetings both in-person and virtually.

The purpose of this Public Participation Plan is to provide for and encourage residents to participate in the development of the Consolidated Plan, Annual Action Plan, any substantial amendment to the Consolidated or Action Plan, and the Consolidated Annual Performance and Evaluation Report. The CNDAB is established by the City Manager as an advisory board and public participation mechanism for HUD programs. The CNDAB participates in developing and reviewing proposals and suggestions for projects and activities for each program year. It provides a public voice to the process and assists the City in assuring that program information is made available to all concerned residents.

The primary purpose of CNDAB is to:

- Review and recommend priorities for the City's use of federal funds from HUD, for both operating and capital programs/projects. These HUD funds include, but are not limited to, CDBG, HOME and ESG.
- Review and recommend, based on the City's adopted Consolidated Plan, allocations and/or amendments of the City's CDBG, HOME and ESG federal entitlement dollars to the City Manager.
- The CNDAB is the focal point for the development and implementation of the Consolidated Plan and the Annual Action Plan. The board serves as a public review process providing guidance, reviewing and recommending policies and/or processes, making recommendations and advocating for the use of community resources.

The membership is made up of twelve (12) members. There are seven (7) at-large members, 7 At Large Members Representing LMI persons or households within their neighborhoods with a minimum of one (1) non-native English speaker. There are two (2) LMI Representative Organizations; one (1) representative of Greater Dayton Premier Management, and one (1) public or assisted housing resident representative. There are three (3) City representatives, one member from each of the following offices: Department of Management and Budget; Planning, Neighborhoods, & Development; and Public

Works. There is one (1) Chairperson who serves as a non-voting member, with the exception of voting in the event of a tie. Nominations for board representatives are made by the Director of the Department of Planning, Neighborhoods, and Development. The City Manager appoints members to the board for two- or three-year staggered terms.

All information and processes related to the Consolidated Plan, Action Plan, CAPER, allocation processes, and general policy and program issues concerning HUD's programs are brought before the CNDAB. Residents and stakeholders are welcome and encouraged to attend the CNDAB meetings, which are public meetings held on the 2nd Monday of every month.

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

During the development and approval of the 2026-2030 CP and 2026 AP, the City of Dayton provided 4 public hearings and a public comment period. No comments were received during the public comment period. The responses to the summarized comments can be found in the Attachment "2026-2030 Consolidated Plan Citizen Participation Comments".

### **Public Hearing #1 – 4/5/2025**

City of Dayton staff presented at the annual Neighborhood Conference to highlight accomplishments, consolidated planning efforts and garner feedback.

### **Public Hearing #2 – 8/11/2025**

### **Public Hearing #3 – 9/8/2025**

### **Public Hearing #4 – 10/13/2025**

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

All comments received during the development of the 2026-2030 Consolidated Plan were accepted and can be seen on the Public Comments Summary attachment.

## **7. Summary**

The City of Dayton identifies the following Priority Needs:

- Revitalization of Neighborhoods
- Quality of Affordable Housing
- Expansion of Economic Opportunities
- Addressing Homelessness
- Provision and Coordination of Public Services

The goals established by the City of Dayton to meet the Priority Needs include:

1. Expanding, Maintaining, and Improving Affordable Housing
2. Revitalization of Neighborhoods
3. Infrastructure Improvements
4. Demolition of Abandoned Structures
5. Workforce Development
6. Addressing Homelessness and At-Risk Homelessness
7. Public Services
8. Planning and Program Administration

## The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	DAYTON	Dept. of Planning, Neighborhoods, & Development
HOME Administrator	DAYTON	Dept. of Planning, Neighborhoods, & Development
ESG Administrator	DAYTON	Dept. of Planning, Neighborhoods, & Development

**Table 1 – Responsible Agencies**

### Narrative

The City of Dayton’s Department of Planning, Neighborhoods, & Development is responsible for development and completion of the 2026-2030 Consolidated Plan as well as administration of the City’s annual CDBG, HOME, and ESG allocations.

### Consolidated Plan Public Contact Information

Individuals seeking to comment or request additional information should contact the Community Development Division staff.

#### Address

101 W. Third Street – P.O. Box 22

Dayton, OH 45402

#### Phone

(937)333-3807

Email

[commdev@daytonohio.gov](mailto:commdev@daytonohio.gov)

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

### **1. Introduction**

The City of Dayton consulted with a number of local agencies in an effort to demonstrate a commitment to identifying priority needs as part of the consolidated planning process. Engaging the participation of public agencies and non-profits in a collaborative manner is evident not only in the consolidated planning process, but in the administration and implementation of the programs awarded Entitlement funding. This is particularly evident through the establishment of various boards and groups used to facilitate this collaboration and strengthen the connection between public agencies, non-profits, and the community they serve.

### **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)).**

The City of Dayton is a member of the Dayton – Montgomery County Continuum of Care, as well as the Homeless Solutions Policy Board. Through that work the City participates in the Collective Impact process where the goal is to have community partners working together to address identified community needs. This work breaks down silos and encourages collaboration between all agencies working with our most vulnerable populations. For example, housing providers have formed the Dayton Home Repair Network. The Dayton Home Repair Network (DHRN) is a coalition of organizations collaborating to provide home repair, weatherization, and energy efficiency services to under-resourced households.

Providers noted during Consolidated Plan feedback sessions that the biggest barrier to bringing more affordable units online and increasing housing supply seems to be funding and budgetary constraints. Therefore, pooling resources is the most effective way to leverage limited funding in order to increase housing quality and housing stock.

Provision and coordination of public services is a Priority Need within this Consolidated Plan. The City of Dayton will administer activities to encourage coordination with existing service providers for increasing youth and senior activities; expanding educational and tutoring programs; addressing the need for addiction services and marketing existing services; and working with Montgomery County in a concerted effort to develop a coordinated service delivery system.

**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**

To best meet the needs of homeless persons, chronically homeless persons and families, and persons at risk of becoming homeless, the City participates in a regional approach to addressing homelessness. In order to ensure that a cohesive, coordinated, and comprehensive approach is utilized, the Cities of Dayton and Kettering, along with Montgomery County, work in tandem to identify homeless needs, set priorities and goals, and develop a strategy to address the established needs.

The City of Dayton is a participating jurisdiction in the Dayton-Kettering-Montgomery County Continuum of Care (Continuum) and the associated Homeless Solutions Policy Board. The Homeless Solutions Policy Board (HSPB) is the primary agency that manages the funding and programs associated with the Emergency Housing Coalition and Continuum of Care. HSPB allocates the collective funding of its partner jurisdictions, establishes performance standards, and provides program evaluation for the local CoC and ESG programs. Both the HSPB and the Continuum are guided by the Homeless Solutions 10-Year Community Plan, the guiding document for programs to end chronic homelessness and reduce overall homelessness within Montgomery County.

**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**

The City of Dayton participates in the Dayton / Kettering / Montgomery County Continuum of Care and the Homeless Solutions Policy Board. The Homeless Solutions Policy Board is the primary agency managing the Emergency Housing Coalition and Continuum of Care, and it is through this Policy Board that the allocation of funding, performance standards, and program evaluation for the Dayton / Kettering / Montgomery County Continuum of Care programs, including the ESG Program, are implemented.

The Homeless Solutions Policy Board and the Continuum of Care are guided by the Homeless Solutions 10-Year Community Plan to end chronic homelessness and reduce overall homelessness within Montgomery County. Dayton also has a representative on both the Executive Committee of the HSPB and the Program Performance & Evaluation Committee (formerly the Continuum of Care Committee), the committee responsible for ensuring that the Continuum of Care's programs are effective and comply with the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act regulations.

Through this board and committee, the joint Continuum provides a competitive application through which eligible organizations may apply to receive funding from the Continuum of Care and ESG programs. This allows the Continuum to seek ingenuity in serving the homeless community while ensuring that programs meet the guidelines and requirements of their governing regulations.

**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>	Community and Neighborhood Development Advisory Board
	<b>Agency/Group/Organization Type</b>	Housing Planning organization Community Development
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	CNDAB and the City of Dayton Department of Planning, Neighborhoods, and Development meet regularly to discuss the administration and implementation of the HUD programs and to meet the citizen participation requirements in an organized manner. The Board met on several occasions to discuss housing and community development needs, and to review the goals of the previous Consolidated Plan and achievements made to reach those goals. An open dialogue followed regarding the current housing and community development needs, as well as suggestions on how to address current needs through the HUD programs. The Community Needs Survey was distributed, reviewed, and requested to disseminate.
2	<b>Agency/Group/Organization</b>	City of Dayton Department of Planning, Neighborhoods, & Development
	<b>Agency/Group/Organization Type</b>	Housing Community Development Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Community Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	PND staff provided input on their desires for the priorities and goals associated with the Consolidated Plan. Community Development staff discussed the ConPlan at a staff meeting as it relates to housing and community development needs, and to review the goals of the previous Consolidated Plan and achievements made to reach those goals. Discussion on program expenditures, the effectiveness of our Competitive Process for CDBG, and the desire to establish a HOME Competitive Process ensued. Staff commented on current needs and suggested solutions to address them. The Community Needs Survey was distributed, reviewed, and requested to disseminate.
3	<b>Agency/Group/Organization</b>	Montgomery County Housing and Homeless Solutions
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	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>	The funding determinations and programmatic oversight by the Homeless Solutions Policy Board were consulted during the consolidated planning process. This collaboration is an integral part of addressing the housing needs of individuals and families who are homeless or are at risk of becoming homeless throughout the city.
4	<b>Agency/Group/Organization</b>	Housing Providers Focus Group
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs

		Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	<p>Housing providers met to discuss housing topics connected to the Consolidated Plan, such as implementation of housing programs throughout the City, housing problems throughout the City, the needs and types of housing desired throughout the city, and the effectiveness of building a coalition of housing providers to better leverage resources. The Dayton Home Repair Network (DHRN) is a coalition of organizations collaborating to provide home repair, weatherization, and energy efficiency services to under-resourced households.</p> <p>The housing providers focus group noted the biggest barrier to bring more affordable units online and increase housing supply seems to be funding and budgetary constraints. Therefore, pooling resources is the most effective way to leverage limited funding in order to increase housing quality and housing stock.</p>
6	<b>Agency/Group/Organization</b>	Economic Development Focus Group
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization Business Leaders Civic Leaders Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy Community Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Economic development discussions focused on the continued need for workforce training/development and to improve and retain businesses. Affordable Housing is now considered an economic development issue due to shortage of units for workers. Small businesses struggle with capital and growth as access to capital remains a major barrier.

7	<b>Agency/Group/Organization</b>	Public Service Providers Focus Group
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with public service providers gave insight into the continued need for services for LMI individuals and households. Many providers see a need for additional funding to support services such as infrastructure, affordable housing and homelessness services, and preventative services such as right to counsel, down payment assistance, housing counseling, financial wellness services to help with the cost burden and affordable housing needs within the City.
8	<b>Agency/Group/Organization</b>	Housing Developers Focus Group
	<b>Agency/Group/Organization Type</b>	Oberer Dublin Capital Habitat for Humanity
	<b>What section of the Plan was addressed by Consultation?</b>	
	<b>How was the Agency/Group/Organization consulted</b>	Efforts to increase affordable housing units, including PSH.

	<b>and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
9	<b>Agency/Group/Organization</b>	Demolition and Public Facilities Focus Group
	<b>Agency/Group/Organization Type</b>	Services- Demolition Services- Public Facilities COD Nuisance Abatement Staff County Land Bank
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation with demolition and public facilities providers gave insight into the continued need for more funding for demolition and paving of roads and alleys. Many providers highlighted the need for more parks and accessibility improvements throughout city neighborhoods. This consultation provided insight into how demolition and public facilities activities may need a larger funding allocation in future years.

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

Not applicable. All agencies contributing to the Housing and Community Development needs of the City of Dayton were consulted.

**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	Dayton/Kettering/Montgomery County Continuum of Care	The Strategic Plan goals support the goals established in the Homeless Solutions Community 10-Year Plan for Ending Chronic Homelessness and Reducing Overall Homelessness. The Housing and Homeless Solutions Manager was a key contributor in establishing goals for the Strategic Plan.

Dayton Forward: 2040 Comprehensive Plan (2023)	City of Dayton	The goals of the Strategic Plan support the Housing, Land Reutilization, and Open Space portions of the Dayton Forward: 2040 Comprehensive Plan. Having this local strategy is important to accommodate the housing and community development needs of the area’s LMI populations.
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**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))**

The Montgomery County Homeless Solutions Policy Board is the agency tasked with the oversight and management of the Emergency Housing Coalition and Continuum of Care. The funding determinations and programmatic oversight by the Homeless Solutions Policy Board were consulted during the consolidated planning process. This collaboration is an integral part of addressing the housing needs of individuals and families who are homeless or are at risk of becoming homeless throughout the city.

Greater Dayton Premier Management (GDPM) is a HUD-funded housing authority. GDPM serves as the primary provider of low-income affordable housing throughout Montgomery County and the City of Dayton. Programs administered by GDPM include the Public Housing Program and the Housing Choice Voucher Program. During the consolidated planning process GDPM’s plans for upcoming projects, programs, and initiatives were consulted in the Housing Providers focus group forum.

**Narrative (optional):**

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

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

The requirements of Dayton’s Citizen Participation Plan were met during the draft development phase, once the 2026 annual allocations were announced, and after the allocations and initial goal development information was analyzed.

The City of Dayton provided four public hearings and 1 public comment period to encourage public participation and consultation.

- The first opportunity occurred during the draft development phase, and a public notice was published in the Dayton Daily News announcing a 30-day comment period from September 25, 2020, through October 26, 2020. The public notice also included information about the public hearing and presentation on the Consolidated Plan and Action Plan draft documents that occurred on October 12, 2020, during the regularly scheduled Community and Neighborhood Development Advisory Board (CNDAB) meeting.
- The second opportunity occurred during the allocation development phase, and a public notice was published on the City’s website about the public hearing and presentation on the Consolidated Plan and Action Plan documents that occurred on April 12, 2021, during the regularly scheduled Community and Neighborhood Development Advisory Board (CNDAB) meeting.
- The third opportunity occurred during the allocation development phase, and a public notice was published in the Dayton Daily News announcing a 30-day comment period from May 10, 2021, through June 10, 2021. The public notice also included information about the public hearing and presentation on the Consolidated Plan and Action Plan documents that occurred on May 10, 2021, during the regularly scheduled Community and Neighborhood Development Advisory Board (CNDAB) meeting.
- The fourth opportunity occurred during the allocation finalization phase, and a public notice was published in the Dayton Daily News announcing a 30-day comment period from May 27, 2021, through June 27, 2021. The public notice also included information about the public hearing and presentation on the Consolidated Plan and Action Plan documents that occurred on June 14, 2021, during the regularly scheduled Community and Neighborhood Development Advisory Board (CNDAB) meeting.

**Underway -- All public comments will be made available in the final draft submitted to HUD.**

Each public notice also provided information for the process of requesting draft copies of the Consolidated Plan, Public Participation Plan, and Action Plan, as well as submitting comments. Written comments could be submitted to Community Development Staff at [commdev@daytonohio.gov](mailto:commdev@daytonohio.gov), and questions could be submitted by calling (937) 333-3807.

Additional public participation was garnered through the use of surveying tools. A survey was released through Microsoft Forms, and was available on the City’s website beginning April 2025.

### 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	The City of Dayton held four public hearings throughout the Consolidated Plan process.		All comments were accepted.	
2	Newspaper Ad	Non-targeted/broad community	The City of Dayton and the City of Kettering published public notices in the Dayton Daily News giving notice to Public Hearings and describing the		Not applicable. No comments were received.	

			Consolidated Plan process.			
3	Internet Outreach	Non-targeted/broad community	The City of Dayton utilized the City's website, Microsoft Forms, and Social Media platforms (LinkedIn, Facebook, and Instagram) to provide outreach to the community. Through Microsoft Forms, the City made available the Community Needs Survey, which was posted on the City's webpage, disseminated through email, social media, focus group meetings, and distributed at CNDAB meetings.	Survey data shows that a majority of respondents believe Revitalization of Neighborhoods and the Quality of Affordable Housing are the two most important priorities for the City. The data also provided input for the goals established, indicating desires such as home repair programs and affordable rental housing; job creation and retention initiatives; street, sidewalk, and park improvements; after school programs and high-	Not applicable. All comments were accepted.	<a href="https://www.daytonohio.gov/">https://www.daytonohio.gov/</a>

				quality school options; services and quality housing options for seniors; childcare services and job training programs to assist workforce development; and prevention, mental health, and shelter services for homeless populations.		
4	Survey Distribution	Non-targeted/broad community	The City of Dayton used a Microsoft Forms survey to provide outreach to the community. Through Microsoft Forms, the City made available the Community Needs Survey, which was posted on the City's webpage, disseminated through email, social media,	Survey data shows that a majority of respondents believe Revitalization of Neighborhoods and the Quality of Affordable Housing are the two most important priorities for the City. The data also provided input for the goals established,	Not applicable. All comments were accepted.	<a href="https://forms.office.com/g/HAPmUpm3Ku">https://forms.office.com/g/HAPmUpm3Ku</a>

			focus group meetings, and distributed at CNDAB meetings.	indicating desires such as home repair programs and affordable rental housing; job creation and retention initiatives; street, sidewalk, and park improvements; after school programs and high-quality school options; services and quality housing options for seniors; childcare services and job training programs to assist workforce development; and prevention, mental health, and shelter services for homeless populations.		
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**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The information included in the Needs Assessment is based primarily on 2010 Decennial Census Counts as well as 2019-2023 American Community Survey (ACS) 5-year estimates. Additionally, the assessment utilizes 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data. This data provides a detailed analysis of demographic and housing topics for the City of Dayton.

Most of the data is provided through HUD's CHAS system. When applicable, the City has supplemented this data by utilizing 2019-2023 ACS, as it is more current than both CHAS and Census data.

### Population and Housing

In 2023, Dayton's population was 136,741, representing a 3% decline in population since 2010. The total number of households in Dayton decreased by 1% from 2010 to 2023. Single-person households make 43% of the households in the city. Additionally, there are roughly 17,810 (13%) households that have at least one person over the age of 62 and approximately 8,329 of which are single-person households.

Many residents struggle with finding safe and affordable housing. A large number pay more than half their income on housing costs, and there simply aren't enough affordable units to meet demand. Aging housing and rising rents have increased risks of displacement, especially for seniors, people with disabilities, and low-income families.

### Income and Poverty

Homelessness remains a critical issue, affecting individuals, families, and youth. There is a pressing need for more permanent supportive housing, shelter options, and outreach services, particularly for those experiencing chronic homelessness or sleeping unsheltered. Vulnerable groups such as veterans, survivors of domestic violence, immigrants, and LGBTQ+ individuals face unique barriers and require targeted support.

Beyond housing, the community requires investments in public infrastructure, healthcare, childcare, job training, and neighborhood safety to promote stability and economic opportunity.

In summary, addressing these interconnected needs is essential to building a stronger, more inclusive community and reducing homelessness and housing insecurity.

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

### Summary of Housing Needs

Dayton is undergoing a period of economic change alongside a slight decline in population. Over recent years, the city has seen a 3% drop in population and a 1% decrease in total households, pointing to a modest shrinkage likely driven by outmigration, aging demographics, or fewer new households forming. Despite this, the economic picture shows significant growth: median household income has increased by 48%, median home values by 18%, and median rent by 46%. These rising costs, especially in rent, are outpacing many residents' ability to keep up, creating a growing affordability gap.

A closer look at household data reveals who is most affected. More than 10,000 small family households in Dayton earn less than 80% of the area's Housing Area Median Family Income (HAMFI), which is currently \$93,800. Large families are especially concentrated in the lowest income brackets, as are households with elderly residents and those with young children. In fact, the majority of households with children under 6 and a significant number of seniors fall into income groups that qualify as low- or very low-income. These groups are the most likely to face housing instability, overcrowding, or cost burdens, particularly if they are renters.

This situation reinforces the City of Dayton's commitment to addressing housing challenges through its Consolidated Plan. Planned initiatives include housing rehabilitation, down payment and repair assistance, ADA accessibility improvements, new affordable and mixed-income housing, and programs to help seniors age in place. These efforts are focused on supporting households earning below 80% of HAMFI those most in need of stable, affordable housing.

In summary, Dayton is a city in transition. While economic indicators are improving, the benefits are not reaching all households equally. Rising housing costs are making it harder for low- and moderate-income families, seniors, and renters to keep up. Targeted, equity-focused housing strategies remain essential to ensure that all Dayton residents have access to safe, affordable homes in the years ahead.

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	141,527	136,741	-3%
Households	58,404	57,953	-1%
Median Income	\$29,368.00	\$43,454.00	48%

**Table 2 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**  
2019-2023 American Community Survey (ACS) Data

U.S. Census Bureau, 2019-2023 American Community Survey, Table DP05: ACS Demographic and Housing Estimates  
 U.S. Census Bureau, 2019-2023 American Community Survey, Table S2503: Financial Characteristics  
 U.S. Census Bureau, 2010 Census, Table P1: Total Population  
 U.S. Census Bureau, 2010 Census, Table H13: Household Size  
 U.S. Census Bureau, 2006-2010 American Community Survey, Table S1903: Median Income

**Data Source Comments:**

### Number of Households Table

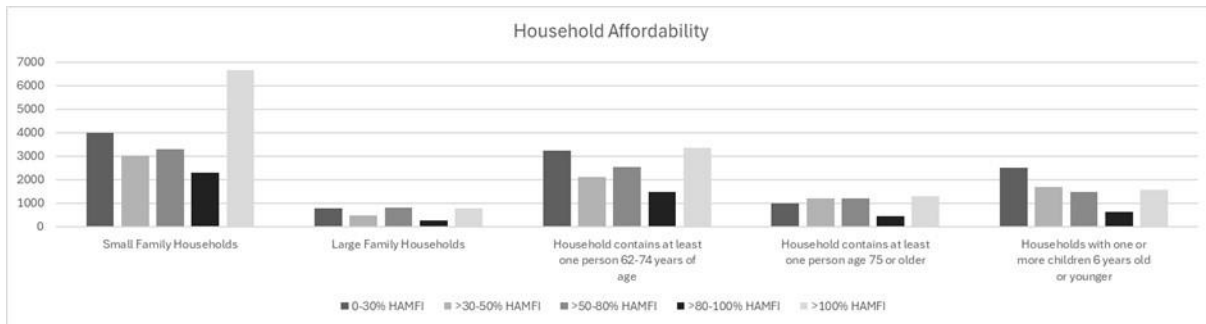
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	15,280	9,080	10,965	5,570	15,675
Small Family Households	4,005	3,020	3,305	2,295	6,660
Large Family Households	795	480	805	260	775
Household contains at least one person 62-74 years of age	3,220	2,105	2,535	1,465	3,370
Household contains at least one person age 75 or older	980	1,205	1,195	445	1,290
Households with one or more children 6 years old or younger	2,520	1,675	1,475	635	1,565

**Table 3 - Total Households Table**

**Alternate Data Source Name:**  
 2017-2021 CHAS Data

U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 5: Tenure by Housing Unit Problems by Household Income by Elderly Status.  
 U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 7: Tenure by Household Income by Household Type by Housing Cost Burden.  
 U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 13: Tenure by Year Structure Built by Household Income by Presence of Children.

**Data Source Comments:**



### Household Affordability

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	300	35	60	25	420	4	60	105	15	184
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	0	20	0	80	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	240	70	190	30	530	15	60	80	30	185
Housing cost burden greater than 50% of income (and none of the above problems)	6,010	665	85	0	6,760	1,455	275	110	4	1,844

	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)	2,060	2,675	1,180	75	5,990	1,065	805	695	120	2,685
Zero/negative Income (and none of the above problems)	935	0	0	0	935	325	0	0	0	325

**Table 4 – Housing Problems Table**

**Alternate Data Source Name:**

2017-2021 CHAS Data

**Data Source**

U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 3: Tenure by Housing Unit

**Comments:**

Problem Severity by Household Income.

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	8,670	3,440	1,530	125	13,765	2,545	1,205	995	175	4,920
Having none of four housing problems	3,195	2,130	4,190	2,350	11,865	870	2,305	4,255	2,920	10,350

	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
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 5 – Housing Problems 2**

**Alternate Data Source Name:**

2017-2021 CHAS Data

"Household has negative income, but none of the other housing problems" housing unit problems category is now combined with the "Having none of four housing problems" category.U.S. Department of Housing and Urban

**Data Source**

**Comments:**

Development, 2017-2021 CHAS Data, Table 1: Tenure by Housing Unit Problems by Household Income by Race.

### 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	2,650	1,240	465	4,355	0	260	170	430
Large Related	595	200	50	845	0	65	75	140
Elderly	1,930	750	95	2,775	0	600	434	1,034
Other	3,405	1,205	660	5,270	860	180	175	1,215
Total need by income	8,580	3,395	1,270	13,245	860	1,105	854	2,819

**Table 6 – Cost Burden > 30%**

**Alternate Data Source Name:**

2017-2021 CHAS Data

U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 7: Tenure by Household

**Data Source**

**Comments:**

Income by Household Type by Housing Cost Burden.

### 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	2,165	215	0	2,380	0	75	0	75



**Table 9 – Crowding Information – 2/2**

**Alternate Data Source Name:**  
2017-2021 CHAS Data  
**Data Source**  
**Comments:**

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

Of the 57,953 households in the City of Dayton, 43% (approximately 25,114) are single-person households. Notably, about 8,329 of these single-person households (approximately 33%) are age 65 or older. Additionally, 7,529 single-person households (approximately 29%) live below the poverty line. This highlights single adults living alone as a substantial and vulnerable segment of the city's population in need of targeted housing support.

For single-person households, the 100% Area Median Income (AMI) is \$65,700. According to HUD's HOME income thresholds, those earning less than \$19,750 fall under 30% AMI (extremely low income), \$19,751 to \$32,850 fall within 30–50% AMI (very low income), and \$32,851 to \$52,550 fall within 50–80% AMI (low income). Among the 25,114 single-person households, 10,904 are homeowners, while 14,210 are renters.

This group is particularly vulnerable to housing cost burdens, with many spending more than 30% and in many cases, more than 50% of their income on rent or housing expenses. A significant number may live in aging housing stock that lacks necessary accessibility features or is otherwise unsuitable for long-term, stable occupancy. Older adults living alone, especially those on fixed incomes, face additional challenges related to health needs, mobility limitations, and social isolation. Despite their large numbers and unique needs, single-person households are often underrepresented in housing policy discussions that typically focus on families.

Addressing their housing needs requires focused strategies that expand access to affordable, accessible, and appropriately sized housing units, particularly for renters and older adults. These efforts are essential to ensure that Dayton's housing policies are inclusive and responsive to one of its largest and most at-risk populations.

Single-person households are also more susceptible to experiencing homelessness, with other factors compounding their vulnerability. This group tends to lack safety nets such as supportive programs and social support. Reflecting this, Dayton's shelter operations report a heightened number of single individuals experiencing homelessness, just over 3,000, compared to just over 400 families. This disparity underscores the urgent and systemic need for more support targeted at single individuals.

**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.**

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

Cost burden is the most pervasive housing problem affecting residents of Dayton, particularly among households earning below 50% of the Area Median Income (AMI). Cost burden occurs when a household spends more than 30% of its income on housing costs, and severe cost burden is when housing expenses exceed 50% of income. Across both renter-occupied and owner-occupied households, cost burden significantly limits housing stability and the ability to meet other essential needs like food, healthcare, and transportation.

Renters face this challenge more acutely than homeowners. In every income category, renter households experience cost burden and severe cost burden at rates at least twice as high as owner households. This disparity reflects renters' vulnerability to rising rents and limited affordable rental housing options, which have increased sharply in recent years. With median rent rising 46%, many renters, especially those with low and very low incomes, are forced to allocate a disproportionate share of their income to housing, leaving little for other necessities.

Overcrowding is another notable housing problem, disproportionately affecting renter households and families with low incomes. Overcrowding defined as more than one person per room is linked to poorer health outcomes, increased stress, and reduced quality of life. It often occurs when families are unable to find affordable housing units large enough to meet their needs. In Dayton, large family households and those with children under six are especially vulnerable to overcrowding, which can also exacerbate housing instability and increase wear on aging housing stock.

Other housing quality issues also contribute to challenges faced by Dayton residents, particularly among low-income households. These may include aging and deteriorating housing conditions, units lacking basic amenities or accessibility features, and homes in need of repair. Older adults and households with disabilities often face additional barriers in accessing housing that is safe, accessible, and suitable for long-term occupancy.

Overall, these housing problems cost burden, overcrowding, and housing quality deficiencies are intertwined and disproportionately affect renters, low-income families, seniors, and households with young children. Addressing these challenges requires a comprehensive and equity-focused approach, including expanding affordable rental options, preserving and rehabilitating existing housing stock, and ensuring accessibility and supportive services for vulnerable populations.

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

Yes, certain populations and household types in Dayton are disproportionately impacted by housing challenges such as cost burden and poor housing quality.

Low-income households, especially those earning below 50% of the Area Median Income (AMI), face the highest levels of housing stress. Within this group, renters experience the greatest hardships, with cost burdens and overcrowding occurring at more than twice the rate of homeowners. These renters often struggle to find affordable units, forcing many to allocate a significant portion of their limited income to housing costs.

Single-person households, especially those 65 and older, represent a substantial portion of Dayton's population and experience unique vulnerabilities. Many older adults live alone on fixed incomes, making them more susceptible to cost burden and housing insecurity. They also face challenges related to housing accessibility and social isolation.

Households containing elderly residents (age 62 and older) are similarly impacted, with many relying on fixed or limited incomes while contending with housing that may lack necessary accessibility modifications or supportive services.

Additionally, populations with disabilities often encounter barriers to finding safe, affordable, and accessible housing, contributing to higher rates of housing problems and homelessness within this group.

Overall, while housing challenges affect many in Dayton, the data clearly show that renters, low-income families (especially large families and those with young children), seniors living alone, and people with disabilities are the most affected. Tailored housing strategies are necessary to address the specific needs of these vulnerable groups and ensure equitable access to stable, affordable, and suitable housing.

## **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**

The homeless population of Montgomery County is also a reflection of the diversity, complex characteristics, demographics, and needs of homeless persons across the country. Despite other contributing factors, at its core, homelessness is a poverty issue. People in poverty who have serious

mental illness or substance abuse disorders are at a higher risk for becoming homeless than those people who have those disabilities who are not poor. Individuals and families in poverty often face difficult decisions between paying for housing, food, childcare, transportation, and other living expenses. These households are often just a crisis away from becoming homeless. Rent and utility arrearages, high medical bills, bad credit, inadequate income, and family conflicts can result in formal or informal eviction and homelessness. Without support and/or some form of subsidy, many of these households are at risk of becoming homeless.

**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:**

Not applicable.

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

In the City of Dayton, housing cost burden is the most prominent characteristic that has been linked to instability and a higher risk of experiencing homelessness. Low median income contributes to housing instability. Large percentages of households, particularly renter households, pay in excess of 30% of their income toward housing costs. If any issues arise that increase necessary expenditures, such as medical emergencies, or any reduction in income occurs, such as job losses or reduced weekly hours, the odds of falling behind on housing payments increases considerably and can lead to foreclosure or eviction.

The age and condition of the existing housing stock presents challenges. Regular maintenance and upkeep of obsolete housing is costly. In recent years, there has been a significant increase to the cost burden associated with home repairs, maintenance, and rehabilitation due to skyrocketing costs of supplies, materials, and labor. The need for an unexpected major repair, such as roof or furnace replacement or repairing a broken water main, could be the tipping point to homelessness.

**Discussion**

## 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

Per Chapter 24 of the Code of Federal Regulations (CFR), Section 91.205(b)(2), a disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate – 10% higher – than the income level as a whole. As an example, consider if 40% of all LMI households are considered to be cost burdened with regards to housing, while 50% of all LMI African American households are considered to be cost burdened with regards to housing. In this example case, LMI African American families have a disproportionately greater need.

Several factors can influence housing problems, but as the data presented in the previous section illustrates, the large indicator of a household experiencing housing problems is household income: the lower the household's income, the more likely that household is to struggle with housing problems, with housing cost burdens being, by far, the most common housing problem in the City of Dayton. As such, examining household incomes of common ethnic and racial groups is an essential step in pinpointing any disproportionately greater needs.

Black or African American households show a disproportionately greater need for housing compared to the population as a whole, especially in the lowest income groups (0%–50% AMI). They consistently experience the highest levels of housing problems, such as overcrowding, cost burden, or lack of basic facilities. While housing issues decrease with higher income across all groups, Black households remain overrepresented in those facing severe housing needs, highlighting a clear and ongoing disparity.

### 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	19,885	7,260	0
White	7,035	2,510	0
Black / African American	10,945	4,405	0

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
Asian	230	40	0
American Indian, Alaska Native	80	0	0
Pacific Islander	0	8	0
Hispanic	664	80	0
0	0	0	0

**Table 10 - Disproportionally Greater Need 0 - 30% AMI**

**Alternate Data Source Name:**  
2017-2021 CHAS Data

**Data Source Comments:** U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 1: Tenure by Housing Unit Problems by Household Income by Race.

\*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	8,085	6,565	0
White	3,215	2,770	0
Black / African American	4,040	3,030	0
Asian	0	15	0
American Indian, Alaska Native	94	60	0
Pacific Islander	0	0	0
Hispanic	405	420	0
0	0	0	0

**Table 11 - Disproportionally Greater Need 30 - 50% AMI**

**Alternate Data Source Name:**  
2017-2021 CHAS Data

**Data Source Comments:** U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 1: Tenure by Housing Unit Problems by Household Income by Race.

\*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	4,055	12,635	0
White	1,925	5,760	0
Black / African American	1,570	6,000	0
Asian	20	200	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	350	420	0
0	0	0	0

**Table 12 - Disproportionally Greater Need 50 - 80% AMI**

**Alternate Data Source Name:**  
2017-2021 CHAS Data

U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 1: Tenure by Housing Unit

**Data Source Comments:** Problems by Household Income by Race.

\*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	425	7,620	0
White	420	4,150	0
Black / African American	85	2,970	0
Asian	15	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0

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
Hispanic	84	205	0
0	0	0	0

**Table 13 - Disproportionally Greater Need 80 - 100% AMI**

**Alternate Data Source Name:**  
2017-2021 CHAS Data

U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 1: Tenure by Housing Unit Problems by Household Income by Race.

**Data Source Comments:**

\*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

## 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

A disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provides information for the city as a whole that can be useful in describing overall need.

The section below provides a brief summary of the percentage of households struggling with severe housing problems by race and ethnicity. More detailed breakdowns of each particular housing problem (cost burdens, substandard housing, overcrowding) follow this section.

### 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	14,695	12,445	0
White	5,265	4,270	0
Black / African American	7,745	7,605	0
Asian	214	50	0
American Indian, Alaska Native	820	0	0
Pacific Islander	0	8	0
Hispanic	564	180	0
0	0	0	0

Table 14 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:  
2017-2021 CHAS Data

U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 2: Tenure by Severe Housing Unit Problems by Household Income by Race.

**Data Source Comments:**

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,930	12,720	0
White	575	5,410	0
Black / African American	1,210	5,860	0
Asian	0	15	0
American Indian, Alaska Native	0	144	0
Pacific Islander	0	0	0
Hispanic	110	710	0
Other	0	0	0

**Table 15 – Severe Housing Problems 30 - 50% AMI**

**Alternate Data Source Name:**  
2017-2021 CHAS Data

U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 2: Tenure by Severe Housing Unit Problems by Household Income by Race.

**Data Source Comments:**

\*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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,000	15,690	0
White	425	7,250	0
Black / African American	375	7,185	0
Asian	0	220	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	650	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>
Other	0	0	0

**Table 16 – Severe Housing Problems 50 - 80% AMI**

**Alternate Data Source Name:**  
2017-2021 CHAS Data

U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 2: Tenure by Severe

**Data Source Comments:** Housing Unit Problems by Household Income by Race.

\*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	160	7,880	0
White	120	4,270	0
Black / African American	8	3,045	0
Asian	15	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	270	0
Other	0	0	0

**Table 17 – Severe Housing Problems 80 - 100% AMI**

**Alternate Data Source Name:**  
2017-2021 CHAS Data

U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 2: Tenure by Severe

**Data Source Comments:** Housing Unit Problems by Household Income by Race.

\*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

## 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:

In the City of Dayton, a majority of LMI households experiencing cost burden are at or below 30% AMI. This further documents the need for continued programming aimed at increasing and improving the affordable housing stock within the city.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	38,050	9,355	10,139	1,200
White	20,295	3,935	3,345	405
Black / African American	14,050	4,315	4,770	690
Asian	380	20	109	20
American Indian, Alaska Native	45	49	40	0
Pacific Islander	4	0	0	0
Hispanic	1,200	410	304	65
other (including multiple races, non-Hispanic)	1,185	355	460	120

**Table 18 – Greater Need: Housing Cost Burdens AMI**

**Alternate Data Source Name:**  
2017-2021 CHAS Data

**Data Source Comments:** U.S. Department of Housing and Urban Development, 2017-2021 CHAS Data, Table 9: Tenure by Race by Housing Cost Burden

### Discussion:

Black or African American households exhibit a disproportionately greater need in housing cost burden compared to the overall population. While they make up a smaller share of the total households, they represent a significantly higher percentage of those spending more than 50% of their income on housing (well over 10 percentage points above their share in the general population). This indicates that Black

households face a much higher risk of severe housing cost burden relative to other racial or ethnic groups, highlighting a critical area for targeted housing assistance.

## **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?**

Housing problems are wide-spread in the Dayton-Kettering Consortium among LMI households; However, in the lower income categories, Black/ African American households have disproportionately greater need compared to the overall population. This group represents a significantly higher percentage of households experiencing housing problems and severe housing problems. Additionally, American Indian or Alaska Native households show disproportionately greater severe housing needs at the lowest income level (<30% AMI). This indicates that these groups face more intense housing challenges relative to others within the same income category.

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

Not applicable.

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

There are several areas where racial and ethnic groups are concentrated within the City of Dayton, as documented on the map included in the Grantee Unique Appendices.

The City of Dayton contains areas of racial concentration with regards to the populations of both African Americans and Asians, with much of the western portion of the city being racially concentrated with regards to the African American population and one block group being racially concentrated with regards to the Asian population.

Two additional Census tracts are considered ethnically concentrated with regards to the Hispanic population. These tracts are CT 19 and CT 24.

## NA-35 Public Housing – 91.205(b)

### Introduction

Greater Dayton Premier Management (GDPM) is the single largest public provider of housing for LMI households in the greater Dayton region. As part of an ongoing effort to transition its existing public housing stock to adequately meet the needs of local eligible families, GDPM continues to clear the inventory of outdated and deficient stock, expand its portfolio of affordable housing, and modernize and renovate public housing units where appropriate.

Currently, GDPM has approximately 2287 public housing units, with the majority of units located in the City of Dayton. GDPM also manages 4816 Housing Choice Vouchers throughout the greater Miami Valley.

### 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 19 - 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 20 – 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 21 – 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 22 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. The Authority entered into a Voluntary Compliance Agreement (VCA) for Section 504 compliance with HUD in August of 2010. Following the VCA Agreement, the Authority conducted a Section 504 needs assessment and transition plan in 2011.

The number of accessible units required has fluctuated with the total number of units in GDPM's public housing inventory. The current VCA compliance requirements include 134 UFAS units and 55 sensory units. As reported in the 2020-2025 Consolidated Plan, GDPM has completed its Voluntary Compliance Agreement as part of its 504 Transition Plan. All 134 UFAS mobility units and 62 sign and sound impairment units have been rehabilitated.

Accommodations in private Section 8 units are provided on a voluntary basis by landlords participating in the program. It is unknown how many private rental units have been modified to meet the needs of tenants with disabilities. There are 183 families on the public housing wait list in need of accessible units which represents 15% of the total families waiting for housing.

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

As documented by the housing cost burden data presented in this Needs Assessment as well as the most recent waiting list for public housing, there is still substantial need for affordable housing units within the City of Dayton. As of July 2020, 1,216 families are on the waitlist for public housing. This is a 53.7% decrease over the 2,629 families that were reported in 2015, and a 40.8% decrease over the 2,055 families reported in 2010. While the number of families on the list has decreased, the waitlist highlights the need and ever-present gap in the availability of affordable housing units for families. GDPM reported that the average wait time was six to twelve months. The wait time will vary based upon the desired site selected. The need was strongest for smaller units, as 91.7% of applicants requested one- or two-bedroom facilities.

Characteristics of households on the GDPM public housing waiting list include 94.9% that are extremely low-income; 3.7% that are very low-income, and 1.4% that are low-income. In regards to race and ethnicity, records indicate show that 67.3% are African American, 26.5% are White, and 3.2% are Hispanic. Families with children make up 20.8% of the wait list, and families with disabilities make up 14%.

In addition to public housing facilities, GDPM manages 4,211 Section 8 Housing Choice Vouchers. As of July 2020, there were 5,896 families on the waitlist for Section 8 vouchers. This is a decrease of 6.4%

from the 6,304 families in 2015. However, this is still higher than the 3,616 families reported in 2010. The list was last opened for registration in January 2015; the estimated wait time for a voucher is three years. Approximately 300-400 units turn over annually. GDPM reported during the development of the previous Consolidated Plan that the most important unmet need of the Section 8 Housing Choice Voucher program is the insufficient supply of units that meet the Authority's housing quality standards.

Similar to the waiting list for public housing, the waiting list for vouchers disproportionately includes African American families, who represent only about one-fifth of all households in Montgomery County, but constitute the vast majority (80.1%) of families in need of Section 8 assistance.

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

The needs presented in this analysis correspond to the needs seen in the larger population of the City of Dayton. Households at or below 30% AMI are the most likely to experience housing cost burden and require additional assistance.

### **Discussion**

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

### **Introduction:**

In 2006, the Homeless Solutions 10-Year Plan to End Chronic Homelessness and Reduce Overall Homelessness was adopted by the Cities of Dayton, Kettering, and Montgomery County. The Plan's development and implementation was led by Dayton's City Manager and the Montgomery County Administrator. The plan provides the policy framework for the community's Continuum of Care (CoC) to address homelessness in our community.

The homeless definition used is "literally homeless". According to this definition, an individual or family is considered literally homeless who lacks a fixed, regular, and adequate nighttime residence meaning:

- Has a primary residence that is a public or private place not meant for human habitation;
- Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, and local government programs); or
- Is exiting an institution where s(he) has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation before entering that institution.

This plan is revisited and updated on an annual basis, and continues to drive the Continuum's efforts toward preventing and ending homelessness.

## 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	38	0	0	0	0
Persons in Households with Only Children	0	1	0	0	0	0
Persons in Households with Only Adults	95	419	0	0	0	0
Chronically Homeless Individuals	12	42	0	0	0	0
Chronically Homeless Families	0	1	0	0	0	0
Veterans	56	5	0	0	0	0
Unaccompanied Child	0	1	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 23 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is:      Has No Rural Homeless

**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):**

**Not applicable.**

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	274	80
Black or African American	289	27
Asian	3	0
American Indian or Alaska Native	14	2
Pacific Islander	3	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	24	1
Not Hispanic	585	110

Data Source  
Comments:

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

The data indicates that 38 individuals in families with children are currently sheltered, with no unsheltered families, suggesting a need for stable, permanent housing rather than emergency shelter alone. Additionally, 1 person is in a chronically homeless family, highlighting the need for long-term supportive housing for some families.

There are 61 homeless veterans (56 unsheltered, 5 sheltered). While the data does not specify how many are part of family households, some are likely to have dependents, aligning with national trends. These families may face added challenges related to mental health, service-related trauma, and unemployment.

In total, families with children and families of veterans represent a significant need for affordable housing with supportive services, especially permanent housing options that prevent repeated episodes of homelessness.

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

The data shows that homelessness in the community disproportionately affects people of color, particularly Black or African American individuals. Among sheltered persons, 289 are Black or African American, surpassing the 274 White individuals, despite Black residents typically representing a smaller

share of the general population. This overrepresentation reflects systemic disparities in housing access, income, and social support.

In unsheltered settings, White individuals account for 80 persons, while Black or African American individuals account for 27, suggesting different patterns in where racial groups experience homelessness, with White individuals more likely to remain unsheltered.

Other racial groups, such as American Indian or Alaska Native (14 sheltered, 2 unsheltered) and Asian or Pacific Islander individuals (combined 6 sheltered, 0 unsheltered), are present in smaller numbers but may still face barriers to housing due to cultural, economic, or geographic factors.

By ethnicity, 24 sheltered and 1 unsheltered person identify as Hispanic, compared to 585 sheltered and 110 unsheltered non-Hispanic individuals. While the numbers of Hispanic individuals are lower, cultural and language barriers may contribute to underreporting or challenges accessing services.

These disparities highlight the need for culturally responsive housing interventions, targeted outreach, and equity-driven policies to address the root causes of racial and ethnic disparities in homelessness.

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

The data shows that homelessness in the community is predominantly sheltered, with 458 individuals staying in sheltered settings compared to 95 unsheltered individuals on a given night. This suggests that emergency shelters and transitional housing play a key role in preventing people from sleeping outdoors or in places not meant for habitation.

Sheltered homelessness is especially prevalent among families with children, with 38 individuals in this group receiving shelter and unsheltered. This indicates effective shelter access for families but also points to an ongoing need for permanent housing options to reduce their time in temporary placements.

In contrast, unsheltered homelessness is more concentrated among single adults, with 95 individuals unsheltered in households with only adults. This group may face higher barriers to shelter access, such as lack of space, service restrictions, or mental health and substance use challenges.

Veterans are also significantly impacted, with 56 unsheltered and only 5 sheltered, showing that most homeless veterans lack access to shelter and may need targeted outreach and support services.

While shelters help reduce immediate harm, the presence of unsheltered individuals—particularly among single adults and veterans—demonstrates a need for expanded low-barrier shelter options, street outreach, and permanent supportive housing to address long-term homelessness.

**Discussion:**

The data reveals that unsheltered homelessness is concentrated among single adults, with 95 individuals experiencing unsheltered homelessness in households without children, and 419 individuals sheltered. In contrast, households with children and unaccompanied youth are far more likely to be sheltered and have lower overall numbers, suggesting that single-person households make up the vast majority of the homeless population, both sheltered and unsheltered.

This trend aligns with broader demographic data showing that single-person households represent a growing and significant share of the city's population. While these households may not always be visible in discussions of family housing needs, they are particularly vulnerable in the rental housing market, especially when they are low-income. Single adults often face housing cost burdens without the benefit of shared income or household support, making them more susceptible to eviction, displacement, and eventual homelessness.

Furthermore, the lack of affordable one-bedroom or studio units in many markets places added pressure on low-income single adults. When rental prices rise or public housing waitlists are long, single adults may have few or no alternatives. This often pushes them into informal, overcrowded, or unstable living situations, and ultimately into homelessness when those options collapse.

The high number of unsheltered single adults (95) also reflects systemic barriers to shelter access for this population such as limited availability of individual shelter beds, behavioral health challenges, or policies that prioritize families.

To effectively address homelessness in the city, housing and homelessness policy must explicitly include and prioritize single-person households, particularly low-income renters. This includes expanding the supply of deeply affordable, small-unit housing, increasing access to supportive services, and designing low-barrier shelters that meet the needs of individuals without dependents.

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

### **Introduction:**

The City of Dayton continues to serve the needs of its special needs populations through partnerships with public, private, and non-profit service providers and housing agencies. Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with mental, developmental, and physical disabilities, persons suffering from drug and alcohol addiction, public housing residents, and persons living with HIV/AIDS. The vast majority of persons with such special needs also have very low incomes. It is challenging to determine a precise number of individuals with special needs within the City. The unmet needs data in this section was obtained from focus groups and discussions held with area organizations that serve special needs populations and also from completed surveys from service providers. Non-homeless special needs populations are targeted through activities that include home repair and rehabilitation programs focused on allowing elderly homeowners to "age in place," accessibility modification programs for homeowners, accessibility modifications at recreational facilities, and public services.

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

The non-homeless special needs populations that are most characteristic of the City of Dayton are the elderly and disabled populations.

#### **Elderly**

Elderly households are considered those households ages 62 and older. The majority of elderly residents are LMI, living on a fixed income, and unable to maintain their current housing or afford to pay rent. A major trend that is becoming increasingly critical is the aging of the population and the increase in the number of single-person households with elderly householders, particularly those householders ages 75 and older.

#### **Disabled**

Dayton's noninstitutionalized population has a 18.5% rate of physical disability, totaling 25,386 people. To further cite the growing disabled population, Dayton and Kettering have experienced an increase in the number of households receiving Supplemental Security Income (SSI) benefits. The 2006-2010 ACS data indicated that 7.7% of households in the City of Dayton received SSI benefits. In the 2015-2019 ACS data, that number increased to 12.1%.

Disabilities go beyond the physical to include mental and developmental disabilities. While these numbers are harder to track, they are evident throughout the community. It is estimated that mental disorders affect one-quarter of all Americans. Mental disability shows no bias for age, gender, income, ethnicity, religion or geography; however, LMI individuals lack the financial means for much needed services and medical attention required and therefore, debilitating mental illness has a higher

prevalence in LMI populations. Untreated, these disabilities can manifest into alcohol and drug addictions.

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

### **Elderly**

Elderly households are often unable to maintain existing homes or afford rent payments. Home rehabilitation programs aimed at allowing elderly persons to "age in place" will help meet this need. Additionally, the numbers of elderly requiring medical and other services to remain in their homes, rather than in medical facilities, continues to increase. These elderly will need long-term services and support to provide the home healthcare they require in spite of the challenges to afford such care and assistance.

There is a need for more affordable and accessible senior housing. Housing types include independent living that is accessible, independent living with in-home care, assisted living facilities, and nursing facilities. Elderly homeowners will require additional funds to finance accessibility improvements. Potential issues will arise with code enforcement as elderly homeowners become less able to maintain their properties, and the number of vacant and blighted housing units in the community will increase due to the passing away of current residents who may own their homes outright. Many seniors are also below the poverty level, adding more challenges to finding affordable care and housing. Needed services include healthcare and medication management, meals and nutritional counseling, caregiver support, abuse prevention and advocacy, money management, personal services, housekeeping and homemaker assistance, and transportation.

### **Disabled**

As discussed within the elderly population, there is a need for accessible ADA-compliant housing for the physically disabled. Homeowners need additional funds to finance accessibility improvements and new affordable accessible units need to be developed in both the rental and homeowner markets.

There is a desperate need for consistent and thorough case management of those with mental and developmental disabilities. In too many cases, individuals become chronically homeless because of ineffective case management where they are not seen on a consistent basis and are not provided the services they desperately need. Alcohol and drug addiction is often connected to mental illness. The heroin epidemic experienced throughout the country is prevalent in the Dayton area as well. It was noted in the Health, Human Services and Homelessness Focus Group that finding services for treatment of drug and alcohol addiction is difficult.

Supportive housing addresses the housing needs of those in homelessness combined with a disability. The Homeless Solutions Community 10 Year Plan recognizes the need for supportive housing so much that a goal to produce 750 units of additional supportive housing is becoming a reality.

Throughout the consolidated planning process, the Non-Homeless Special Needs population needs have been assessed through the use of focus group meetings, stakeholder meetings, staff meetings, and the collection of community surveys.

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

The most recently available data is from ODH for the persons living with diagnosed HIV in 2023 in Montgomery County.

There are 1,705 individuals living with a diagnosed HIV infection in Montgomery County. Of those persons, 78% are male and 22% are female. The majority (52%) of persons living with HIV in Montgomery County identify as Black/African American and 37% identify as White. As far as transmission, less than 1% were exposed through drug use, 11% were exposed through unknown causes, and 87% were exposed through intercourse.

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

Not applicable.

**Discussion:**

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

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

Throughout the listening and survey exercises conducted for this Consolidated Plan, respondents continued to express the desire for improvements to public facilities, especially for youth and senior populations. In the past, the City of Dayton has provided CDBG funding for spray park improvements and ADA-compliant accessibility improvements at varying parks and recreational facilities throughout the City. While improving parks or constructing community space seems ideal for neighborhood development, continued maintenance and ensuring the safety of those within and surrounding the space are crucial aspects of public facility improvements. City of Dayton staff has expressed an inability to take on additional parks, and responses during surveys indicate that existing public spaces are underutilized and not maintained properly. A joint effort by the neighborhood organizations, City staff, and the police department is necessary for optimal success for the neighborhood and youth.

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

Throughout the consolidated planning process, needs have been assessed through focus group meetings, stakeholder meetings, public hearings, and community surveys. General needs have been assessed through the use of Census, ACS, and CHAS data.

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

The first Consolidated Plan priority need for the City of Dayton is the Revitalization of Neighborhoods. The input collected during community meetings, surveys, focus groups, and stakeholder meetings highlighted a collective desire for a wide-ranging approach to revitalizing Dayton neighborhoods. Along with the additional need for affordable housing, individuals expressed a need for added recreational infrastructure within neighborhoods, a desire for improvements aimed at increasing the perception of safety, and continued improvements to residential streets and sidewalks.

To help meet the needs expressed by respondents, the City will administer activities to improve the physical condition, health, and safety of residential neighborhoods as well as increase the perceived safety indicators and housing quality within neighborhoods. These improvements may include street and sidewalk improvements; park improvements and safety upgrades; alley, right-of-way, and abandoned lot cleanup; and lighting or other safety improvements.

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

Throughout the consolidated planning process, needs have been assessed through focus group meetings, stakeholder meetings, public hearings, and community surveys. General needs have been assessed through the use of Census, ACS, and CHAS data.

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

As shown through the information presented in this Consolidated Plan, the provision of public services can help address many of the needs and desires presented by Dayton residents and stakeholders. In response to the issue of affordability and cost burdened housing, public services could assist with preventative services, housing counseling or down payment assistance services. Lack of funding was a common barrier noted by public service providers in input meetings. For an elderly and disabled populations, public services could provide funding for a senior or community centers, health services, and skill training. For youth, public services can provide mentor programs, after school and summer programming, tutoring services, and youth-centered programming.

### **Senior Services**

Services for the senior population will continue to be a need in the cities of Dayton and Kettering. There is an urgent need for organizations and services that connect local senior citizens with existing services such as transportation, health and wellness, rental assistance, and public housing. The senior population has grown rapidly over the last 20 years and will continue will continually rise as the Baby Boomer generation reaches retirement.

### **Youth Services**

All forms of community and stakeholder input stressed the need for youth activities located within the City of Dayton, many in collaboration with public facilities and school systems. After-school and summer school programs are an asset for recreational and educational purposes. Vocational training opportunities will prepare youth for careers in skilled trades. Engaging youth through educational, recreational, and vocational training will prepare them for adulthood while keeping them engaged, thereby serving as a crime deterrent.

### **Employment Services**

To better meet the needs of our changing workforce, stakeholders and survey respondents expressed a desire for increased job training, workforce development, and skill building programs for the local workforce. Such programs could provide "soft skill" development, certifications, and apprenticeships that allow a larger portion of the Dayton community to qualify for decent wage jobs in a variety of sectors.

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

Throughout the consolidated planning process, needs have been assessed through focus group meetings, stakeholder meetings, public hearings, and community surveys. General needs have been assessed through the use of Census, ACS, and CHAS data.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Market Analysis provides an overview of demographic, economic, and housing trends that influence the administration of Dayton's programs over the Consolidated Plan period. In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan proposed projects and programs.

The Housing Market Analysis provides data and narrative information regarding the characteristics of the local housing market, including supply, demand, condition, and cost of housing; the housing stock available to serve persons with disabilities and other special needs; the condition and needs of public and assisted housing; a brief inventory of facilities, housing, and services that meet the needs of homeless persons; regulatory barriers to affordable housing; and the effects on the housing market of the overall economy.

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

## Introduction

The housing supply in Dayton has changed considerably in the last two decades. An influx of funding through Moving Ohio Forward (MOF), Neighborhood Stabilization Program (NSP), and Neighborhood Initiative Programs (NIP) grants allowed for substantial demolition activity throughout the city. The city’s housing units declined from 77,321 in 2000 to 73,274 in the 2015-2019 ACS 5-year estimate, and further dropped to 69,640 in the 2019-2023 ACS 5-year estimate. Meanwhile, the homeownership rate fell from 52.8% in 2000 to 46.5% in 2019 before rebounding slightly to 48.2% in 2023. The number of vacant units fluctuated, rising sharply from 9,912 in 2000 to 15,769 in 2019, then decreasing to 11,687 in recent years. Correspondingly, the vacancy rate increased from 12.8% in 2000 to 21.5% in 2019, before declining to 17% in 2023.

A particularly concerning trend is the dramatic increase in vacant units classified as “other” vacant units likely abandoned and at risk of causing neighborhood destabilization and further deterioration. This category of vacant properties more than tripled from 3,246 units in 2000 to 10,433 in 2019, representing an increase of 2,299 units since 2010. While rehabilitation initiatives have restored some units to livable condition, demolition programs targeted dilapidated properties, which helped reduce overall vacancy rates. Despite these efforts, the total housing stock decreased, with 69,640 units in 2023 compared to 73,274 units in 2015-2019 and 77,321 in 2000.

Dayton’s housing market remains dominated by larger, single-family homes with three or more bedrooms. Among homeowners, 77% live in such units, while renters tend to occupy smaller units, with 62% residing in one- or two-bedroom homes. Overall, 63% of housing units are single-family detached homes, and only 20% are located in larger multi-unit buildings (five or more units). This skew toward larger homes primarily serves families and homeowners, leaving limited affordable and appropriately sized options for smaller households particularly single-person or single-income households. As a result, many smaller households may struggle to find housing that fits their size and budget within a market focused on larger homes.

## All residential properties by number of units

Property Type	Number	%
1-unit detached structure	44,189	63%
1-unit, attached structure	4,682	7%
2-4 units	6,493	9%
5-19 units	7,317	11%
20 or more units	6,267	9%
Mobile Home, boat, RV, van, etc	692	1%
<b>Total</b>	<b>69,640</b>	<b>100%</b>

**Table 24 – Residential Properties by Unit Number**

**Alternate Data Source Name:**  
2019-2023 American Community  
Survey (ACS) Data

**Data Source Comments:** U.S. Census Bureau, 2019-  
2023 American Community  
Survey (ACS), Table B25024.

**Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	79	0%	1,478	5%
1 bedroom	679	2%	7,966	27%
2 bedrooms	7,673	21%	10,634	35%
3 or more bedrooms	27,917	77%	9,958	33%
<b>Total</b>	<b>36,348</b>	<b>100%</b>	<b>30,036</b>	<b>100%</b>

**Table 25 – Unit Size by Tenure**

**Alternate Data Source Name:**  
2019-2023  
American  
Community  
Survey (ACS) Data

**Data Source Comments:** U.S. Census Bureau, 2019-2023 American Community  
Survey (ACS), Table B25042.

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

Throughout Dayton and Montgomery County, there are thousands of housing units assisted with a variety of funding sources. One of the most commonly utilized funding mechanisms is the Low Income Housing Tax Credit (LIHTC) program. LIHTC projects are currently assisting over 4,700 units throughout the City, and upcoming LIHTC rental projects will leverage HOME funding to better serve households at or below 50% AMI.

The City of Dayton will continue to support local households at or below 80% AMI through the funding of homeowner repair, rehabilitation, down payment assistance, and housing counseling programs through the CDBG program.

Other affordable housing funding mechanisms found within the consortium include Section 202, Section 8 (new construction and substantial rehabilitation), loan management set-aside (LMSA), Section 811 (housing for persons with disabilities), and project rental assistance contracts (PRAC).

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

The City does not expect units to be lost or removed from inventory during this Consolidated Plan period.

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

The availability of housing units in Dayton does not fully meet the needs of the population. The city's housing stock is predominantly composed of larger, single-family homes. 63% of all units have three or more bedrooms which primarily serve families and homeowners. However, a significant portion of Dayton's population consists of smaller households, including single-person and single-income households, who face limited options for appropriately sized and affordable units.

Additionally, while the overall number of housing units has declined from 77,321 in 2000 to 69,640 in recent estimates, the vacancy rate has fluctuated and remains elevated. Many vacant units fall into the "other" category, likely abandoned and contributing to neighborhood destabilization. This reduction in available, quality housing combined with increased housing costs disproportionately impacts low- and moderate-income households, renters, and vulnerable populations such as seniors and individuals with disabilities.

Furthermore, the existing affordable housing programs, although substantial, are insufficient to bridge the gap between supply and demand for affordable and accessible housing options. Many residents face housing cost burdens, overcrowding, and challenges finding suitable units. As a result, Dayton's current housing availability does not adequately align with the demographic and economic realities of its residents, highlighting a critical need for diversified housing development and targeted affordability initiatives.

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

LMI homeowners need assistance in bringing their homes up to health, safety, and code-compliant standards. LMI elderly and the physically disabled populations are burdened with the costs of accessibility modifications. There is a need for additional affordable and accessible homeowner and renter units.

**Discussion**

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

## Introduction

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	66,700	93,200	40%
Median Contract Rent	476	665	40%

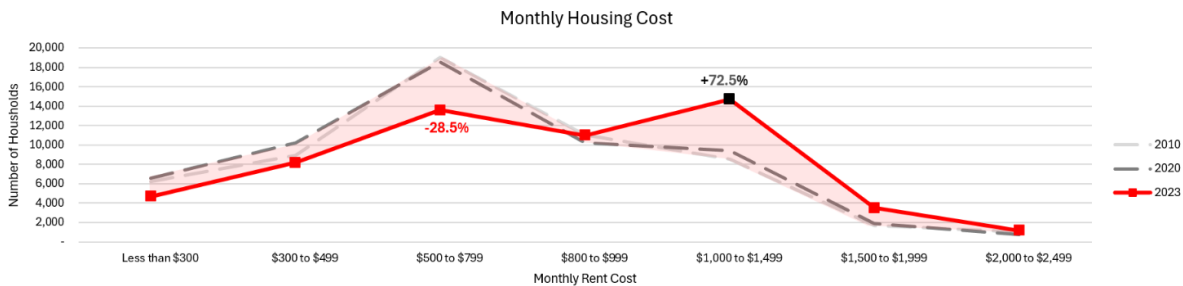
Table 26 - Cost of Housing

Alternate Data Source Name:  
2019-2023 American Community Survey (ACS) Data  
Data Source Comments:

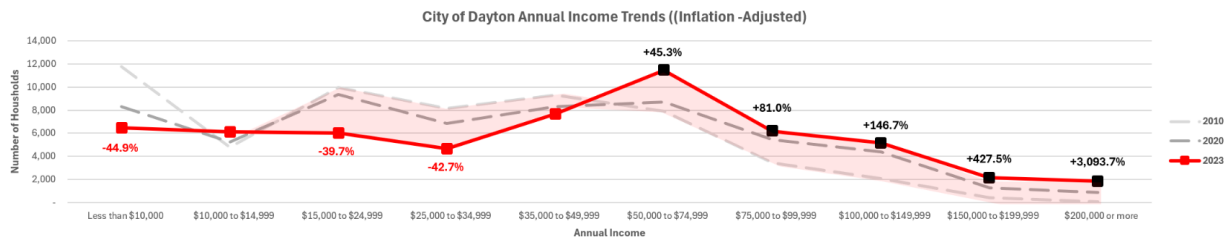
Rent Paid	Number	%
Less than \$500	6,368	39.8%
\$500-999	19,227	56.4%
\$1,000-1,499	2,546	2.8%
\$1,500-1,999	616	0.7%
\$2,000 or more	213	0.4%
<b>Total</b>	<b>28,970</b>	<b>100.0%</b>

Table 27 - Rent Paid

Alternate Data Source Name:  
2019-2023 American Community Survey (ACS) Data  
Data Source Comments:



### Monthly Housing Cost Trend



### Household Income Trends

## Housing Affordability

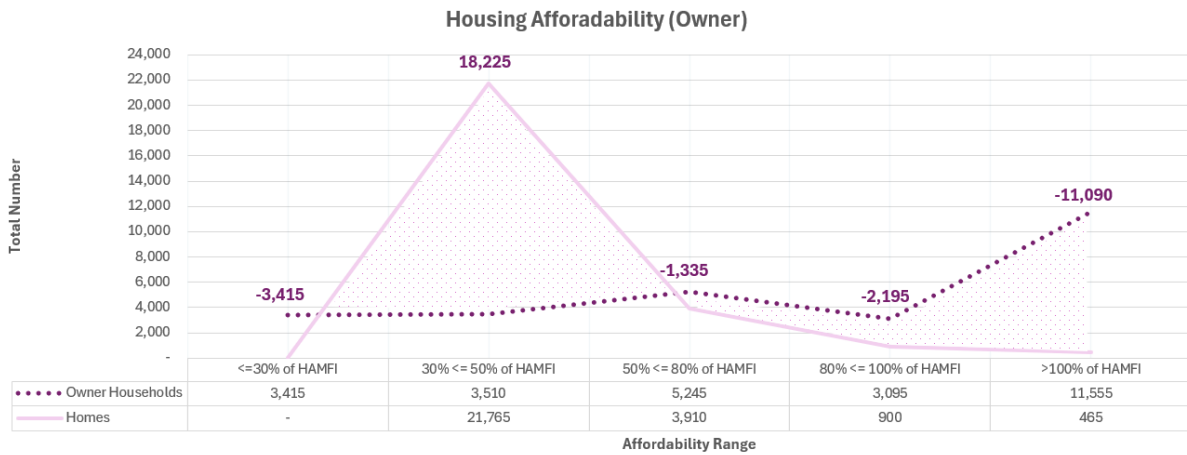
Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	6,505	No Data
50% HAMFI	16,395	21,765
80% HAMFI	6,915	3,910
100% HAMFI	No Data	900
<b>Total</b>	<b>29,815</b>	<b>26,575</b>

Table 28 - Housing Affordability

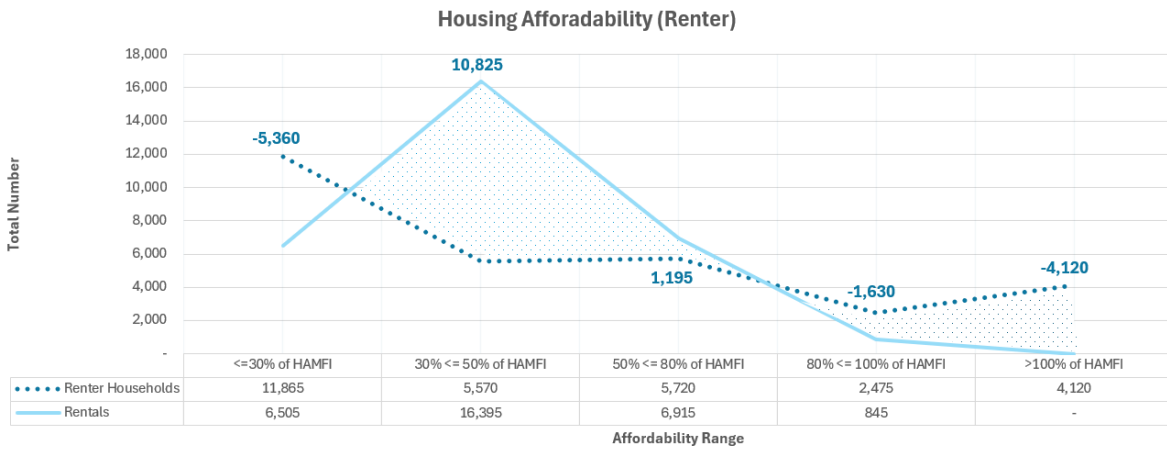
Alternate Data Source Name:

2017-2021 CHAS Data

Data Source Comments:



## Unit Affordability (Owner)



## Unit Affordability (Renter)

## 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	780	845	1,077	1,390	1,537
Low HOME Rent	780	845	1,056	1,220	1,361

**Table 29 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

**Data Source:** HUD FMR 2026 Data as pulled from <https://www.huduser.gov/portal/datasets/fmr> uses Dayton, OH MSAHOME Rent Limit

**Comments:** Data as pulled from <https://www.hudexchange.info/programs/home/home-rent-limits/> Rent Limits use Dayton, OH MSA

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

Despite a significant supply of units affordable to households earning 30–50% of HAMFI, the housing system remains under strain. A shortage of units affordable to those earning above 50% HAMFI, combined with low vacancy rates, forces moderate-income households to compete for lower-cost housing. This displacement effect pushes lower-income renters (particularly those earning below 30% HAMFI) out of the market, exacerbating their housing instability. The persistent demand is further evidenced by long waiting lists for public housing, highlighting the acute need for deeply affordable rental units, especially for households at or below 30% AMI. A healthier housing market with a total vacancy rate of around 13% would provide the necessary flexibility to meet demand across all income levels and ease displacement pressures. While many vacant and abandoned structures exist throughout the city, this is due to the cost of rehabilitation or repair and not simply a healthy supply of affordable units.

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

Housing affordability in the city is likely to continue declining as both home values and rents have increased by 40% since 2010. However, AMI has remained the same while cost-burdened households have increased, most significantly in renter households. As stated previously, the most common housing problem is cost burden, especially for residents at or below 80% HAMFI. For households at or below 50% HAMFI, the likelihood of experiencing cost burden increases exponentially.

Most renters still pay under \$1,000 per month, but current market rents are often much higher, making it harder for low-income households to find affordable options. At the same time, a shortage of housing priced for middle-income households is causing higher-income renters to move into lower-cost units, limiting availability for those with the greatest need. As a result, households earning below 50% of the

area median income are facing increasing pressure in the housing market. Without more housing at a range of price points, affordability challenges will likely grow worse.

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

The Fair Market Rents for the City of Dayton are:

- Efficiency: \$780
- 1-Bedroom: \$845
- 2-Bedroom: \$1,077
- 3-Bedroom: \$1,390
- 4-Bedroom: \$1,537

While the area's median rent across all unit types is \$665, Fair Market Rents (FMRs) for 2025 range from \$780 for efficiency units to \$1,537 for 4-bedroom units, which are significantly higher. This gap indicates that the median rent reflects what current tenants are paying, often in older or subsidized units, rather than the actual prices faced by new renters entering the market. FMRs, by contrast, represent the cost of modest, currently available rental units, which are typically more expensive. As a result, the lower median rent does not necessarily reflect true affordability, particularly for individuals seeking smaller or entry-level units. This disparity highlights ongoing affordability pressures and supports the continued need for the City to invest in expanding, preserving, and improving its affordable housing stock.

**Discussion**

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

### Introduction

The condition of Dayton's housing stock is impacted by several factors, which includes, but is not limited to, the aging housing stock, low income of residents, loss of tax base due to population loss, landlords not performing all necessary property maintenance, owners not performing all necessary property maintenance, and the abandonment of properties and structures throughout the city.

### Age of Housing

As stated in prior sections, over 87% of the City of Dayton housing was built before 1980 and 38% was built prior to 1940. Within the City, there are very few green fields where the building of large-scale housing developments would be easiest. Often, the only viable options are infill development and single-structure construction projects. The weakened housing market has resulted in many new housing developments requiring public financial support to get the project fully funded. The City's continued focus on large-scale demolition of blighted and abandoned housing units will open large swaths of land for new development.

The age of housing does not necessarily guarantee neighborhood deterioration. Issues arise when the costs to maintain and rehabilitate the housing exceed the ability of the existing owners to finance the improvements. Landlords who fail to maintain their properties also contribute to neighborhood deterioration.

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

“Substandard condition” is defined as a housing unit without operable indoor plumbing, without a usable indoor flush toilet or bathtub, without electricity, or without adequate or safe electrical service, without an adequate or safe heat source, and should, but does not have, a kitchen.

“Substandard but suitable for rehabilitation” is defined as a dwelling unit that is both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing or kitchen facilities and/or may have exterior elements in need of repair. To be suitable for rehabilitation, the value of the housing unit will meet or exceed the cost of the repairs or upgrades that would be required to bring it to standard condition.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,950	18%	13,400	45%
With two selected Conditions	195	1%	445	1%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	21,680	81%	15,906	53%
<b>Total</b>	<b>26,825</b>	<b>100%</b>	<b>29,751</b>	<b>99%</b>

**Table 30 - Condition of Units**

**Alternate Data**

**Source Name:**

2017-2021 CHAS

Data

**Data Source**

U.S. Department of Housing and Urban Development,

**Comments:**

2017-2021 CHAS Data, Table 3: Tenure by Housing

Unit Problem Severity by Household Income

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,535	6%	1,525	5%
1980-1999	1,630	6%	3,170	11%
1950-1979	12,945	48%	16,185	54%
Before 1950	10,710	40%	8,880	30%
<b>Total</b>	<b>26,820</b>	<b>100%</b>	<b>29,760</b>	<b>100%</b>

**Table 31 – Year Unit Built**

**Alternate Data**

**Source Name:**

2017-2021 CHAS

Data

**Data Source**

\* The data set has been updated to reflect homes

**Comments:**

built: 2000 or later, 1980-1999, 1940-1979, and 1939

or earlier. U.S. Department of Housing and Urban

Development, 2017-2021 CHAS Data, Table 12:

Tenure by Year Structure Built by Household Income

by Housing Cost Burden

### 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	23,655	88%	25,065	84%
Housing Units build before 1980 with children present	2,075	8%	4420	15%

**Table 32 – Risk of Lead-Based Paint**

**Alternate Data**

**Source Name:**

2017-2021 CHAS

Data

**Data Source** U.S. Department of Housing and Urban Development,  
**Comments:** 2017-2021 CHAS Data, Table 13: Tenure by Year  
 Structure Built by Household Income by Presence of  
 Children

**Vacant Units**

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 33 - Vacant Units**

<b>Data Source:</b>
---------------------

**Need for Owner and Rental Rehabilitation**

As indicated in the data chart above, there are significant number of households both owner occupied and rental units that have selected conditions in need of repair. 18% of owner-occupied units have one condition in need of repair and 45% of rental units have one condition in need of repair. This indicates that there is a need for owner and rental rehabilitation for units.

**Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Based on the CHAS data used in the Risk of Lead-Based Paint Hazard table above, it is estimated that 2,075 (8%) owner-occupied units with children and 4,420 (15%) renter-occupied units with children are occupied by LMI families and may contain lead-based paint hazards. This further illustrates the strain on housing condition issues for renters throughout the city.

## Discussion

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

### Introduction

GDPM manages an extensive stock of public housing. The waiting list for all types of housing is long, particularly for accessible units. Since 2005, GDPM has reduced its overall housing stock through demolition of outdated units. Through its 2026-2030 Consolidated Plan, GDPM will continue to focus on the modernization and rehabilitation of its housing stock.

### 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 34 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:** GDPM’s past housing needs assessment indicates that the supply and quality of affordable housing, specifically for households at or below 30% of AMI is insufficient. Past 5 year plans also identifies 66% of the rental units in Montgomery County 42 years old or greater. With an aging housing stock and increased need for affordable units, GDPM’s goals for their next 5-year cycle 2026-2030 included expanding the supply of affordable housing, applying for additional Housing Choice Vouchers (HCV), where appropriate, acquiring and/or build developments to expand GDPM’s portfolio offerings and increase affordable housing stock.

**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:**

In the City of Dayton, Greater Dayton Premier Management (GDPM) has approximately 2,287 public housing units across 13 developments throughout the city. The last available report stated that 13 developments had occupancy rates above 70%.



Under its most recent Action Plan, GDPM provided information about the redevelopment of Desoto Bass (354 units) and Hilltop Homes (201 units), two of its oldest developments, through the application for Choice Neighborhoods Implementation Grant funding. Additional modernization plans include a Mixed Finance Development to replace Wilkinson, a Mixed Finance Development to replace Desoto Bass, a Mixed Finance Development to construct Germantown Crossing, and potential LIHTC projects.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Wentworth	81
Scattered Sites, HO	95
Grand Avenue (Elderly)	88
Dayton View Senior Village and Commons	80
Desoto Bass	35
Westdale	72
Germantown Village	97
Park Manor	80
Mount Crest	69

Table 42 - Public Housing Condition

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

As described briefly above, GDPM has plans to convert some of its oldest projects into Mixed Finance Developments, helping to modernize a substantial portion of the housing stock within their portfolio. A portion of this modernization will come through the Choice Neighborhoods Implementation Grant. The two major developments, comprised of 555 units, that would be replaced are Desoto Bass (constructed in 1940) and Hilltop Homes (constructed in 1965). With ages well above 55 and 80 years old, this proposed development highlights the aging infrastructure within the City's affordable housing units and the need for additional funding to rehabilitate or replace these obsolete units.

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

Through the information provided in its 2025 Action Plan, GDPM employs a number of programs to improve the living environment of LMI families within public housing. GDPM operates the HUD Family Self-Sufficiency (FSS) and ROSS (Resident Opportunity and Self Sufficiency Coordinator) in an effort to empower residents toward self-sufficiency. Each program has specific goals and requirements but are all designed to provide access to supportive services and necessary resources to assist residents in increasing their economic position.

GDPM launched an IDA (Individual Development Account) Pilot Program. This is a partnership between GDPM, the Ohio Community Development Corporation, and Wright-Patt Credit Union that gives participants the opportunity to receive up to \$4,000 towards homeownership, postsecondary education expenses, or business capitalization. IDA enables low-income families to save money for home ownership, post-secondary education and small business ownership.

GDPM's Community Initiatives Department the following was achieved in 2022: •25 Active MOUs with Community Partners, managing 130 FSS participants, enrolled 51 new participants, 26 Homeowners building equity through HCV Home ownership program, 6 new homeowners , 47 families enrolled to receive case management in addition to service coordination through the ROSS service coordination grant.

The Jobs Plus program opened its doors to DeSoto Bass Courts and Hilltop Homes residents in April 2017. To date, approximately 200 residents have become members and have opted in to receive services such as work readiness, jobs placement, educational advancement, financial literacy, and other services that addresses poverty. 140 of those residents are employed. GDPM received funds donated by Key Bank to implement a work experience program. The program was a partnership with the Dayton Urban League.

**Discussion:**

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

### Introduction

The Dayton-Kettering-Montgomery County Continuum of Care provides support through emergency shelter, safe haven, and permanent supportive housing as described below.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	150	10	24	456	0
Households with Only Adults	318	120	85	980	0
Chronically Homeless Households	0	0	0	489	0
Veterans	16	0	30	219	0
Unaccompanied Youth	16	0	42	0	0

**Table 35 - Facilities and Housing Targeted to Homeless Households**

**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**

There are a number of agencies in the Dayton area that exist to serve the special needs populations, including, but not limited to, ADAMHS, Dayton VA Medical Center, Eastway Behavioral Health, Samaritan Behavior Health, Kettering Behavioral Health, Goodwill Easter Seals, Homefull, Places, and Eastway Corp. According to the Montgomery County Family Resource Guide, there are 15 agencies that provide addiction treatment services, 18 agencies that provide mental health services, 19 medical health centers and 9 local hospitals. The extensive list of providers and facilities suggests a substantial amount of services are available for the special needs populations within the Dayton area. Both Sinclair Community College and the University of Dayton Research Institute are involved in workforce training initiatives. In addition, Goodwill Easter Seals has a variety of workforce training programs.

These mainstream services are a vital part of helping homeless individuals obtain and retain housing. Through the case managers in the Front Door Assessment process, homeless individuals and families are connected to these mainstream benefits.

**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.**

Through the Human Services Levy, several organizations receive funding to support homelessness services and facilities. Homefull provides emergency shelter and permanent supportive housing services. Daybreak provides overnight shelter and transitional housing services for youth. St. Vincent de Paul provides overnight shelter services, diversion and rapid re-housing programming, and case management services. The YWCA provides overnight shelter and case management services.

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

### **Introduction**

Throughout the City of Dayton, an extensive network of service providers exist to assist special needs populations with medical, case management, addiction services, mental health, financial, and housing services.

**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**

Case management is a collaborative process of assessment, planning, facilitating, care coordination, evaluation, and advocacy for options and services to meet an individual's or family's comprehensive needs. Housing-focused case management concentrates on the areas that directly impact a particular household's stability in housing. Montgomery County, along with the Cities of Dayton and Kettering, has a successful comprehensive CoC with an established collaborative system in place with regards to housing. There needs to be the same comprehensive continuum in regard to service providers and in conjunction with supportive housing to ensure the special needs populations are receiving the services they need to develop the life skills required for continuous housing. Case management is a colossal endeavor: because an individual or family's success depends upon it, there has to be greater coordination and accountability.

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

Supportive housing providers regularly collaborate with ADAMHS to ensure that those with mental and physical disabilities receive adequate housing and case management services upon return from institutionalization. Other agencies provide additional supportive services to this clientele: Samaritan Homeless Clinic provides respite services, and the VA Medical Center provides supportive housing services to veterans and non-veterans upon return from an institution.

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

The City of Dayton will continue to utilize and support the vast network of public, private, and non-profit housing and supportive services organizations to best serve the city's non-homeless special needs populations.

For individuals in need of accessible housing, the City will further its partnership with GDPM and local housing-focused non-profits and agencies to provide funding and ensure that homeowner repair and rehabilitation programs increase accessibility for residents while rental units are constructed or updated and equipped with accessibility modifications.

Dayton's programs supported by federal funding are targeted to assist low- and moderate-income individuals, many of whom fall into special needs categories. Special needs populations are targeted in planned activities, such as Dayton's continued financial assistance, particularly through the CDBG and HOME programs, for public service agencies, and housing rehabilitations that allow elderly or disabled homeowners to remain in their homes. With ESG prevention funding, the City will further its work with the Homeless Solutions Policy Board and CoC to ensure individuals with special needs do not become homeless.

**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))**

As an entitlement grantee, the narrative directly above this one also corresponds to this prompt for the City of Dayton. However, the City of Dayton is no longer a member of a HOME consortium.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City of Dayton is committed to promoting inclusive public policies that will reduce the strain on affordable housing and residential investment. Dayton’s housing market is generally regarded as affordable, especially in the context of comparably sized communities nationally. According to U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Dayton's median gross rent of \$665 per month, which often helps Dayton rank within the most affordable housing markets nationwide. Due to steady population decline and a recent rise in foreclosures, Dayton also has a high vacancy rate in both private market rental units and several of its large, older public housing sites. Vacancies often exert downward pressure on prices, as the wider variety of housing opportunities results in a less competitive market that becomes more affordable to lower-income renters.

Despite the prevalence of affordably priced housing opportunities in Dayton, rental and owner property remain out of reach for some populations. Those least likely to be able to afford either private market rentals or even Section 8 housing are families and individuals with incomes below \$26,500 (30% of AMI). This income category experiences the highest risk of homelessness and the greatest chance for experiencing increased housing cost burden. These are the households for whom only the deep subsidies traditionally provided by public housing, provide affordable housing.

With a decreasing population, and in spite of an aggressive housing demolition program, Dayton has more supply than demand, which results in increased vacancy rates, abandoned and vacant property, and a “soft” market with lower rents and sale prices.

Several factors affect the maintenance, quality, and accessibility of affordable housing. The primary issue that impedes efforts to maintain Dayton’s affordable housing supply is the high cost of maintenance and renovation of older housing stock in inner-ring neighborhoods. More than 87% of the housing stock in Dayton is more than 50 years old, increasing the likelihood that an affordable housing unit needs costly and substantial repairs, rehabilitation, or abatement of lead hazards. Maintenance and renovation of these housing units to suit the needs of LMI households demands substantial funding.

In a city where more than half of its households are renters, attention must be given to the process for retaining good renters and continually attracting residents. For a market that is renter-heavy, the opportunities for homeownership, especially for low-income residents, are diminished due to fewer available units.

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

### Introduction

The City of Dayton has a workforce of about 57,730 people. The largest employment sector is Education and Health Care Services, with 14,340 workers (25%) and 34,272 jobs in the city. The next largest is Professional, Scientific, and Management Services, with 9,035 workers (11%). The number of jobs in these sectors is much higher than the number of Dayton residents working in them, suggesting that many of these jobs are filled by people who live outside the city.

Data from the 2022 Census OnTheMap supports this. Of the 61,357 jobs located in Dayton, 83% (50,898 workers) commute from outside the city. Only 17% (10,459 workers) both live and work in Dayton. On the other hand, 43,771 Dayton residents are employed, but 76.1% (33,312) work outside the city. Just 23.9% both live and work in Dayton. This shows that while Dayton is a job center, most of the city's residents are commuting elsewhere for work, and most of the city's jobs are held by non-residents.

The City's unemployment rate is 9.7%, significantly higher than the national average. This rate increases to 20.2% for individuals aged 16 to 24, though many in this age group may still be in school or pursuing higher education.

The most common occupations among Dayton residents are in management, business, and finance, with 19,915 workers in these fields.

As the urban core of the Dayton Metropolitan Statistical Area (MSA), the City benefits from a relatively short average commute time. More than 80% of workers report a commute of 30 minutes or less, and only 5% commute longer than one hour, supporting access to regional job centers.

Educational attainment is improving: 32% of Dayton's workforce now holds a bachelor's degree or higher, reflecting a positive trend since the last Consolidated Plan. This shift may suggest that local investments in education, youth services, and workforce development are beginning to yield measurable outcomes.

### 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	240	17	0	0	0
Arts, Entertainment, Accommodations	6,779	5,691	12	7	-5
Construction	1,975	2,100	3	3	0
Education and Health Care Services	14,340	34,272	25	42	17
Finance, Insurance, and Real Estate	3,485	4,219	6	5	-1
Information	978	1,222	2	1	-1
Manufacturing	8,244	8,444	14	10	-4
Other Services	1,985	2,393	3	3	0
Professional, Scientific, Management Services	5,413	9,035	9	11	2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Public Administration	2,848	4,992	5	6	1
Retail Trade	6,064	3,201	11	4	-7
Transportation and Warehousing	4,234	3,399	7	4	-3
Wholesale Trade	1,145	2,543	2	3	1
Total	57,730	81,528	--	--	--

**Table 36 - Business Activity**

**Alternate Data Source Name:**

2019-2023 American Community Survey (ACS) Data

**Data Source Comments:** OnTheMap. U.S. Census Bureau, Center for Economic Studies, LEHD. Available at: <https://onthemap.ces.census.gov/>

**Inflow/Outflow Job Counts in 2022  
All Workers**



**Employment Inflow/Outflow**

**Labor Force**

Total Population in the Civilian Labor Force	63,959
Civilian Employed Population 16 years and over	57,730
Unemployment Rate	9.70
Unemployment Rate for Ages 16-24	20.20
Unemployment Rate for Ages 25-65	7.30

**Table 37 - Labor Force**

**Alternate Data Source Name:**  
2019-2023 American Community Survey (ACS) Data  
**Data Source Comments:**

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	19,915
Farming, fisheries and forestry occupations	0
Service	11,702
Sales and office	11,736
Construction, extraction, maintenance and repair	2,898
Production, transportation and material moving	11,479

**Table 38 - Occupations by Sector**

**Alternate Data Source Name:**  
2019-2023 American Community Survey (ACS) Data  
**Data Source Comments:** Occupation categories according to the US Census ACS are: Management, business, science, and arts occupations; Service occupations; Sales and office occupations; Natural resources, construction, and maintenance occupations; and Production, transportation, and material moving occupations

**Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	42,297	82%
30-59 Minutes	6,593	13%
60 or More Minutes	2,753	5%
<b>Total</b>	<b>51,643</b>	<b>100%</b>

**Table 39 - Travel Time**

**Alternate Data Source Name:**  
2019-2023 American Community Survey (ACS) Data  
**Data Source Comments:**

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	4,765	1,369	10,617
High school graduate (includes equivalency)	12,099	1,279	7,075
Some college or Associate's degree	14,652	437	5,871
Bachelor's degree or higher	15,129	309	2,034

**Table 40 - Educational Attainment by Employment Status**

**Alternate Data Source Name:**  
2019-2023 American Community Survey (ACS) Data  
**Data Source Comments:**

**Educational Attainment by Age**

	<b>Age</b>				
	<b>18–24 yrs</b>	<b>25–34 yrs</b>	<b>35–44 yrs</b>	<b>45–65 yrs</b>	<b>65+ yrs</b>
Less than 9th grade	170	598	621	1,111	840
9th to 12th grade, no diploma	1,649	1,076	1,673	2,940	2,389
High school graduate, GED, or alternative	3,617	6,191	4,263	10,172	6,348
Some college, no degree	12,520	6,018	4,220	8,956	4,360
Associate's degree	651	1,716	1,517	2,936	1,290
Bachelor's degree	1,493	3,419	2,025	3,742	2,078
Graduate or professional degree	398	1,634	1,567	2,139	1,466

**Table 41 - Educational Attainment by Age**

**Alternate Data Source Name:**  
2019-2023 American Community Survey (ACS) Data  
**Data Source Comments:**

**Educational Attainment – Median Earnings in the Past 12 Months**

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	26,453
High school graduate (includes equivalency)	33,211
Some college or Associate's degree	37,306
Bachelor's degree	50,298
Graduate or professional degree	72,863

**Table 42 – Median Earnings in the Past 12 Months**

**Alternate Data Source Name:**  
2019-2023 American Community Survey (ACS) Data  
**Data Source Comments:**

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

The single largest employment sector in the Dayton area is the area of "Meds, Feds, and Eds," or the education and health care services and government sectors. The area has seven hospitals and numerous medical facilities. The education sector is bolstered by the University of Dayton, Sinclair Community College, Wright State University, and Kettering College, as well as satellite offices for multiple other

campuses. Along with City government functions contributing to the government sector, the City of Dayton is the seat of the majority of Montgomery County's administrative buildings and is home to quasi-government organizations like CityWide Development Corporation and CountyCorp.

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

Job training programs continue to be a needed service to prepare Dayton's workforce for jobs in the region's existing tooling and machining industry. Marketing the value of trade schools to high school students is an increasing need, as more students are choosing not to attend college. Local employers face difficulties finding experienced and skilled applicants, and many applicants have trouble passing a drug test. In the Economic Development Focus Group, it was widely agreed upon that businesses cannot find employees who want to come to work. While on-the-job training and experience are important, potential employees lack life skills necessary to maintain employment, such as finding transportation to work when a vehicle breaks down or having reliable childcare. Another area that was brought up in input meetings was the need for more workforce housing to support employers in finding and maintaining employees.

Consistent throughout Dayton is the challenge of having an aging inventory of buildings, which impacts businesses as well. Many owners are unable to invest in their buildings to make them move-in ready. Making an obsolete building ADA-complaint is a barrier and causes businesses to look outside Dayton towards newer commercial developments. Though the downtown area has shown great progress in business growth and development, other areas of the city require significant infrastructure improvements and investments, creating cost burdens for current businesses while not appealing to potential businesses and customers.

**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.**

The area surrounding the Dayton International Airport has recently attracted several large distribution centers. It is anticipated that distribution will continue to grow, bringing more jobs and a larger need for skill training and workforce development.

Additionally, the area surrounding Austin Landing continues to develop. As these newer commercial developments come online, the older commercial spaces within the City continued to see vacancies. Unless the City is able to assist business and property owners with the costs associated with modernizing space, businesses will continue to look elsewhere for move-in ready locations. This

continuing cycle creates a need for infrastructure and business support to make commercial space within the City of Dayton more viable.

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

As identified in the Priority Needs and Goals of the Consolidated Plan, the current workforce is not in sync with the City of Dayton's most prevalent employment sectors. Only 22% of the City's workforce has a bachelor's degree or higher. With the sectors of "Meds, Feds, and Eds" being the largest sector in the City, many jobs will require advanced degrees or specialized certifications. Additionally, the developments mentioned above have the potential to bring higher-wage distribution jobs to the area. These jobs may also require further workforce training and specialized skills. To address these needs, the City has established the Workforce Training and Development goal as a part of the Consolidated Plan.

**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.**

OhioMeansJobs / Montgomery County is a public / private partnership established to bring employers, educators, and social service agencies together to address local workforce development issues. Sinclair Community College and the University of Dayton Research Institute are also involved in workforce training initiatives, as well as Goodwill Easter Seals and CareSource, which provide a variety of workforce training programs. Workforce training and development is imperative to bringing low-income persons out of poverty. The Consolidated Plan recognizes these existing vital workforce initiatives have the need for each to become more visibly available and accessible to the population so the greatest impact can be achieved for positive change to occur.

Additional workforce training initiatives through local colleges include training and classes surrounding Unmanned Aerial Vehicles (UAV) at Sinclair Community College and grants from the Department of Defense for technical and scientific research at the University of Dayton Research Institute (UDRI).

In recent years, there has been substantial growth in the distribution sector near the City's airport. While some of the development has occurred outside of the City's corporate limits, the need for a workforce skilled in distribution impacts the economic landscape of the City. Further development of the training and workforce development programs for distribution centers will continue this growth.

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

No

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

Not applicable.

**Discussion**

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

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

For the purposes of the Consolidated Plan, "concentration" is defined as census tracts where the percentage of households with multiple housing problems is at least 10 percentage points higher than the percentage for the city as a whole. Although households with multiple housing problems are not geographically concentrated, these households are concentrated to one income category.

Housing is classified as having multiple housing problems when one or more of the following characteristics apply: lacking complete plumbing facilities; lacking complete kitchen facilities; or housing costs greater than 30% of income and overcrowding is present, meaning more than one person per room.

Units lacking complete plumbing facilities and kitchen facilities throughout the City of Dayton is less than 1%. Overcrowding between 1.01 and 1.5 persons is only 1% throughout the city. The only substantial housing problem in Dayton is cost burdensome housing, especially households at or below 80% of area median income.

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

For the purposes of the Consolidated Plan, "concentration" is defined as census tracts where the percentage of a specific racial or ethnic group or low-income families is at least 10 percentage points higher than the percentage for the city as a whole.

The City of Dayton contains areas of racial concentration with regards to the population of African Americans, with much of the western portion of the city being racially concentrated with regards to the African American population. Two additional Census tracts are considered ethnically concentrated with regards to the Hispanic population.

In regards to low-income families, HUD defines an LMI census block group in the City of Dayton as one in which 51% or more of the population have incomes at or below 80% of the median family income. Approximately 60% of Dayton's block groups qualify at LMI with no strategic concentration in one particular area.

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

The characteristics of the markets in these areas in Dayton are consistent with the majority of the markets throughout Dayton. All have an aging housing stock, a massive inventory of abandoned buildings, lack of economic opportunities and neighborhoods in distress.

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

The downtown area has seen an influx of private and leveraged investment. Additionally, the neighborhoods surrounding local hospitals have seen dramatic change and investment within the past five years, anchoring the neighborhoods and bringing new development.

The demolition program has been successful at removing over a thousand blighted structures, eliminating safety hazards and abandoned properties while creating space for new development or neighborhood infill projects.

There are strong neighborhood associations throughout Dayton. Many of these organizations have been the catalyst for improvement projects and updates to neighborhood planning initiatives.

An additional vital community asset is the transportation system provided by Greater Dayton RTA.

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

Along with the room for continued improvement to the City's housing stock, there are several recent projects that may serve to inspire opportunities for continued growth. In West Dayton, a community cooperative grocery store opened on Salem Avenue. Just down the road, Omega CDC is in the process of opening the Hope Center, a multi-purpose center with the mission of assisting low-income families in Northwest Dayton. Continued demolition efforts to remove blight and abandoned homes also serve to empower and uplift these neighborhoods.

Dayton's extensive network of greenspace and bike trails also provide opportunity. Expanding the city's bike programs into areas outside of downtown and creating neighborhood business districts will benefit these areas and the entire city.

## **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.**

Within the City of Dayton, 84% of households (48,437 out of 57,953) have internet subscriptions. However, there are significant disparities in access based on income. Among households earning less than \$20,000 annually, 1 in 4 lack an in-home internet subscription. This gap narrows slightly but remains significant for households earning over \$20,000 (1 in 5 without access) and for those earning over \$35,000 (1 in 10 without access).

These disparities highlight the ongoing digital divide disproportionately impacting low- and extremely low-income households. Mapping of connectivity data reveals that areas with lower internet access closely align with Census block groups designated as LMI, further underscoring the correlation between income and digital exclusion.

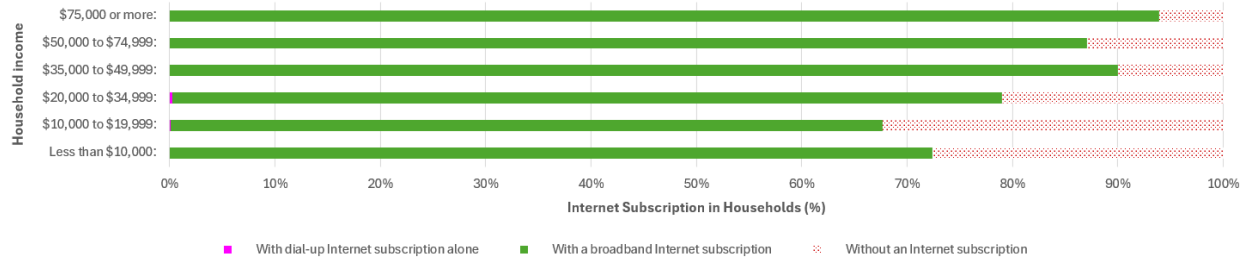
Improving broadband infrastructure and affordability in these neighborhoods would help bridge this divide. Reliable internet access is increasingly essential not only for education and employment, but also for accessing vital services, such as healthcare, public benefits, and human services, as noted by the U.S. Department of Health & Human Services.

While overall connectivity has improved, digital inequity remains a barrier for thousands of Dayton residents, particularly those in poverty. Investment in broadband wiring and access is a critical step toward equity, inclusion, and economic opportunity in the city's most underserved communities.

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

As with any other market, competition drives down prices and creates accountability between entities. In an area with only one service provider or a provider that holds a majority of the market, there is little incentive for that provider to offer competitive rates or reasonable prices. Having additional providers would create a market where multiple levels of service at varying price points could exist, better fitting the needs of a variety of households while making broadband services more affordable for everyone.

### Internet Subscription by Household Income



### Household Internet Subscriptions by Income

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

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

In recent years, the City of Dayton has seen an increase in the number of severe weather events. On May 27, 2019, a band of severe storms cut through the Greater Miami Valley, spawning 15 tornadoes and leaving a path of destruction through 19 jurisdictions in 3 counties. In recent decades, the spawning of a major, destructive tornado was uncommon – a “once in a decade” event. However, tornadic events have increased in frequency, occurring in 2017, 2019, and 2021.

Studies are showing an eastward shift in the location of “Tornado Alley,” the general area where tornadic activity occurs. According to data from the Journal of Climate and Atmospheric Science, southwest Ohio is experiencing an upward trend in tornado frequency. While this upward trend is not as severe as other regions in the U.S., scientists believe this shift in severe weather can be associated with climate change.

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

During the Memorial Day Tornado Outbreak, multiple tornadoes impacted areas of the City of Dayton and its surrounding jurisdictions. In Dayton, streets in the Old North Dayton neighborhood, a predominately low-income area, experienced substantial property loss and severe damage. Just outside of the City limits, large low-income rental developments were completely destroyed in Harrison Township. Along with the other areas of destruction throughout the Miami Valley, these losses put a considerable strain on the local rental market. While displaced households waited for repairs or sought new housing, the City saw immense shrinkage in the availability and affordability of rental units. This further exacerbated an already-existing shortage of affordable housing, making it harder for the lowest-income populations to find suitable living accommodations. Another natural disaster could further impact housing affordability and availability, creating a greater strain on the City's most vulnerable residents.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan outlines the City of Dayton's 2026-2030 community development, housing, and economic development priorities, anticipated financial resources, partners, programs, and activities the City plans to utilize to address the needs as determined by the 2026-2030 Needs Assessment, Market Analysis, and input received through the community engagement sessions.

The following Priority Needs were identified by the City of Dayton:

1. Revitalization of Neighborhoods
2. Expansion of Economic Opportunities
3. Quality of Affordable Housing
4. Addressing Homelessness
5. Provision and Coordination of Public Services

To meet the identified Priority Needs, the City of Dayton established the following goals:

1. Expanding, Maintaining, and Improving Affordable Housing
2. Revitalization of Neighborhoods
3. Infrastructure Improvements
4. Demolition of Abandoned Structures
5. Workforce Development
6. Addressing Homelessness and At-Risk Homelessness
7. Public Services
8. Planning and Program Administration

Throughout the City of Dayton, most Entitlement grant-funded activities and programs are provided city-wide so that the greatest number of LMI residents are served.

For the FY2026 Annual Action Plan, the City is projecting a steady allocation that aligns with the 2025 Action Plan. Dayton anticipates being awarded \$5,302,784 in CDBG funding, \$1,080,865 in HOME funding, and \$481,553 in ESG funding. Using the 2025 allocations as a funding estimate, the City anticipates receiving the following funding throughout the duration of the 2026-2030 Consolidated Plan: \$26,513,920 in CDBG funding, \$5,404,325 in HOME funding, and \$2,407,765 in ESG funding.

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

### Geographic Area

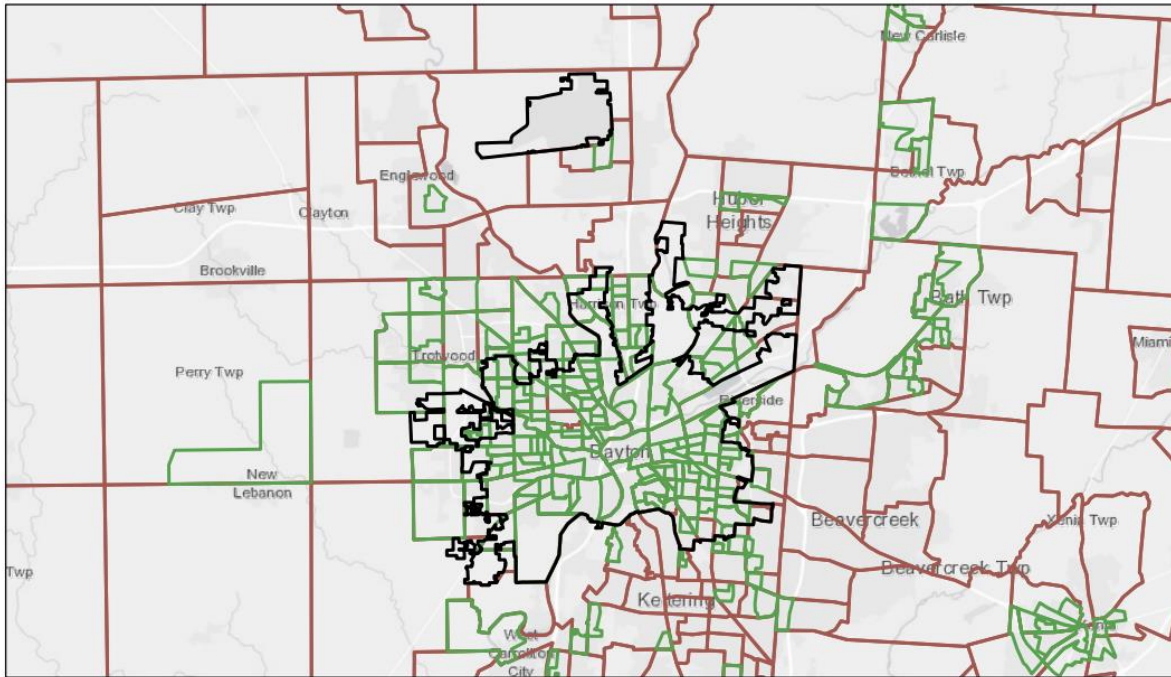
<b>Area Name:</b>	Community-wide
<b>Area Type:</b>	All HUD eligible areas within the City of Dayton.
<b>Other Target Area Description:</b>	All HUD eligible areas within the City of Dayton.

### General Allocation Priorities

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

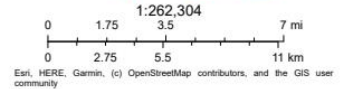
The regulations for the Consolidated Plan require Entitlement communities to describe the geographic areas where they will direct assistance during the targeted 5-year period of the ConPlan. During the 2026-2030 Consolidated Plan, the City of Dayton plans to maintain geographic targeting at the city-wide level to ensure the greatest number of LMI residents have access to and receive the benefits resulting from the activities and services funded through HUD grants. By focusing on a city-wide approach, investments ultimately benefit low- and moderate-income individuals and households rather than specific targets, areas, and/or neighborhoods.

CPD Maps - Dayton, Ohio - Low-Mod Census Block Groups



October 3, 2025

- Override 1
- Low Mod Blockgroup
- Census Tract



City of Dayton - LMI Block Groups

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

Priority Needs

Table 53 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Revitalization of Neighborhoods
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

		Persons with Physical Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	All HUD eligible areas within the City of Dayton.
	<b>Associated Goals</b>	Expand, Maintain, and Improve Affordable Housing Demolition of Abandoned Structures Neighborhood Safety Measures Infrastructure Improvements Expanding Economic Development Opportunities Planning and Program Administration
	<b>Description</b>	The City of Dayton will administer activities to improve the physical condition, health, and safety of residential neighborhoods as well as increase the perceived safety indicators and housing quality within neighborhoods. Through the Revitalization of Neighborhoods, City-funded activities may include demolition of abandoned structures; street and sidewalk improvements; park improvements and safety upgrades; alley, right-of-way, and abandoned lot cleanup; preservation of historic structures; and programs with neighborhood associations to address the indicators impacting the perception of safety.
	<b>Basis for Relative Priority</b>	The input collected during community meetings, surveys, focus groups, and stakeholder meetings highlighted a collective desire for a wide-ranging approach to revitalizing Dayton neighborhoods. Along with the additional need for affordable housing, individuals expressed a need for added recreational infrastructure within neighborhoods, a desire for improvements aimed at increasing the perception of safety, and continued improvements to residential streets and sidewalks.
<b>2</b>	<b>Priority Need Name</b>	Quality of Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children

		Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	All HUD eligible areas within the City of Dayton.
	<b>Associated Goals</b>	Expand, Maintain, and Improve Affordable Housing Planning and Program Administration
	<b>Description</b>	The City of Dayton is dedicated to improving, maintaining, and expanding the City's affordable housing stock. Impacted units may be public or private owner- and renter-occupied units, and residents will receive assistance through rehabilitation and repair programs; programs aimed at helping individuals age in place; accessibility modifications and ADA improvements; construction of new owner- and renter-occupied units; and down payment assistance.
	<b>Basis for Relative Priority</b>	Cost burden continues to be a driving factor behind housing issues in the City of Dayton. With increased demand for both owner- and renter-occupied units, aging housing stock, and the increasing prices associated with construction and rehabilitation, the City sees a continued need for support within the affordable housing community. Additional needs include increased availability of affordable rental units, additional assistance with making units accessible or providing ADA improvements, and emergency repair programs.
<b>3</b>	<b>Priority Need Name</b>	Expansion of Economic Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	All HUD eligible areas within the City of Dayton.
	<b>Associated Goals</b>	Expanding Economic Development Opportunities Workforce Development

		Public Services Planning and Program Administration
	<b>Description</b>	The City of Dayton will continue to support activities aimed at increasing economic opportunities for local businesses and residents. Activities may include, but are not limited to, workforce training and development initiatives; job training; apprenticeships and skill certifications; small business loan programs; facade improvements; and physical improvements to the built environment within neighborhood business districts.
	<b>Basis for Relative Priority</b>	As with the City's affordable housing stock, the City of Dayton's commercial, industrial, retail, and warehouse inventory is aging and requires investment that many owners are unable to make. Because of this cost burden, many businesses choose to locate in newer spaces outside of the city. Additionally, the City recognizes the need to invest in the local workforce, especially LMI individuals, to increase the supply of trained, eligible employees. To increase workforce training and development, the City plans to continue investing in development and training programs, increasing the number of participants, and providing access to training opportunities for a larger number of LMI residents.
<b>4</b>	<b>Priority Need Name</b>	Provision and Coordination of Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans

		Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	All HUD eligible areas within the City of Dayton.
	<b>Associated Goals</b>	Workforce Development Public Services Planning and Program Administration
	<b>Description</b>	The City of Dayton plans to provide funding to increase accessibility and availability of public services throughout the community. Activities may include, but are not limited to financial wellness services and homeownership preparation; youth and senior services; job training and development; after school and summer programs; education and tutoring services; addiction services; and health and outreach services for individuals with disabilities.
	<b>Basis for Relative Priority</b>	Community input indicated a desire for continued funding of public services, particularly for youth, seniors, job training initiatives, and educational initiatives.
5	<b>Priority Need Name</b>	Homelessness
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals

	<p>Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence</p>
<b>Geographic Areas Affected</b>	All HUD eligible areas within the City of Dayton.
<b>Associated Goals</b>	<p>Public Services  Addressing Homelessness and At-Risk Homelessness  Planning and Program Administration</p>
<b>Description</b>	<p>The City of Dayton will continue to work within the Dayton-Kettering-Montgomery County Continuum of Care to partner with local organizations and jurisdictions in addressing homelessness. The CoC coordinates funding for shelter operations, housing initiatives, and services for homeless populations and populations at risk of becoming homeless. Activities funded may include, but are not limited to, homelessness outreach services; assistance to homeless individuals and families with emergency shelter beds; assistance to persons and households at risk of becoming homeless; supportive services to homeless and at-risk populations transitioning from homelessness to self-sufficiency; and housing retention through prevention and diversion programming.</p>
<b>Basis for Relative Priority</b>	<p>Through community input, it was determined that Homelessness is still a present need within the City of Dayton. However, community survey responses gave priority to some other needs over homelessness. Since the need for assistance to homeless and at-risk homeless individuals and families still</p>

		exists, Homelessness was added as a priority to the ConPlan with a low priority level.
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**Narrative (Optional)**

## 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)	The most pressing issue impacting TBRA is housing cost burden and the availability of affordable units for individuals at or below 80% AMI.
TBRA for Non-Homeless Special Needs	As with TBRA mentioned above, housing cost burden and the availability of affordable units are the most pressing influences on the use of TBRA for Non-Homeless Special Needs households.
New Unit Production	Within the City of Dayton, there is a lack of affordable housing units. As the City continues to see an interest in development, new affordable unit production will likely be the result of Low-Income Housing Tax Credit Projects, which would leverage local funds to bring additional new units into the affordable housing inventory.
Rehabilitation	With 87.4% of housing units built prior to 1980, funding for rehabilitation continues to be a growing need within the City of Dayton. Over 27,976 or 38.2% of homes were built prior to 1940, creating additional need for repair and addressing aging structural concerns. Rehabilitation will continue to be a focus of funding through the CDBG and HOME programs within the City of Dayton.
Acquisition, including preservation	With the end of Neighborhood Stabilization Program (NSP) and Moving Ohio Forward (MOF), the additional funding for acquisition and demolition has decreased. However, the need for such funding sources remains. While CDBG funding and the NIP program with the Montgomery County Land Bank continue to fund demolition efforts, the number of demolitions in the City of Dayton cannot meet the need without additional resources. Because of the tight real estate market, an increase in the funding of preservation efforts make may historic preservation a more affordable option for homes that are economically viable to preserve. This would help alleviate a small amount of the need for demolition funds and may increase access to stable affordable housing units.

Table 43 – Influence of Market Conditions

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

The City of Dayton’s primary resources for implementing the 2026-2030 Consolidated Plan will come from the receipt of three Entitlement grants: the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG).

To determine eligibility and allocations for federal entitlement funds, the population and poverty rates of a jurisdiction are the primary criteria evaluated. In recent decades, the City of Dayton has experienced significant population loss and a slight reduction to its poverty rate, resulting in substantial reductions in federal funding. The loss of federal funding led to re-alignment of City resources at the expense of programs aimed at maintaining a suitable living environment; affected programs include demolition of blight, road resurfacing and street improvements, improvements to recreation sites, and programs for residents. During the last Consolidated Plan, the City of Dayton saw a slight increase to its funding levels across all three entitlement allocations, a welcomed trend that allows City departments and local non-profit organizations to leverage greater funding sources toward the revitalization and stabilization of City neighborhoods.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public	5,277,784	25,000	0	5,302,784	21,211,136	Anticipating steady allocation.

		Improvements Public Services						
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,080,865	0	0	1,080,86 5	4,323,460	Anticipating steady allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance	481,553	0	0	481,553	1,926,212	Anticipating steady allocation.

		Services Transitional housing						
Continuum of Care	public - federal	Rapid re-housing (rental assistance) Rental Assistance	2,985,440	0	0	2,985,440	0	14,927,200
								City of Dayton's Annual TRA Allocation

**Table 55 - 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**

On an annual basis, the City of Dayton ensures that the matching requirement for the ESG Program is met. ESG subrecipients are required to submit total budgets that include all funding sources within the project, and the sources are confirmed during the annual subrecipient monitoring. Funding sources for the ESG match include: Montgomery County Human Services Levy; Montgomery County marriage license fees; United Way grants; Federal Emergency Management Agency (FEMA) funding; funding and support from the Montgomery County Children Services Division; funding and support from the Ohio Department of Development and Education; funding and support from the Veterans Administration; and private funding sources.

In recent years, the City of Dayton’s HOME match requirement has been reduced by 100% due to the City’s satisfaction of both distress criteria. For years when a HOME match is required, the typical sources include forbearance of taxes and discounted land/property sales.

Other leverage sources include Shelter Plus Care grants, LIHTC-funded projects, the Supportive Housing Program, and the Single Room Occupancy Program. Additionally, the City leverages CDBG and HOME funds as matches when applying for and securing grant sources and private funding.

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

The City of Dayton will continue to pursue opportunities to utilize publicly owned land to capitalize on projects throughout the city. This methodology previously assisted the development of affordable housing. The continued demolition of abandoned and blighted structures in partnership with Montgomery County Land Bank provides the opportunity for the City to address needs and goals established in the Consolidated Plan through the aggregation of vacant land for development.

**Discussion**

## 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
Dayton/Kettering/Montgomery County Continuum of Care	Continuum of care	Homelessness Non-homeless special needs	Region
Montgomery County Housing and Homeless Solutions	Government	Homelessness	Region
Miami Valley Regional Planning Commission	Government	Planning	Region
City of Dayton Department of Planning, Neighborhoods, & Development	Subrecipient	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Greater Dayton Premier Management	PHA	Public Housing neighborhood improvements public services	Region
St. Vincent De Paul Social Services, Inc.	Community/Faith-based organization	Homelessness Non-homeless special needs public services	Region
Miami Valley Housing Opportunities	Non-profit organizations	Non-homeless special needs Rental public services	Jurisdiction

Advocates for Basic Legal Equality, Inc.	Non-profit organizations	Homelessness Non-homeless special needs public services	State
Homefull	Non-profit organizations	Economic Development Homelessness Non-homeless special needs Rental neighborhood improvements public services	Region
Daybreak	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
HomeOwnership Center of Greater Dayton	Non-profit organizations	Non-homeless special needs public services	Region
Miami Valley Fair Housing Center	Non-profit organizations	public services	Region
CityWide Neighborhood Development Corporation	Redevelopment authority	Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public facilities	Jurisdiction
COUNTY CORP	Redevelopment authority	Economic Development Ownership Planning Public Housing Rental neighborhood improvements	Region

Rebuilding Together Dayton, OH	Non-profit organizations	Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public services	Jurisdiction
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**Table 56 - Institutional Delivery Structure**

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

The City of Dayton Department of Planning, Neighborhoods, and Development is responsible for management of the vast network of public agencies, private service providers, and local non-profit organization that carry out the programs and goals for the Consolidated Plan. As the lead entity, the Department is responsible for coordinating Consolidated Plan and Annual Action Plan development, and implementation and administration of plans and programs. To administer its programs, coordinate efforts, and leverage the most possible resources, the City also works in partnership with local, state, and regional agencies.

Along with the Department of Planning, Neighborhoods, and Development, several other City departments and agencies assist with the implementation of the Consolidated Plan. These entities include the Economic Division of PND, the Department of Procurement Management and Budget, the Finance Department, the Department of Public Works, the Department of Recreation and Youth Services, Dayton Municipal Court, and the Dayton Human Relations Council. The local Public Housing Authority, Greater Dayton Premier Management, will continue to be the primary provider of public housing units and will continue to administer Section 8 programming. The Homeless Solutions Policy Board and the Dayton/Kettering/Montgomery County CoC will continue its role as the lead entity for the provision of programs for addressing homelessness.

The City of Dayton continues to feel the effects of population loss through a decreased tax base, blight, and the abandonment of structures.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	

<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
<b>Other</b>			

**Table 57 - 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)**

Increased coordination among homeless providers and with mainstream community resources is one of the four key principles of the Homeless Solutions Plan. Through the implementation of this Plan,

homeless providers have moved from isolated and independent resources, to a collective network aimed at coordinating the region's response to homelessness.

Through the Front Door Assessment process and outreach services, persons are assessed for services before, during, and after entering the system of homeless services providers. Before entering the shelter, households are provided diversion funding, if eligible, to prevent shelter utilization. For households that enter the shelter, services are offered and provided after the Front Door Assessment is completed.

Building on this network of resources will further strengthen the services and system in place to address homeless in the region.

**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**

There are several organizations that serve special needs populations. These organizations include ADAMHS, Dayton VA Medical Center, Eastway Behavioral Health, Samaritan Behavioral Health, Kettering Behavioral Health, Goodwill Easter Seals of the Miami Valley, Homefull, and Places. As noted in the Montgomery County Family Resource Guide, there are 24 organizations that provide addiction/mental health treatment services, 13 agencies that provide community services, 9 agencies that provide disability needs services, 6 area hospitals and 6 health centers, and 15 organizations focused on employment services. This pamphlet that is frequently updated highlights the extensive network of services available to special needs populations and individuals experiencing homelessness.

While this system has substantial strength, it is often limited by the finite resources allocated toward serving special needs and homeless populations.

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

The need for continued partnership and coalition has become evident, particularly surrounding the realm of affordable housing and funding constraints. If we create a comprehensive approach to affordable housing, the City and partner organizations would be able to better leverage, join, and implement resources so that funding put to the highest and best use while serving a larger number of residents.

The City of Dayton will continue to partner with local agencies, non-profit organizations, and service providers to ensure the community continues to work toward addressing gaps in institutional structure as they surface. As the lead entity over the Dayton Consolidated Plan, the City will continue to pursue additional grants and funding sources.

**SP-45 Goals Summary – 91.215(a)(4) Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand, Maintain, and Improve Affordable Housing	2026	2030	Affordable Housing Public Housing Homeless	Community-wide	Revitalization of Neighborhoods Quality of Affordable Housing		Rental units constructed: 100 Household Housing Unit  Rental units rehabilitated: 250 Household Housing Unit  Homeowner Housing Added: 50 Household Housing Unit  Homeowner Housing Rehabilitated: 1050 Household Housing Unit  Direct Financial Assistance to Homebuyers: 100 Households Assisted
2	Demolition of Abandoned Structures	2026	2030	Non-Housing Community Development	Community-wide	Revitalization of Neighborhoods		Buildings Demolished: 750 Buildings

								Other: 1000 Other
<b>3</b>	Revitalization of Neighborhoods	2026	2030	Non-Housing Community Development	Community-wide	Revitalization of Neighborhoods		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted  Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
<b>4</b>	Infrastructure Improvements	2026	2030	Non-Housing Community Development	Community-wide	Revitalization of Neighborhoods		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 150000 Persons Assisted  Other: 25 Other
<b>5</b>	Expanding Economic Development Opportunities	2026	2030	Non-Housing Community Development	Community-wide	Revitalization of Neighborhoods Expansion of Economic Opportunities		Jobs created/retained: 60 Jobs  Businesses assisted: 10 Businesses Assisted
<b>6</b>	Workforce Development	2026	2030	Non-Homeless Special Needs Non-Housing	Community-wide	Expansion of Economic Opportunities		Public service activities other than Low/Moderate Income Housing Benefit:

				Community Development		Provision and Coordination of Public Services		250 Persons Assisted  Jobs created/retained: 50 Jobs  Businesses assisted: 5 Businesses Assisted
7	Public Services	2026	2030	Non-Homeless Special Needs Non-Housing Community Development	Community-wide	Expansion of Economic Opportunities Provision and Coordination of Public Services Homelessness		Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
8	Addressing Homelessness and At-Risk Homelessness	2026	2030	Homeless	Community-wide	Homelessness		Homeless Person Overnight Shelter: 15000 Persons Assisted  Homelessness Prevention: 1000 Persons Assisted  Other: 500 Other
9	Planning and Program Administration	2026	2030	Affordable Housing Public Housing Homeless Non-Homeless	Community-wide	Revitalization of Neighborhoods Quality of Affordable Housing Expansion of		Other: 1 Other

				Special Needs Non-Housing Community Development		Economic Opportunities Provision and Coordination of Public Services Homelessness		
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**Table 58 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Expand, Maintain, and Improve Affordable Housing
	<b>Goal Description</b>	<p>This goal is focused on maintaining, expanding, and improving the affordable housing stock in the City of Dayton. Units may be public or private owner- or renter-occupied structures.</p> <p>Activities that may address the affordable housing goal include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• rehabilitation programs</li> <li>• down payment assistance</li> <li>• repair programs</li> <li>• ADA rehabilitation or accessibility improvements</li> <li>• construction or rehabilitation of affordable and market-rate housing units</li> <li>• programs aimed at helping seniors age in place</li> </ul>
<b>2</b>	<b>Goal Name</b>	Demolition of Abandoned Structures
	<b>Goal Description</b>	<p>The City of Dayton will continue to address blight in City neighborhoods through demolition of abandoned structures.</p> <p>Other GOI: The number of housing units included within the demolished structures/buildings.</p>

<b>3</b>	<b>Goal Name</b>	Revitalization of Neighborhoods
	<b>Goal Description</b>	<p>The City of Dayton will administer activities to improve the physical condition, health, and safety of residential neighborhoods as well as increase the perceived safety indicators and housing quality within neighborhoods.</p> <p>Activities that address the Neighborhood Safety Measures Goal include, but are not limited to,</p> <ul style="list-style-type: none"> <li>• Lighting improvements in residential neighborhoods</li> <li>• Lots, right-of-ways, and alley cleanups</li> <li>• Safety improvements as identified through City-approved planning processes</li> </ul>
<b>4</b>	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	<p>The City of Dayton will provide infrastructure improvements throughout LMI-eligible areas within the City of Dayton.</p> <p>Activities that will meet the Infrastructure Improvements goal may include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Residential street, curb, and sidewalk improvements</li> <li>• ADA improvements to public spaces, streets, curbs</li> <li>• Recreational and park improvements</li> </ul> <p>Other GOI: Neighborhoods where improvements occur</p>
<b>5</b>	<b>Goal Name</b>	Expanding Economic Development Opportunities
	<b>Goal Description</b>	<p>The City of Dayton will continue to support activities aimed at increasing economic opportunities for local businesses and residents.</p> <p>Activities that will address Expanding Economic Development Opportunities may include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Small business loan programs</li> <li>• Facade improvements and ADA modifications</li> <li>• Creation and rehabilitation to establish move-in ready spaces</li> <li>• Physical improvements to the built environment within neighborhood business districts</li> </ul>

6	<b>Goal Name</b>	Workforce Development
	<b>Goal Description</b>	<p>The City of Dayton will continue to support activities aimed at increasing economic opportunities for local businesses and residents through support for existing and creation of new workforce training and development programming.</p> <p>Activities that address the Workforce Development goal include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Workforce training and development initiatives</li> <li>• Job training</li> <li>• Apprenticeship programs</li> <li>• Skill Certifications</li> <li>• "soft skill" development programs</li> </ul>
7	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	<p>The City of Dayton plans to provide funding to increase accessibility and availability of public services throughout the community, particularly for non-workforce development activities. Public services that address workforce development are included in the Workforce Development goal.</p> <p>Activities that address Public Services may include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Youth services</li> <li>• Education and tutoring services</li> <li>• After school and summer school services and programs</li> <li>• Senior services</li> <li>• Health and outreach services for elderly individuals and individuals with disabilities</li> <li>• Financial wellness services</li> <li>• Homeownership preparation and programming</li> <li>• Addiction services</li> </ul>

<b>8</b>	<b>Goal Name</b>	Addressing Homelessness and At-Risk Homelessness
	<b>Goal Description</b>	<p>The City of Dayton will work in partnership with the Dayton-Kettering-Montgomery County Continuum of Care (CoC) to address homelessness and at-risk homelessness through its Emergency Solutions Grant (ESG) funding.</p> <p>Activities that fulfill the goal of Addressing Homelessness and At-Risk Homelessness include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Assistance to homeless individuals and families with emergency shelter beds</li> <li>• Assistance to persons and households at risk of becoming homeless</li> <li>• Homelessness outreach services</li> <li>• Supportive services to homeless and at-risk populations transitioning from homelessness to self-sufficiency</li> <li>• Housing retention through prevention and diversion programming</li> </ul> <p>GOI Other: Persons provided assistance through outreach services</p>
<b>9</b>	<b>Goal Name</b>	Planning and Program Administration
	<b>Goal Description</b>	<p>The City of Dayton will fund planning, administration, and compliance costs associated with the implementation of the Consolidated Plan programs.</p> <p>GOI Other: Organizations funded through Planning and Program Administration (City of Dayton staff and administrative costs)</p>

**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)**

Through the Consolidated Plan, it is estimated that approximately 1,550 families will be provided affordable housing and benefit from the programs administered by the City of Dayton.

## **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)**

During the 2026-2030 Consolidated Plan, GDOM stated that it is not currently under a voluntary compliance agreement, consent order or consent decree or final judicial ruling or administrative ruling or decision.

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

#### **Homeownership Programs**

GDPM administers an HCV homeownership program through its Family Self Sufficiency Department (FSS) to provide homeownership opportunities for HCV participants. The HCV homeownership program continuously seeks partnership opportunities to increase participation and leverage resources. GDPM implemented an Individual Development Account program with grant funds from the Ohio CDC Association the program will be available until funds are depleted. Additionally, in connection with a local Community Development Finance Institution, GDPM may seek to expand this program if Capital Magnet Fund resources are awarded to the CDFI.

Additionally, GDPM offers an IDA (Individual Development Account) Program. This is a partnership between GDPM, the Ohio Community Development Corporation, and Wright-Patt Credit Union that gives participants the opportunity to receive up to \$4,000 towards homeownership, postsecondary education expenses, or business capitalization. The program encourages financial literacy and preparation for homeownership assistance. The City Department of Planning, Neighborhoods, and Development submitted an internal application for ARPA funds to expand this program and provide savings, financial literacy, down payment assistance, and financial wellness programming to additional PHA residents.

#### **Community Service and Self-Sufficiency Programs**

GDPM operates the HUD Family Self-Sufficiency (FSS), ROSS (Resident Opportunity and Self Sufficiency Coordinator) and Jobs Plus programs in an effort to empower residents toward self-sufficiency. Each program has specific goals and requirements but are all designed to provide access to supportive services and necessary resources to assist residents in increasing their economic position. All the programs are grant funded. GDPM will continue to apply for FSS and ROSS funding.

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

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

Greater Dayton Premier Management is designated as a troubled public housing agency; however, is not currently under a voluntary compliance agreement, consent order or consent decree or final judicial ruling or administrative ruling or decision.

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

### **Barriers to Affordable Housing**

The City of Dayton is committed to promoting inclusive public policies that will reduce the strain on affordable housing and residential investment. Dayton’s housing market is generally regarded as affordable, especially in the context of comparably sized communities nationally. According to U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Dayton's median gross rent of \$665 per month, which often helps Dayton rank within the most affordable housing markets nationwide. Due to steady population decline and a recent rise in foreclosures, Dayton also has a high vacancy rate in both private market rental units and several of its large, older public housing sites. Vacancies often exert downward pressure on prices, as the wider variety of housing opportunities results in a less competitive market that becomes more affordable to lower-income renters.

Despite the prevalence of affordably priced housing opportunities in Dayton, rental and owner property remain out of reach for some populations. Those least likely to be able to afford either private market rentals or even Section 8 housing are families and individuals with incomes below 80% area median income. This income category experiences the highest risk of homelessness and the greatest chance for experiencing increased housing cost burden. These are the households for whom only the deep subsidies traditionally provided by public housing, provide affordable housing.

With a decreasing population, and in spite of an aggressive housing demolition program, Dayton has more supply than demand, which results in increased vacancy rates, abandoned and vacant property, and a “soft” market with lower rents and sale prices.

Several factors affect the maintenance, quality, and accessibility of affordable housing. The primary issue that impedes efforts to maintain Dayton’s affordable housing supply is the high cost of maintenance and renovation of older housing stock in inner-ring neighborhoods. More than 87% of the housing stock in Dayton is more than 50 years old, increasing the likelihood that an affordable housing unit needs costly and substantial repairs, rehabilitation, or abatement of lead hazards. Maintenance and renovation of these housing units to suit the needs of LMI households demands substantial funding.

In a city where more than half of its households are renters, attention must be given to the process for retaining good renters and continually attracting residents. For a market that is renter-heavy, the opportunities for homeownership, especially for low-income residents, are diminished due to fewer available units.

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

There are several factors that affect the quality, accessibility, and maintenance of affordable housing throughout the City of Dayton. The primary issue that impedes efforts to preserve and improve Dayton's inventory of affordable housing is the high cost of maintenance and renovation of older housing units. More than 87% of the City's housing stock is over 50 years old, increasing the likelihood that an affordable housing unit needs costly and substantial repairs, rehabilitation, or abatement of lead hazards.

To help LMI households, the City will continue to fund a variety of home repair programs through its established housing partners such as County Corp, Rebuilding Together Dayton, and CityWide Development Corporation. The organizations listed also formed a Dayton Home Repair Network (DHRN) to help coordinate home repair efforts. Furthering this relationship, the City is providing greater support through its Housing Inspection Division so that individuals who may be unable to afford or unable to physically complete the repairs needed to remedy a citation or violation will be connected directly to organizations and services that may assist.

In a city where more than half of its households are renters, attention must be given to the process for retaining good renters and continually attracting residents who do not desire homeownership. The City of Dayton continues to re-evaluate and develop strategies that encourage committed investors, diversify the rental-housing product, and modernize existing units. To assist renter households, the City of Dayton continues to aggressively pursue the demolition of substandard and obsolete housing, while promoting the construction of new, modern affordable rental units in desirable locations. For households interested in pursuing homeownership, the City continues to support homebuyer assistance and housing counseling programs aimed at preparing households for the journey toward homeownership.

The City will continue to encourage good-quality affordable housing, ensure that current homeowner investments are protected, and provide support to ensure that future homeowners realize appreciation on their investments. The City will serve the population of renters – who comprise half of its households – by continuing to support committed investors, diversifying the rental housing product, and modernizing existing units. As the population of Dayton becomes increasingly diverse, emphasis will be placed on encouraging racial and economic integration, as well as the dispersal of special needs populations throughout the community.

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

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

To assess the individual needs of homeless persons, especially those who are unsheltered, the City of Dayton partners with the Dayton-Kettering-Montgomery County Continuum of Care (CoC) and the Homeless Solutions Policy Board to provide outreach services through its CDBG and ESG programs. Through these outreach services, organizations such as St. Vincent DePaul, Homefull and MVHO are able to connect with homeless individuals, assess their needs, and guide them toward services when possible.

Projects for Assistance in Transition from Homelessness (PATH) and Daybreak Street Programs provide outreach services to sheltered and unsheltered homeless persons.

PATH outreach helps adults and families who are homeless or at risk of homelessness – such as couch-hopping, staying in emergency shelter, or living on the street. PATH goes where homeless individuals stay, visiting and talking with them at places like shelters and free meal sites, under bridges, or at bus stations. PATH encourages participants to seek services and provides referrals to local healthcare agencies, human services, and social services organizations. For those who also have mental health care needs, PATH provides food, clothing, and hygiene products; referrals for counseling and medical care; help to obtain government identification and to apply for benefits; and access to shelter and housing. The ultimate goal is to guide PATH participants from homelessness to permanent housing and independence.

Daybreak's Street Outreach Program makes contact with more than 1,500 youth each year who are couch-hopping or living on the street and looking for help. Daybreak provides these youth with basic necessities while helping them find a safe place to live.

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

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

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

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

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

Through the CoC and Homeless Solutions Policy Board partnership described above, the City of Dayton is able to provide its ESG funding for the emergency shelter and transition housing needs of homeless persons.

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

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

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

- locating housing,
- paying the security deposit and first month’s rent,

- turning on utilities,
- moving in and obtaining furniture,
- identifying community resources for support and material assistance,
- enrolling children in school,
- addressing issues that have led to housing instability, or
- obtaining cash and other benefits such as Medicaid and Supplemental Nutrition Assistance Program (SNAP).

Financial assistance for rapid rehousing is initially available to all households in shelter. If they still need assistance after three months, an income certification is conducted to ensure that the household's income is below 30% of AMI. Some individuals will only need one-time assistance based on their recent or current income status. Other individuals will need short term assistance (1-3 months) or medium-term assistance (4-18 months). Assistance is based on their current inability to meet their housing costs due to job/income loss or some other mitigating factor. It is generally expected that households will receive no more than 6 months of assistance, although this can be waived if appropriate for the household's situation.

All participants are expected to contribute towards their household costs as soon as possible after the housing crisis has been resolved. In most cases, clients are not expected to contribute towards the first month's housing payment; then, a declining level of assistance is provided to help the clients gradually adjust to assuming full responsibility for their housing costs.

Currently there is no maximum length of stay at shelter. Since the priority is on the household's safety, those in shelter are not required to exit without permanent housing identified. Clients are required to accept the first appropriate housing referral made for them. Once a client has exited shelter to housing or a program that will lead to housing, they are not allowed to re-enter shelter for a year. The Homeless Solutions Plan has an overall system goal of reducing length of time homeless to 14 days, and HEARTH has a goal of families being homeless for less than 30 days. HMIS reports tracking length of stay, the homeless system will be monitoring the length of stay in shelter and working to develop effective programs to reduce the length of stay as necessary. In addition, the CoC has adopted the OH-505 System Targets, which are performance standards that meet or exceed HUD's performance measures in serving the homeless population.

**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**

Diversion programming consists of financial assistance and negotiation practices aimed at helping households remain in their current source of housing or transfer to an alternative housing plan without the household having to stay in the shelter. The financial assistance in Diversion Programming can pay arrears to prevent the loss of housing or be used to secure new housing as appropriate to the household's situation. Households also receive case management services to stabilize them in their new or existing housing and connect them to community resources. Households who previously have been homeless are the main priority for prevention and diversion services at the main gateway shelters. Families who request entry to shelter who are assessed as having no other resources are also priority households for prevention assistance because of the detrimental effect of homelessness on children. Financial assistance is only provided to households who meet income and other eligibility criteria. Other households seeking assistance are referred to other community resources, which are very limited.

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

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

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

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

- The Dayton Lead Safe Coalition will gather Dayton organizations and funding sources to create a unified fight to address lead hazards;
- Lead-paint assessments will be performed by Public Health on City of Dayton properties,
- Contractors will be trained through HUD funded training initiatives to increase contractor capacity,
- Housing Inspection will continue to educate Dayton residents about lead paint hazards as part of its code enforcement efforts,
- Properties will be made lead-safe through rehabilitation programs,
- Blood tests will be conducted throughout Montgomery County, and
- Dayton will continue to aggressively demolish pre-1978 nuisance housing, which often contains lead-based paint.

The City of Dayton has been awarded the Lead Hazard Reduction Capacity Building Grant and applied for the Lead Hazard Reduction Grant from HUD for additional funding sources and intends to utilize the current Consolidated Plan period to develop, organize, and implement new lead hazard reduction programming.

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

Lead-based paint and lead-contaminated dust in older buildings are the most common sources of lead poisoning in children, according to the Mayo Clinic. The current threshold by which lead can cause harm in children is 3.5 ug/dL (micrograms lead per deciliter of whole blood), per the Centers for Disease Control and Prevention. A microgram is about the size of a grain of sugar. Current research is showing that lead at lower amounts than this can cause loss of IQ points and other neurological damage. Lead

poisoning can affect all body systems in a child who has lead poisoning, including interfering with the child's brain development which can cause learning problems, behavior problems, and delays in development. Lead can damage the kidneys and other major organs of the body. Abating existing lead-based paint in homes will limit children's exposure to this potential hazard. In addition, continued assessment, blood testing and education is necessary to determine the extent to which the population is affected.

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

The City of Dayton has implemented HUD's Lead Safe Housing Rule, incorporating these rules into all repair and rehabilitation programs. Contractors are trained in lead-safe renovation practices and staff continues to be trained for certification in various lead-based paint intervention skills. As the City pursues additional Lead Grant funding, further policies and procedures will be developed to guide the applicable programs.

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

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

The City of Dayton continues to be committed to the elimination of poverty through affordable housing, preservation and increased availability of existing housing stock, and assisting residents with generation of a multitude of assets including human, social, financial, physical, and natural assets. To this end, the City and community partners have incorporated an integrated system of services and programs to meet the various needs of individuals as they progress toward financial self-sufficiency.

The City continues to support organizations that provide emergency shelter, transitional housing, and supportive social services to mitigate poverty and the problems associated with it. In addition to supporting these programs, the City can directly impact some of poverty's primary causal factors – poor-quality housing, expensive housing, lack of education, unemployment, low income, and ill health – by utilizing its resources, including housing stock, social services provided by subrecipients, employment opportunities, public health guidance, and the educational system. The multiple aspects of the programs run by the City or its subrecipients, when working together, have the ability to reduce the number of households with incomes below the poverty level.

The City of Dayton participates in an interagency coalition to promote the Earned Income Tax Credit (EITC) and Child Tax Credits (CTC) to City residents. The EITC/CTC Program is currently the largest anti-poverty effort in the country. The EITC/CTC Coalition can boast a broad spectrum of committed partners including community volunteers, the United Way of the Greater Dayton Area, Montgomery County, private banks and credit unions, non-profit community organizations, the IRS, and other public organizations such as Sinclair Community College. The EITC/CTC outreach campaign and free tax assistance is another means of assisting LMI residents, while also helping the local economy by increasing disposable income. The coalition continues to work together to expand the program each year. To build upon this EITC coalition, the City is exploring the generation of a Dayton Racial Equity Fund to assist low-income residents with the generation of assets mentioned above through a variety of programs and services aimed at building wealth, providing resources, and encouraging financial growth.

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

Households experience housing cost burdens when the availability of quality affordable housing is diminished, forcing families to spend larger portions of their income on housing expenses. This limits the household's ability to afford other goods and services such as medical procedures or prescriptions, quality education and childcare, and/or financial wellness practices and wealth generation.

The City's housing efforts strive to maintain and increase the quality of housing while also creating and maintaining affordable options. An activity that directly impacts cost burden is home repair and rehabilitation. Home-owner repair and rental rehabilitation programs assist residents with necessary housing repairs while allowing both owners and landlord to maintain the quality of the city's housing stock.

## **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**

Through its monitoring and evaluation of subrecipients, the City of Dayton is able to ensure that programs are implemented and carried out in accordance with the approved Consolidated Plan and the regulations governing the federal funding source. This process enables the City to evaluate program accomplishments in light of the established strategies. The monitoring process will allow the City to review projects to assess strengths, weaknesses, the ability to perform, and accomplishments.

Evaluation is focused on the impact that a given project has on meeting the goals and purposes of the HUD programs as outlined in their respective legislation. It is also focused on the results achieved by the project and whether or not the objectives set forth in the program proposal and work agreement between the City and the recipient are met.

Monitoring will emphasize the timely and effective conduct of activities delegated to the subrecipient. The City has the responsibility to monitor each project to make sure that applicable rules and regulations are being followed. The City is also responsible for ensuring that the work being done produces something of value to the community's low-and moderate-income residents and/or aids in the prevention or elimination of slum and blighting influences.

Monitoring of programs begins with the generation of agreements governing programs and continues through program closeout. By monitoring a program throughout its entire lifespan within the grant process, the City is able to document timeliness, compliance, and follow-through.

City of Dayton monitorings will include desk monitorings, on-site monitorings, and financial/audit monitorings. A desk monitoring entails the review of documents throughout the lifespan of the program including, but not limited to, invoices, payroll, accomplishment reporting, and budget tracking. On-site monitorings are also completed for subrecipients and are a deep dive into the review of the project files and project implementation. Additional long-term compliance (LTC) monitoring includes rent roll review, inspection of units, and technical assistance for subrecipients within their affordability period.

The City's monitoring process enables the City to evaluate program accomplishments and their relationship to the approved strategies and outcomes adopted within the Consolidated Plan. Further, the process allows the City to review programs and project providers in order to assess their strengths, weaknesses, performance, and accomplishments. Information gained will serve as a basis in assessing, directing, or refocusing programs to meet the stated goals.



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

### Introduction

The City of Dayton’s primary resources for implementing the 2026-2030 Consolidated Plan will come from the receipt of three Entitlement grants: the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG).

To determine eligibility and allocations for federal entitlement funds, the population and poverty rates of a jurisdiction are the primary criteria evaluated. In recent decades, the City of Dayton has experienced significant population loss and a slight reduction to its poverty rate, resulting in substantial reductions in federal funding. The loss of federal funding led to re-alignment of City resources at the expense of programs aimed at maintaining a suitable living environment; affected programs include demolition of blight, road resurfacing and street improvements, improvements to recreation sites, and programs for residents.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation : \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public	5,277,78 4	25,000	0	5,302,78 4	21,211,136	Anticipating steady allocation.

		Improvements Public Services						
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,080,86 5	0	0	1,080,86 5	4,323,460	Anticipating steady allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	481,553	0	0	481,553	1,926,212	Anticipating steady allocation.

		Transitional housing						
Continuum of Care	public - federal	Rapid re-housing (rental assistance) Rental Assistance	2,985,44 0	0	0	2,985,44 0	14,927,200	City of Dayton's Annual TRA Allocation

Table 59 - 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.**

On an annual basis, the City of Dayton ensures that the matching requirement for the ESG Program is met. ESG subrecipients are required to submit total budgets that include all funding sources within the project, and the sources are confirmed during the annual subrecipient monitoring. Funding sources for the ESG match include: Montgomery County Human Services Levy; Montgomery County marriage license fees; United Way grants; Federal Emergency Management Agency (FEMA) funding; funding and support from the Montgomery County Children Services Division; funding and support from the Ohio Department of Development and Education; funding and support from the Veterans Administration; and private funding sources.

In recent years, the City of Dayton’s HOME match requirement has been reduced by 100% due to the City’s satisfaction of both distress criteria. For years when a HOME match is required, the typical sources include forbearance of taxes and discounted land/property sales.

Other leverage sources include Shelter Plus Care grants, LIHTC-funded projects, the Supportive Housing Program, and the Single Room Occupancy Program. Additionally, the City leverages CDBG and HOME funds as matches when applying for and securing grant sources and private funding.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan** The City of Dayton will continue to pursue opportunities to utilize publicly owned land to capitalize on projects throughout the city. This methodology previously assisted the development of affordable housing and the rebuilding of multiple Dayton Public Schools buildings. The continued demolition of abandoned and blighted structures in partnership with Montgomery County Land Bank provides the opportunity for the City to address needs and goals established in the Consolidated Plan through the aggregation of vacant land for development

## Discussion

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand, Maintain, and Improve Affordable Housing	2026	2030	Affordable Housing Public Housing Homeless	Community-wide	Revitalization of Neighborhoods Quality of Affordable Housing		Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 50 Household Housing Unit Homeowner Housing Added: 10 Household Housing Unit Homeowner Housing Rehabilitated: 210 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted
2	Demolition of Abandoned Structures	2026	2030	Non-Housing Community Development	Community-wide	Revitalization of Neighborhoods		Buildings Demolished: 150 Buildings Other: 200 Other
3	Revitalization of Neighborhoods	2026	2030	Non-Housing Community Development	Community-wide	Revitalization of Neighborhoods		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted

								Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
<b>4</b>	Infrastructure Improvements	2026	2030	Non-Housing Community Development	Community-wide	Revitalization of Neighborhoods		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted Other: 5 Other
<b>5</b>	Expanding Economic Development Opportunities	2026	2030	Non-Housing Community Development	Community-wide	Revitalization of Neighborhoods Expansion of Economic Opportunities		Jobs created/retained: 12 Jobs Businesses assisted: 2 Businesses Assisted
<b>6</b>	Workforce Development	2026	2030	Non-Homeless Special Needs Non-Housing Community Development	Community-wide	Expansion of Economic Opportunities Provision and Coordination of Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Jobs created/retained: 10 Jobs Businesses assisted: 1 Businesses Assisted
<b>7</b>	Public Services	2026	2030	Non-Homeless Special Needs Non-Housing Community Development	Community-wide	Expansion of Economic Opportunities Provision and Coordination of		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

						Public Services Homelessness		
<b>8</b>	Addressing Homelessness and At-Risk Homelessness	2026	2030	Homeless	Community-wide	Homelessness		Homeless Person Overnight Shelter: 3000 Persons Assisted Homelessness Prevention: 200 Persons Assisted Other: 100 Other
<b>9</b>	Planning and Program Administration	2026	2030	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Community-wide	Revitalization of Neighborhoods Quality of Affordable Housing Expansion of Economic Opportunities Provision and Coordination of Public Services Homelessness		Other: 1 Other

Table 60 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Expand, Maintain, and Improve Affordable Housing
	<b>Goal Description</b>	<p>This goal is focused on maintaining, expanding, and improving the affordable housing stock in the City of Dayton. Units may be public or private owner- or renter-occupied structures.</p> <p>Activities that may address the affordable housing goal include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• rehabilitation programs</li> <li>• down payment assistance</li> <li>• repair programs</li> <li>• ADA rehabilitation or accessibility improvements</li> <li>• construction or rehabilitation of affordable and market-rate housing units</li> <li>• programs aimed at helping seniors age in place</li> </ul>
2	<b>Goal Name</b>	Demolition of Abandoned Structures
	<b>Goal Description</b>	<p>The City of Dayton will continue to address blight in City neighborhoods through demolition of abandoned structures.</p> <p>Other GOI: The number of housing units included within the demolished structures/buildings.</p>
3	<b>Goal Name</b>	Revitalization of Neighborhoods
	<b>Goal Description</b>	<p>The City of Dayton will administer activities to improve the physical condition, health, and safety of residential neighborhoods as well as increase the perceived safety indicators and housing quality within neighborhoods.</p> <p>Activities that address the Neighborhood Safety Measures Goal include, but are not limited to,</p> <ul style="list-style-type: none"> <li>• Lighting improvements in residential neighborhoods</li> <li>• Lots, right-of-ways, and alley cleanups</li> </ul> <p>Safety improvements as identified through City-approved planning processes</p>
4	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	The City of Dayton will provide infrastructure improvements throughout LMI-eligible areas within the City of Dayton.

		<p>Activities that will meet the Infrastructure Improvements goal may include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Residential street, curb, and sidewalk improvements</li> <li>• ADA improvements to public spaces, streets, curbs</li> <li>• Recreational and park improvements</li> </ul> <p>Other GOI: Neighborhoods where improvements occur</p>
5	<b>Goal Name</b>	Expanding Economic Development Opportunities
	<b>Goal Description</b>	<p>The City of Dayton will continue to support activities aimed at increasing economic opportunities for local businesses and residents.</p> <p>Activities that will address Expanding Economic Development Opportunities may include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Small business loan programs</li> <li>• Facade improvements and ADA modifications</li> <li>• Creation and rehabilitation to establish move-in ready spaces</li> </ul> <p>Physical improvements to the built environment within neighborhood business districts</p>
6	<b>Goal Name</b>	Workforce Development
	<b>Goal Description</b>	<p>The City of Dayton will continue to support activities aimed at increasing economic opportunities for local businesses and residents through support for existing and creation of new workforce training and development programming.</p> <p>Activities that address the Workforce Development goal include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Workforce training and development initiatives</li> <li>• Job training</li> <li>• Apprenticeship programs</li> <li>• Skill Certifications</li> <li>• "soft skill" development programs</li> </ul>

7	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	<p>The City of Dayton plans to provide funding to increase accessibility and availability of public services throughout the community, particularly for non-workforce development activities. Public services that address workforce development are included in the Workforce Development goal.</p> <p>Activities that address Public Services may include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Youth services</li> <li>• Education and tutoring services</li> <li>• After school and summer school services and programs</li> <li>• Senior services</li> <li>• Health and outreach services for elderly individuals and individuals with disabilities</li> <li>• Financial wellness services</li> <li>• Homeownership preparation and programming</li> <li>• Addiction services</li> </ul>
8	<b>Goal Name</b>	Addressing Homelessness and At-Risk Homelessness
	<b>Goal Description</b>	<p>The City of Dayton will work in partnership with the Dayton-Kettering-Montgomery County Continuum of Care (CoC) to address homelessness and at-risk homelessness through its Emergency Solutions Grant (ESG) funding.</p> <p>Activities that fulfill the goal of Addressing Homelessness and At-Risk Homelessness include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Assistance to homeless individuals and families with emergency shelter beds</li> <li>• Assistance to persons and households at risk of becoming homeless</li> <li>• Homelessness outreach services</li> <li>• Supportive services to homeless and at-risk populations transitioning from homelessness to self-sufficiency</li> <li>• Housing retention through prevention and diversion programming</li> </ul> <p>GOI Other: Persons provided assistance through outreach services</p>

9	<b>Goal Name</b>	Planning and Program Administration
	<b>Goal Description</b>	<p>The City of Dayton will fund planning, administration, and compliance costs associated with the implementation of the Consolidated Plan programs.</p> <p>GOI Other: Organizations funded through Planning and Program Administration (City of Dayton staff and administrative costs)</p>

**Table 44 – Goals Summary**

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The following projects will be implemented during the 2026 Program Year. The projects reflect the priority needs which were determined through the Consolidated Plan process.

### Projects

#	Project Name
1	Neighborhood Stabilization and Improvement Program
2	Economic Development Program
3	Public Services Support Program
4	Infrastructure and Neighborhood Conservation Program
5	Community Planning
6	Grant Program Administration and Compliance
7	ESG Program
8	CHDO Set-Aside
9	HOME Competitive Process

Table 61 – Project Information

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

The City of Dayton is committed to allocating funds to programs that serve the needs of the lowest-income and most disadvantaged residents. Households with incomes less than 80% of the area median income (AMI), particularly those with extremely low incomes of less than 30% AMI, receive a high priority in funding allocation determinations. Special needs populations, including at-risk youth, low-income families, homeless persons and persons threatened with homelessness, the elderly, and persons with disabilities, also receive high priority in the expenditure of federal entitlement funds. The needs of low- and moderate-income (LMI) households and special needs populations will be addressed through three funding categories:

- The provision and maintenance of affordable housing;
- Investment in community development activities in lower-income and

- deteriorating neighborhoods, and in facilities that serve lower-income populations; and
- Supportive services to maintain independence.

By focusing on these three categories, Dayton will build upon existing assets and partnerships to address a variety of community needs, such as:

- Suitable affordable housing to address the growing gap between housing costs and household income, thereby reducing housing cost burden and overcrowding;
- Community services and facilities improvements, particularly in LMI areas;
- Strong network of shelter, housing, and support services to prevent homelessness, move the homeless to permanent housing and independence, and eliminate chronic homelessness.
- Economic development initiatives to promote investment, job creation, and job training;
- Supportive services that increase the ability of special needs populations to live independently.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	Neighborhood Stabilization and Improvement Projects
	<b>Target Area</b>	Community-wide
	<b>Goals Supported</b>	Expand, Maintain, and Improve Affordable Housing Demolition of Abandoned Structures Neighborhood Safety Measures
	<b>Needs Addressed</b>	Revitalization of Neighborhoods Quality of Affordable Housing
	<b>Funding</b>	
	<b>Description</b>	Under the Neighborhood Stabilization and Improvement Program, a variety of activities are carried out by the City of Dayton and its subrecipient partners: homeowner rehabilitation, emergency housing repair, demolition and nuisance abatement, and housing rehabilitation project delivery, among others.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Activities funded under the Neighborhood Stabilization and Improvement Program project will be carried out community-wide.

	<b>Planned Activities</b>	<p>Planned activities under the Neighborhood Stabilization and Improvement Program include:</p> <ul style="list-style-type: none"> <li>• Neighborhood Safety Measures</li> <li>• Homeowner Rehabilitation and Urgent Repair Activities</li> <li>• Nuisance Abatement &amp; Demolition</li> </ul> <p>GOI Other:</p> <ul style="list-style-type: none"> <li>• 200 - Units demolished</li> </ul>
2	<b>Project Name</b>	Economic Development Program
	<b>Target Area</b>	Community-wide
	<b>Goals Supported</b>	Expanding Economic Development Opportunities Workforce Development Public Services
	<b>Needs Addressed</b>	Expansion of Economic Opportunities Provision and Coordination of Public Services
	<b>Funding</b>	
	<b>Description</b>	The Economic Development Program helps address the Consolidated Plan goals through the Small Business Resource Assistance Program, otherwise known as Neighborhood Business Assistance Microloan Program. Additional activities will address workforce development goals.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will</b>	

	<b>benefit from the proposed activities</b>	
	<b>Location Description</b>	Activities under the Economic Development Program project will be carried out community-wide.
	<b>Planned Activities</b>	The Economic Development Program includes the Small Business Resource Assistance Program, otherwise known as the Neighborhood Business Assistance Microloan Program. Additional activities include workforce development programs aimed at increasing urban gardening skills and providing job and soft skill training to homeless youth.
<b>3</b>	<b>Project Name</b>	Public Services Support Program
	<b>Target Area</b>	Community-wide
	<b>Goals Supported</b>	Public Services Addressing Homelessness and At-Risk Homelessness
	<b>Needs Addressed</b>	Provision and Coordination of Public Services Homelessness
	<b>Funding</b>	
	<b>Description</b>	The Public and Social Service Support Program benefits the community through partnerships with education, homelessness, and housing providers that benefit social needs populations in the community.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	Activities under the Public and Social Service Support Program project will be carried out community-wide.
	<b>Planned Activities</b>	Public and Social Service Support Program activities include: <ul style="list-style-type: none"> <li>• Afterschool programming</li> <li>• Educational services</li> <li>• Homeless outreach services</li> <li>• Senior services</li> </ul>
<b>4</b>	<b>Project Name</b>	Infrastructure and Neighborhood Conservation Program
	<b>Target Area</b>	Community-wide
	<b>Goals Supported</b>	Infrastructure Improvements
	<b>Needs Addressed</b>	Revitalization of Neighborhoods
	<b>Funding</b>	
	<b>Description</b>	The Infrastructure and Neighborhood Conservation Program improves CDBG-eligible residential neighborhoods through infrastructure improvements, including residential street and alley resurfacing and recreational space capital improvement projects.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Activities under the Infrastructure and Neighborhood Conservation Program project will be carried out community-wide.

	<b>Planned Activities</b>	Planned Infrastructure and Neighborhood Conservation Program activities include: <ul style="list-style-type: none"> <li>• Residential Asphalt Resurfacing</li> <li>• Alley Resurfacing</li> <li>• Neighborhood Improvement Projects</li> <li>• Recreational improvement projects</li> </ul> GOI Other: Neighborhoods where improvements occur
5	<b>Project Name</b>	Community Planning
	<b>Target Area</b>	Community-wide
	<b>Goals Supported</b>	Planning and Program Administration
	<b>Needs Addressed</b>	Revitalization of Neighborhoods Quality of Affordable Housing Expansion of Economic Opportunities Provision and Coordination of Public Services Homelessness
	<b>Funding</b>	
	<b>Description</b>	The Community Planning project supports general planning, zoning appeals, landmarks, and historic preservation functions.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	Activities under the Community Planning project will be carried out community-wide.
	<b>Planned Activities</b>	Community Planning activities include the provision of planning services throughout the City of Dayton.
6	<b>Project Name</b>	Grant Program Administration and Compliance
	<b>Target Area</b>	Community-wide
	<b>Goals Supported</b>	Planning and Program Administration
	<b>Needs Addressed</b>	Revitalization of Neighborhoods Quality of Affordable Housing Expansion of Economic Opportunities Provision and Coordination of Public Services Homelessness
	<b>Funding</b>	
	<b>Description</b>	The Grant Program Administration and Compliance project supports administration of federal entitlement grants.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Activities under the Grant Program Administration and Compliance project will be carried out community-wide.
	<b>Planned Activities</b>	Grant Program Administration and Compliance activities include:

		<ul style="list-style-type: none"> <li>• Division of Community Development - Grants Administration</li> <li>• Indirect Costs</li> <li>• HOME City Administrative Support</li> </ul>
7	<b>Project Name</b>	ESG Program
	<b>Target Area</b>	Community-wide
	<b>Goals Supported</b>	Addressing Homelessness and At-Risk Homelessness
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	
	<b>Description</b>	The Emergency Solutions Grants project provides operational and programmatic support to Dayton's homelessness support agencies. Funding supports operation of area shelters, rapid re-housing programming, and prevention and diversion programming.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Area shelter operations will occur at the St. Vincent de Paul Gateway Shelter for Women and Families (120 W. Apple Street, Dayton, OH 45402), and the shelter for Men (1921 S. Gettysburg Avenue, Dayton, OH 45417). All other activities under the Emergency Solutions Grants project will be carried out community-wide.
<b>Planned Activities</b>	The ESG Program planning activities include:	

		<ul style="list-style-type: none"> <li>• Operating support for area shelters</li> <li>• Prevention and Diversion programming</li> <li>• Rapid Re-Housing programming</li> </ul>
8	<b>Project Name</b>	CHDO Set-Aside
	<b>Target Area</b>	Community-wide
	<b>Goals Supported</b>	Expand, Maintain, and Improve Affordable Housing
	<b>Needs Addressed</b>	Revitalization of Neighborhoods Quality of Affordable Housing
	<b>Funding</b>	
	<b>Description</b>	HOME funding will be set aside for certified CHDOs for costs associated with HOME-eligible housing projects.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Activities under the CHDO Set-Aside project will be carried out community-wide.
	<b>Planned Activities</b>	Planned activities include: <ul style="list-style-type: none"> <li>• CHDO Development Projects</li> </ul>
9	<b>Project Name</b>	HOME Competitive Process
	<b>Target Area</b>	Community-wide

<b>Goals Supported</b>	Expand, Maintain, and Improve Affordable Housing
<b>Needs Addressed</b>	Revitalization of Neighborhoods Quality of Affordable Housing
<b>Funding</b>	
<b>Description</b>	The HOME Competitive Process project will enhance the City's affordable housing stock through rehabilitation, construction, and financial assistance to homebuyers.
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	Activities under the HOME Competitive Process project will be carried out community-wide.
<b>Planned Activities</b>	Proposed activities include: <ul style="list-style-type: none"> <li>• Homebuyer Development Projects</li> <li>• Down Payment Assistance</li> <li>• Rental Projects</li> </ul>

## **AP-50 Geographic Distribution – 91.220(f)**

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

The City of Dayton will primarily direct assistance toward LMI Census block groups where 51% or more of the households earn 80% or less of the Area Median Income.

As documented in the map included in the Grantee Unique Appendices, Dayton's LMI Block Groups exist across the city and cover a majority of the corporation.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Community-wide	100

**Table 62 - Geographic Distribution**

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

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

In light of the priorities established to guide the five-year funding period, the system for establishing the

priority for the selection of these projects is predicated upon the following criteria:

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

Investments and activities focus on providing housing, services, and assistance to low- and moderate-income individuals and families throughout the entire city, with emphasis placed on census block groups categorized as LMI. In order to meet the statutory requirements of the CDBG program, HUD defines an LMI census block group in the City of Dayton as one in which 51% or more of the population has an income below a certain threshold.

### **Discussion**

The City of Dayton's activities funded with 2026 Entitlement allocations will assist individuals and households city-wide.

# Affordable Housing

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

### Introduction

The City of Dayton's 2026 Action Plan programs will increase the number of affordable housing units and preserve existing affordable housing for the City's most vulnerable populations. Affordable housing projects include, but are not limited to, providing assistance to LMI households through home improvement and repair activities, homeowner rehabilitation projects, financial wellness and housing counseling services, Fair Housing testing, and down payment assistance programs.

One Year Goals for the Number of Households to be Supported	
Homeless	300
Non-Homeless	210
Special-Needs	100
Total	610

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	30
Rehab of Existing Units	260
Acquisition of Existing Units	0
Total	290

Table 65 - One Year Goals for Affordable Housing by Support Type

### Discussion

In 2026, the City of Dayton's affordable housing projects will support approximately 610 homeless, non-homeless, and special-needs households. Projects supporting the creation, maintenance, and improvement of affordable housing include homeowner rehabilitation, creation of new units, Fair Housing testing, and down payment assistance. Approximately 290 of the households assisted will be supported through affordable housing activities that include the production of new units and rehabilitation of existing units.

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

### **Introduction**

The City's Public Housing Authority, Greater Dayton Premier Management (GDPM), works with area jurisdictions including Montgomery County and the City of Dayton, to ensure GDPM's housing programs and activities align with the current housing needs of the surrounding community.

Jurisdictions provide Consolidated Plan information to GDPM for the Public Housing Authority planning process and completion of the housing needs statement for the PHA Annual Plan, and GDPM also provides input for the local Consolidated Planning processes.

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

In order to address some of the identified housing needs, GDPM's primary goal is to expand the supply of affordable housing throughout Montgomery County. The specific objectives of this goal include:

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

GDPM strives to provide safe and suitable housing for the large number of extremely low-income families in the City of Dayton. Over the next several years, GDPM will utilize HUD's Rental Assistance Demonstration Program (RAD) to rehabilitate and continue to stabilize its portfolio.

Under its most recent Action Plan, GDPM provided information about the redevelopment of Desoto Bass (354 units) and Hilltop Homes (201 units), two of its oldest developments, through the Choice Neighborhoods Implementation Grant funding. Additional modernization plans include a Mixed Finance Development to replace Wilkinson, a Mixed Finance Development to replace Desoto Bass, a Mixed use Finance Development to construct Germantown Crossing and potential LIHTC projects.

Choice Neighborhoods Planning Grants support the development of comprehensive neighborhood revitalization plans which focused on directing resources to address three core goals: housing, people, and neighborhoods. To achieve these core goals, communities must develop and implement a

comprehensive neighborhood revitalization strategy, or Transformation Plan. The Transformation Plan will become the guiding document for the revitalization of the public and/or assisted housing units while simultaneously directing the transformation of the surrounding neighborhood and positive outcomes for families.

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

### **Homeownership Programs**

GDPM administers an HCV homeownership program through its Family Self Sufficiency Department (FSS) to provide homeownership opportunities for HCV participants. The HCV homeownership program continuously seeks partnership opportunities to increase participation and leverage resources. GDPM implemented an Individual Development Account program with grant funds from the Ohio CDC Association the program will be available until funds are depleted. Additionally, in connection with a local Community Development Finance Institution, GDPM may seek to expand this program if Capital Magnet Fund resources are awarded to the CDFI.

Additionally, GDPM offers an IDA (Individual Development Account) Program. This is a partnership between GDPM, the Ohio Community Development Corporation, and Wright-Patt Credit Union that gives participants the opportunity to receive up to \$4,000 towards homeownership, postsecondary education expenses, or business capitalization. The City Department of Planning, Neighborhoods, and Development submitted an internal application for ARPA funds to expand this program and provide savings, financial literacy, down payment assistance, and financial wellness programming to additional PHA residents.

### **Community Service and Self-Sufficiency Programs**

GDPM operates the HUD Family Self-Sufficiency (FSS), ROSS (Resident Opportunity and Self Sufficiency Coordinator) in an effort to empower residents toward self-sufficiency. Each program has specific goals and requirements but are all designed to provide access to supportive services and necessary resources to assist residents in increasing their economic position. All the programs are grant funded. GDPM will continue to apply for FSS and ROSS funding.

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

The City of Dayton provides financial assistance to the PHA, Dayton Metropolitan Housing

Authority (dba Greater Dayton Premier Management) through support for and assistance with construction and development of

### **Discussion**

Additional information about upcoming activities and specific details on GDPM's planning activities can be found at:

<http://www.dmha.org/about-dmha/agency-plans.html>

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

### **Introduction**

The City of Dayton participates in the Dayton-Montgomery County Homeless System. Most of the City's projects and programs under the Addressing Homelessness and At-Risk Homelessness goal are implemented through the Dayton-Kettering-Montgomery County Continuum of Care, the Homeless Solutions Policy Board, and local providers. This system of programs, known as the Front Door Assessment Process, is a coordinated effort to ensure individuals and households receive services that address their specific circumstances surrounding homelessness.

The Homeless Solutions Policy Board and the Continuum of Care are guided by the Homeless Solutions 10-Year Community Plan to end chronic homelessness and reduce overall homelessness within Montgomery County.

The CoC (Continuum of Care) has identified the following performance measures that are a priority to ending homelessness:

1. Length of time persons remain homeless
2. Extent to which persons who exit homelessness to permanent housing return to homelessness
3. Number of homeless persons
4. Jobs and income growth for homeless persons in CoC)- funded projects
5. Number of persons who become homeless

### **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**

Projects for Assistance in Transition from Homelessness (PATH), Cooperative Agreement to Benefit Homeless Individuals (CABHI), and Daybreak Street Programs provide outreach services to sheltered and unsheltered homeless persons.

PATH outreach helps adults and families who are homeless or at risk of homelessness – such as couch-hopping, staying in emergency shelter, or living on the street. PATH goes where homeless individuals stay, visiting and talking with them at places like shelters and free meal sites, under bridges, or at bus stations. PATH encourages participants to seek services and provides referrals to local healthcare agencies, human services, and social services organizations. For those who also have mental health care needs, PATH provides food, clothing, and hygiene products; referrals for counseling and medical care; help to obtain government identification and to apply for benefits; and access to shelter and housing. The ultimate goal is to guide PATH participants from homelessness to permanent housing and

independence.

The CABHI program provides direct client supportive services to assure that unsheltered, chronically homeless individuals, homeless veterans, and chronically homeless veterans that struggle with behavioral health, substance abuse, or co-occurring disorders gain access to permanent supportive housing, case management, benefits, and appropriate behavioral health and substance abuse supports. Once in housing, CABHI services continue up to 12 months to ensure stable housing can be maintained.

Daybreak's Street Outreach Program makes contact with more than 1,500 youth each year who are couch-hopping or living on the street and looking for help. Daybreak provides these youth with basic necessities while helping them find a safe place to live.

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

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

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

When a household is unable to be diverted from entering the homeless system, the goal is that the Front Door Intake is done within 3 days of entering the shelter. Front Door Intake focuses on the situation that preceded their homelessness, whether they can return to that situation, and if they have the resources to be rapidly rehoused. If the household is still in shelter 7-14 days after entry, then the Comprehensive Assessment is completed. This section of the Front Door Assessment gathers long term history for housing, employment, legal, physical/behavioral health, family/dependent children, and independent living skills. The information is filtered through a Referral Decision Worksheet to determine the level of services a person will need to successfully exit homelessness. In recent years, both Gateway shelters have seen extensive renovations that increased the availability of beds while providing additional space for case management services associated with the Front Door Assessment.

Once the appropriate program has been determined, the household is either referred directly to the

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

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

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

- locating housing,
- paying the security deposit and first month’s rent,
- turning on utilities,
- moving in and obtaining furniture,
- identifying community resources for support and material assistance,
- enrolling children in school,
- addressing issues that have led to housing instability, or
- obtaining cash and other benefits such as Medicaid and Supplemental Nutrition Assistance Program (SNAP).

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

due to job/income loss or some other mitigating factor. It is generally expected that households will receive no more than 6 months of assistance, although this can be waived if appropriate for the household's situation.

All participants are expected to contribute towards their household costs as soon as possible after the housing crisis has been resolved. In most cases, clients are not expected to contribute towards the first month's housing payment; then, a declining level of assistance is provided to help the clients gradually adjust to assuming full responsibility for their housing costs.

Currently there is no maximum length of stay at shelter. Since the priority is on the household's safety, those in shelter are not required to exit without permanent housing identified. Clients are required to accept the first appropriate housing referral made for them. Once a client has exited shelter to housing or a program that will lead to housing, they are not allowed to re-enter shelter for a year. The Homeless Solutions Plan has an overall system goal of reducing length of time homeless to 14 days, and HEARTH has a goal of families being homeless for less than 30 days. With new HMIS reports tracking length of stay, the homeless system will be monitoring the length of stay in shelter and working to develop effective programs to reduce the length of stay as necessary. In addition, the CoC has adopted the OH-505 System Targets, which are performance standards that meet or exceed HUD's performance measures in serving the homeless population.

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

Diversion programming consists of financial assistance and negotiation practices aimed at helping households remain in their current source of housing or transfer to an alternative housing plan without the household having to stay in the shelter. The financial assistance in Diversion Programming can pay arrears to prevent the loss of housing or be used to secure new housing as appropriate to the household's situation. Households also receive case management services to stabilize them in their new or existing housing and connect them to community resources. Households who previously have been homeless are the main priority for prevention and diversion services at the main gateway shelters. Families who request entry to shelter who are assessed as having no other resources are also priority households for prevention assistance because of the detrimental effect of homelessness on children. Financial assistance is only provided to households who meet income and other eligibility criteria. Other households seeking assistance are referred to other community resources, which are very limited.

Dayton and Montgomery County have made a significant commitment to reduce the number of people

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

## **Discussion**

The 2021 Program Year will see the full implementation of the ESG-CV-funded projects in response to the COVID-19 global pandemic. Through this program, allocated through an amendment to the 2019 Action Plan, additional funding will be made available for emergency shelter improvements to create a safer and more socially distanced space for homeless individuals, legal and eviction prevention services for individuals and families at risk of becoming homeless, additional outreach services, and prevention programs.

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

### **Introduction:**

Dayton's housing market is generally regarded as affordable, especially in the context of comparably sized communities nationally. According to U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Dayton's median gross rent of \$665 per month, which often helps Dayton rank within the most affordable housing markets nationwide.

Due to steady population decline and heightened foreclosures, Dayton also has a high vacancy rate in both private-market rental units and several of its large, older public housing sites. Vacancies often trend prices downward, resulting in a less competitive market with a wide variety of housing opportunities that is more affordable to lower-income renters.

Despite the prevalence of affordably priced housing opportunities in Dayton, rental and owner property remain out of reach for some populations. Those least likely to be able to afford either private market rentals or even Section 8 housing are families and individuals with incomes below \$26,500 (less than 30% of AMI for a family of 4). This income category experiences the highest risk of homelessness. These are the households for whom only the deep subsidies traditionally provided by public housing, provide affordable housing.

With a decreasing population, and in spite of an aggressive housing demolition program, Dayton has more supply than demand, which results in increased vacancy rates, abandoned and vacant property, and a "soft" market with lower rents and sale prices.

### **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**

There are several factors that affect the quality, accessibility, and maintenance of affordable housing throughout the City of Dayton. The primary issue that impedes efforts to preserve and improve Dayton's inventory of affordable housing is the high cost of maintenance and renovation of older housing units. More than 87% of the City's housing stock is over 50 years old, increasing the likelihood that an affordable housing unit needs costly and substantial repairs, rehabilitation, or abatement of lead hazards.

To help LMI households, the City will continue to fund a variety of home repair programs through its established housing partners such as County Corp, Rebuilding Together Dayton, and CityWide Development Corporation. Furthering this relationship, the City is providing greater support through its Housing Inspection Division so that individuals who may be unable to afford or unable to physically complete the repairs needed to remedy a citation or violation will be connected directly to organizations

and services that may assist.

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

In a city where more than half of its households are renters, attention must be given to the process for retaining good renters and continually attracting residents who do not desire homeownership. The City of Dayton continues to re-evaluate and develop strategies that encourage committed investors, diversify the rental-housing product, and modernize existing units. To assist renter households, the City of Dayton continues to aggressively pursue the demolition of substandard and obsolete housing, while promoting the construction of new, modern affordable rental units in desirable locations. For households interested in pursuing homeownership, the City continues to support homebuyer assistance and housing counseling programs aimed at preparing households for the journey toward homeownership.

The City will continue to encourage good-quality affordable housing, ensure that current homeowner investments are protected, and provide support to ensure that future homeowners realize appreciation on their investments. The City will serve the population of renters – who comprise half of its households – by continuing to support committed investors, diversifying the rental housing product, and modernizing existing units. As the population of Dayton becomes increasingly diverse, emphasis will be placed on encouraging racial and economic integration, as well as the dispersal of special needs populations throughout the community.

## **Discussion:**

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

### **Introduction:**

During the implementation of the 2026-2030 Consolidated Plan and the 2026 Action Plan, the City of Dayton will address several additional items as described below.

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

The largest obstacle to meeting underserved needs is the limited amount of funding available for addressing needs throughout the community. As unemployment rates fluctuate, homelessness and at-risk homelessness persists, and the demand for supportive services intensifies, the strain of limited funding becomes apparent. As a result of the general economic disinvestment and diminished tax base experienced over the past two decades, the City of Dayton has fewer resources available to address the increasing community needs.

Limited funding resources compound the additional obstacle of affordability – the gap in what households can afford to pay for housing and the price of housing. The City of Dayton has lost a considerable portion of its population during the last decade, resulting from diminished employment opportunities and a relatively stagnant local economy. The population loss has supported Dayton’s significant affordable housing stock, yet household income level is still frequently insufficient to afford even the lowest of the market-rate units.

To address these obstacles, the City continues to advance its strategies for stemming population loss and maximizing the limited resources that are available through local partnerships. Annually, the City will continue to host a competitive process for its CDBG and would like to establish a more competitive process for HOME funding. Through this process, organizations will be awarded higher scores for applications that leverage outside resources as a portion of the project.

The City continues to strive to stem population loss by attempting to retain college graduates through homebuyer incentive and financial assistance programs, and to attract private investment through economic development activities such as façade improvement programs. By increasing economic opportunity, households may be better able address the affordability gap in housing.

Though funding for community development needs continues to trend downward nationwide, the City of Dayton attempts to address this obstacle through local partnerships. Partnering with other public agencies and non-profit organizations allows local partnerships to maximize leveraged resources and

amplify housing and community development outcomes.

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

The City of Dayton will continue to work with area housing providers, non-profits, and developers to stabilize the housing stock. The developer for every federally funded tax credit project built within the City of Dayton is required to demolish two vacant or obsolete homes for every new affordable single-family structure built. The City continues its efforts to equip residents with tools to become good homeowners through its mortgage credit counseling classes held throughout the year, as well as financial wellness programming.

Half of Dayton's households are renters. In order to keep good renters and attract those who do not desire to be homeowners, the City continues to re-evaluate and develop strategies that support committed investors, diversify the rental-housing product, and modernize existing units. To assist renter households, the City of Dayton continues to aggressively pursue the demolition of substandard and obsolete housing, while promoting the construction of new, modern affordable rental units in desirable locations.

Additional tools for fostering and maintaining affordable housing include homeowner rehabilitation programs aimed at helping homeowners, especially seniors, stay within their homes. Repairs and rehabilitation efforts focus on external repairs and accessibility modifications to roofs, windows, walkways, and porches, while internal repairs focus on major home systems, improvements for safety and livability, and accessibility modifications and supports. The City also supports fair housing testing to ensure that all individuals have equal access within the City's housing market.

With limited resources, the City of Dayton continues to face the challenge of meeting the needs of its lowest-income residents. In Dayton, a long-term population decline has left a weakened tax base and many deteriorating abandoned structures, which decreases property values and invites nuisance activity. This has resulted in an increase of affordable but substandard housing stock. Dayton has previously set aside large CDBG allocations for code enforcement, but in light of the limited effectiveness of identifying rather than rehabilitating deficient properties, the City intends to shift its focus to activities that more directly increase the quality of the housing stock.

In 2026, the City of Dayton will continue to support home repair and rehabilitation programs to help increase the quality and availability of affordable housing stock. Financial wellness and housing counseling, as well as down payment assistance programming will be supported with CDBG funding. The City will utilize HOME funds to continue investment into new construction and rehabilitation of

affordable rental units.

Programs funded with entitlement grants include County Corp's Home Repair and Accessibility Program, Rebuilding Together Dayton's NeighborCare Program, CityWide's Phoenix Home Repair Program, and direct assistance to homebuyers through the HomeOwnership Center of Greater Dayton.

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

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

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

The City of Dayton was awarded a 2.5 million Lead Hazard Capacity Building Grant from HUD. The funding will be utilized to tackle lead exposure at its source through training, education, community engagement, and remediation.

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

The City of Dayton is dedicated to making housing more affordable, preserving and increasing availability of existing housing stock, and helping residents build assets of all kinds: human, social, financial, physical, and natural. To this end, the City and their community partners have incorporated an integrated system of services and programs to meet the various needs of individuals as they progress toward financial self-sufficiency.

The City continues to support organizations that provide emergency shelter, transitional housing, and supportive social services to mitigate poverty and the problems associated with it. In addition to

supporting these programs, the City of Dayton continues to directly impact some of poverty's primary causal factors – poor-quality housing, expensive housing, lack of education, unemployment, low income, and ill health – by utilizing its resources, including housing stock, social services provided by subrecipients, employment opportunities, public health guidance, and the educational system. The multiple aspects of the programs run by the Cities or their subrecipients, when working in together, have the ability to reduce the number of households with incomes below the poverty level.

The City of Dayton participates in an interagency coalition to promote the Earned Income Tax Credit (EITC) and Child Tax Credits (CTC) to City residents. The EITC/CTC Program is currently the largest anti-poverty effort in the country. The EITC/CTC Coalition can boast a broad spectrum of committed partners including community volunteers, the United Way of the Greater Dayton Area, Montgomery County, private banks and credit unions, non-profit community organizations, the IRS, and other public organizations such as Sinclair Community College. The EITC/CTC outreach campaign and free tax assistance is another means of assisting LMI residents, while also helping the local economy by increasing disposable income. The coalition continues to work together to expand the program each year. To build upon the success of the City's current EITC program, the Department of Planning, Neighborhoods, and Development has proposed utilizing American Rescue Plan Act (ARPA) funding to establish the Dayton Racial Equity Fund. Much like the Individual Development Account (IDA) Program established by GDPM, Dayton wishes to partner with local financial institutions and community development organizations to build a network of pathways that give participants the opportunity to build wealth, achieve homeownership, mitigate debt, attend school, pursue entrepreneurship, or establish savings. Through partnerships and the leveraging of both existing programs and funds, DREF has the opportunity to become a transformative model toward addressing the impacts of systemic racism and provide financial stability for Dayton residents.

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

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

Several City of Dayton departments and agencies are involved in the implementation of the Consolidated Plan, including the Office of Economic Development, Department of Public Works, Department of Recreation and Youth Services, Department of Management and Budget, Dayton Municipal Court, and the Dayton Human Relations Council. To further develop the existing institutional structure and coordinate development efforts, we will continue to work with other city departments on projects and activities across the city. This will ensure that key communication and leveraging efforts are

fully supported. GDPM will continue its role as primary provider of low-income public housing and administrator of Section 8 programs. The Shelter Policy Board will be the lead agency with which the City will partner to provide policy guidance and oversight for addressing the needs of the homeless.

In 2019, the Dayton region saw substantial damage and destruction from an outbreak of tornadoes on Memorial Day. In the aftermath, the City joined a wide network of national, state, and local organizations, agencies, governments, and institutions as the Long-Term Recovery Group was formed. This intra-agency group provides support and relief within the impacted communities while also increasing the communication and coordinated leveraging efforts of involved organizations. The region has also seen an increase in institutional structure due to the global COVID-19 pandemic. COVID-19 funds were made available to help individuals and families with financial assistance, food distribution, and the economic impacts of the virus. However, as these funds are expended we are seeing these organizations present financial constraints which make continuing services challenging. Cooperative networks that were introduced as a temporary measure to navigate an emergency have developed into permanent structures for organizations to work collaboratively via the Dayton Home Repair Network (DHRN). Within the past five years, these networks have been adapted to better serve organizations serving affordable housing, homelessness, and home repair programming.

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

Within the City of Dayton, there are a multitude of organizations and agencies that serve special needs populations. These organizations include, but are not limited to, ADAMHS, Dayton VA Medical Center, Eastway Behavioral Health, Samaritan Behavioral Health, Kettering Behavioral Health, Goodwill Easter Seals of the Miami Valley, Homefull, and Places. As noted in the Montgomery County Family Resource Guide, there are 15 organizations that provide addiction treatment services, 12 organizations that provide mental health services, 13 agencies that provide community services, 6 agencies that provide special needs services, 7 area hospitals and 8 health centers, and 3 organizations focused on employment services.

The Dayton-Kettering-Montgomery County Continuum of Care (CoC) includes an established collaborative system of partnerships aimed at addressing the housing needs of the region's populations that are homeless or at-risk of becoming homeless. There needs to be the same comprehensive continuum in regard to service providers and in conjunction with supportive housing to ensure that the special needs populations are receiving the services they need to develop the life skills required for continuous housing.

Provision and coordination of public services is a Priority Need within the 2026-2030 Consolidated Plan. The Cities of Dayton and Kettering will administer activities to encourage coordination with existing service providers for increasing youth and senior activities; expanding educational and tutoring

programs; addressing the need for addiction services and marketing existing services; and working with Montgomery County in a concerted effort to develop a coordinated service delivery system.

**Discussion:**

## Program Specific Requirements

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

#### Introduction:

The City of Dayton will utilize its CDBG, HOME, and ESG funding to support a variety of programs and activities throughout the City's neighborhoods and business corridors. A majority of the City's CDBG funding will be utilized to support low- and moderate-income persons and households, while the remaining balance of CDBG funding will support the removal of slum/blighted properties and administrative support. Activities funded with CDBG funding include home repair and rehabilitation programs, economic development activities, public services, infrastructure improvements, and demolition of slums and blight. HOME funds will predominately be used to support Low Income Housing Tax Credit (LIHTC) projects throughout the City. ESG funding will be utilized to fund operation of area shelters, prevention, and rapid-rehousing programs.

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

**Reference 24 CFR 91.220(I)(1)** Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	25,000
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>25,000</b>

### Other CDBG Requirements

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

### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

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

This section is not applicable because the City of Dayton will not be utilizing other forms of investment beyond those identified in Section 92.205.

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

The Dayton-Kettering HOME Consortium is in the process of updating all policies and procedures for the HOME Program. The Recapture language from the 2016-2020 Consolidated Plan is included below. The Consortium will continue to utilize the Recapture method but will update the language to fully align with the provisions of 24 CFR 92.254 (a) (5) in future agreements.

From the 2016-2020 Consolidated Plan:

“Per 24 CFR 92.150, the Dayton-Kettering HOME Consortium established recapture guidelines for the operation of HOME-funded homeownership programs. These guidelines are to be adhered to for all homeownership programs administered by the Consortium or any designee, including developers and Community Housing Development Organizations (CHDOs) designated by the Consortium. “The guidelines are based on 24 CFR 92.254 (a)(4)(ii), which stipulates the conditions for recapture of the HOME investment used to assist low-income families acquiring a home. Two important factors in developing the guidelines are (1) the fair return to the buyer at time of sale and (2) ensuring that the homeowner was not in a negative equity position. It is also important to realize

that there are two forms of subsidy: (1) a subsidy on the development cost of a project, which brings the total project cost down to the market value of the house to be sold, and (2) a subsidy to the homebuyer that lowers the cost of the house from market value to a price affordable by the buyer. These factors, along with other policies, determine the amount of HOME funds to be recaptured. "Given these considerations, the amount of HOME funds recaptured would be equal to the difference between the appraised value of the house and the price paid by the buyer, not exceeding the total amount of HOME funds in the project. This amount would become the HOME second mortgage. The balance of HOME funds in the project, if any, is deemed to have been a development subsidy and will not be recaptured."

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

The Dayton-Kettering HOME Consortium is in the process of updating all policies and procedures for the HOME Program. The Recapture language from the 2016-2020 Consolidated Plan is included below. The Consortium will continue to utilize the Recapture method but will update the language to fully align with the provisions of 24 CFR 92.254 (a) (5) in future agreements.

From the 2016-2020 Consolidated Plan:

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

"The minimum length of time in which the recapture provisions will be in force depends on the amount of HOME funds subject to recapture as described below: Amount of HOME Funds Period of Time Less than \$15,000 5 Years \$15,000 to \$40,000 10 Years More than \$40,000 15 Years

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

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

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

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).  
Not applicable.
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).  
Not applicable.
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).  
Not applicable.

### **Emergency Solutions Grant (ESG)**

#### **Reference 91.220(l)(4)**

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

The City of Dayton is a participating jurisdiction in the Dayton-Kettering-Montgomery County Continuum of Care (Continuum) and the associated Homeless Solutions Policy Board. The Homeless Solutions Policy Board (HSPB) is the primary agency that manages the funding and programs associated with the Emergency Housing Coalition and Continuum of Care. HSPB allocates the collective funding of its partner jurisdictions, establishes performance standards, and provides program evaluation for the local CoC and ESG programs. Both the HSPB and the Continuum are guided by the Homeless Solutions 10-Year Community Plan, the guiding document for programs to end chronic homelessness and reduce overall homelessness within Montgomery County. The HSPB is currently going through a strategic planning session for a plan that will go from 1/1/2026-12/31/2028

A copy of the Homeless Solutions 10-Year Community Plan and the City of Dayton's ESG Policies and Procedures Manual are included in the Grantee Unique Appendices under AD-25.

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

Implementation of the Front Door Assessment, the local coordinated assessment process, is overseen by the Front Door Committee, a committee of the Homeless Solutions Policy Board. The Front Door Assessment was adopted to identify the issues that have led to a person or family's homelessness, determine the most appropriate program in the homeless system to help the

household exit homelessness and into stabilized housing, and make a referral to that program. The Front Door Assessment is a standardized assessment focused on housing history and barriers to returning to housing.

The Front Door is guided by four principles:

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

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

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

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

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.

This is not applicable because the City of Dayton is able to meet the homeless participation requirement in 24 CFR 576.405 (a).

5. Describe performance standards for evaluating ESG.

The Homeless Solutions Plan has an overall system goal of reducing length of time homeless to 14 days, and HEARTH has a goal of families being homeless for less than 30 days. With HMIS reports tracking length of stay, the homeless system is able to monitor the length of stay in shelter and continues to work toward development of effective programs to reduce the length of stay as necessary.

Through the Homeless Solutions Policy Board, Dayton has representatives on the Program Performance & Evaluation Committee (formerly the Continuum of Care Committee), taking an active role in ensuring that the Continuum of Care’s programs are effective and that the Continuum of Care is compliant with HEARTH regulations.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> 2019-2023 American Community Survey (ACS) Data
	<b>List the name of the organization or individual who originated the data set.</b> United States Census Bureau
	<b>Provide a brief summary of the data set.</b> 2019 thru 2023 Data provided by the U.S. Census bureau.
	<b>What was the purpose for developing this data set?</b> To have the most current data for demographic information.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> This data was collected for 60 months from January 1, 2019 to December 31, 2023

	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Through U.S. Census Bureau.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>Data included is from the State of Ohio as a whole, Montgomery County, and the City of Dayton.</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>Citizens and residents within the City of Dayton.</p>
<p><b>2</b></p>	<p><b>Data Source Name</b></p> <p>2006-2010 American Community Survey (ACS) Data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>United States Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>2006 thru 2010 ACS Data provided by the U.S. Census bureau.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To have the most current data for demographic information.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>This data was collected for 60 months from January 1, 2006 to December 31, 2010</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Through U.S. Census Bureau.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>Data included is from the State of Ohio as a whole, Montgomery County, and the City of Dayton.</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>Citizens and residents within the City of Dayton.</p>
<p><b>3</b></p>	<p><b>Data Source Name</b></p> <p>2000 Census</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>United States Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Decennial Census data provided by the US Census Bureau</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Constitutional requirement</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>Data was collected during the year 2000</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Household surveys</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>Data included is from the State of Ohio as a whole, Montgomery County, Dayton and Kettering</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>Citizens and residents within the Cities of Dayton and Kettering.</p>
<p><b>4</b></p>	<p><b>Data Source Name</b></p> <p>2010 Census</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>United States Census Bureau</p>

	<p><b>Provide a brief summary of the data set.</b> Decennial Census data provided by the US Census Bureau</p> <p><b>What was the purpose for developing this data set?</b> Constitutional requirement</p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> Data was collected during the year 2010</p> <p><b>Briefly describe the methodology for the data collection.</b> Household surveys</p> <p><b>Describe the total population from which the sample was taken.</b> Data included is from the State of Ohio as a whole, Montgomery County, Dayton and Kettering</p>
5	<p><b>Data Source Name</b> GDPM</p> <p><b>List the name of the organization or individual who originated the data set.</b> Greater Dayton Premier Management</p> <p><b>Provide a brief summary of the data set.</b> Data for most recent public housing information.</p> <p><b>What was the purpose for developing this data set?</b> Public Housing current data.</p> <p><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 collected is over a geographical area, public housing population.</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2015</p>

	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
6	<p><b>Data Source Name</b></p> <p>Zillow</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Zillow</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Zillow Real Estate Research is a website with housing statistics.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Housing prices and rent prices.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Data based upon a geographic area.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2015 data, up to date within a couple weeks verification.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Continual</p>
7	<p><b>Data Source Name</b></p> <p>2017-2021 CHAS Data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>HUD's Office of Police Development and Research (PD&amp;R)</p>
	<p><b>Provide a brief summary of the data set.</b></p>

	<p>Custom tabulations of ACS data demonstrating the extent of housing problems and housing needs in a community.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To document housing problems and housing needs, especially for low-income households</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>Released on September 12, 2024 per <a href="https://www.huduser.gov/portal/datasets/cp.html">https://www.huduser.gov/portal/datasets/cp.html</a></p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>ACS data custom tabulations for HUD</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>ACS total populations</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>ACS data custom tabulations for HUD</p>
<b>8</b>	<p><b>Data Source Name</b></p> <p>Housing Choice Voucher (HCV) Data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Department of Housing and Urban Development</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The Housing Choice Voucher (HCV) Data Dashboard (dashboard) shows budget and leasing trends, reserve balances, program admissions and attrition, per-unit cost and leasing potential for the program nationally and allows the user to drill down to the state and PHA-level. The dashboard also provides a current snapshot of utilization for HUD’s special purpose voucher programs including</p>

	<p>the Mainstream, Family Unification (FUP) and Veterans Affairs Supportive Housing (VASH) programs. The dashboard is typically updated monthly with the most current and relevant data. However, it should be noted that much of HUD's data is received from PHAs and is aggregated resulting in an approximately 2-month delay between the reporting period and the data's availability.</p>
	<p><b>What was the purpose for developing this data set?</b></p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p>