

CITY OF LORAIN, OHIO
DEPARTMENT OF BUILDING, HOUSING & PLANNING



2019-2020
ANNUAL ACTION
PLAN



2019-2020 Annual Action Plan

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Executive Summary

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

1. Introduction

The City of Lorain, Ohio completed the planning process for the 2015-2020 Five-Year Consolidated Plan (Con Plan) as required by the U.S. Department of Housing and Urban Development Department (HUD). The purpose of the Con Pan is identify goals, objectives and strategies for addressing housing and community development needs, including those associated with homelessness and other special needs within the community's population. The Con Plan guides the use of the city resources to address these needs over a five-year period.

In recent program years, the city received an annual allocation of approximately \$1.2 million Community Development Block Grant (CDBG) funds; \$410,000 in HOME Investment Partnerships Program Funds; and \$875K n program income from payments of loans. The total amount of funding sources would generally average approximately \$1.58 million per year over the previous five years for a total of \$7.9 million.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The objective and outcomes for the Fiscal 2019 plan are as follows:

Community Development Block Grant (CDBG)

Planning Activities will involve trying to secure a developer for the slum and blighted StoveWork site and completing the Housing Study for the low to moderate income wards. The study will include an updated Fair Housing Impediment Study; Slum and Blight Study; Market Assessment/Needs Analysis; and Property Survey for wards 1, 2, 3, 4 (partial), 5, 6, and 7 (partial). The partial ward study is due to the entire ward not being low to moderate income. Additionally, the study will include where new infill housing should be implemented based on upon the above mentioned components and zoning review.

There will be six (6) public service projects funded within this grant cycle which have been outlined in more detail within this action plan. Public Facilities Improvement will be a park and recreational activity. The park and recreational activity will focus on completing as much of the Oakwood Park project as possible i.e. splash pad; 3 baseball fields; new play ground equipment; two gazebos; etc. There will be other parks that will spruced up as well within the city.

The Clearance and Demolition activity will focus on the removal of the worst residential structures within the low to moderate income neighborhoods. All removals of residential structures will be based upon the Slum and Blight/Property Survey Studies only. The city currently has less population but more housing stock than necessary. The goal is to demolish at least sixteen (16) slum and blighted residential structures with these funds. Additionally, Lorain City Council will be asked to match these funds to make the program more effective.

Housing: Emergency Home Repair program will continue to be funded. In Fiscal 2018, approximately twenty (20) homes received emergency home repair assistance and 20% were due to code enforcement citations. The city will be applying for the next round of lead funding with Lorain County and Erie County therefore funds have been set aside for this program. The financial literacy program, which helps city residents improve their understanding of home ownership; credit; budgeting; etc. This activity's funding was increased due to the high demand for this service.

Economic Development: this activity is for the portion of CDBG funding that is necessary as a match for EDA funding.

HOME

Downpayment Assistance program will be continued with HOME dollars. The downpayment assistance program will assist first time homebuyers with funding to avoid Private Mortgage Insurance. The funded amount for this program is \$98,261. The city will fund a home owner rehabilitation program for owner-occupied residents who have lived in and owned their homes for a minimum of five (5) years up to \$50K, therefore \$300k will be set-aside for this activity. There are additional funds from other program years i.e. 2017 and 2018 in the amount of \$1.1 million.

Administrative dollars will be set-aside for respective program years.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

CDBG: Approximately 100 households have received Emergency Home Repair Program assistance since August of 2015 with the racial composition of Caucasian, Hispanic and African American households. In 2018, there were 14 loans completed. Additionally, seven (7) loans were signed in 2018 but completed in 2019. In 2019, to date ten (10) additional loans have been completed. A total of 31 loans were completed in 2018-2019. The number of homes assisted has increased due to several homes having foundation issues and leaky roofs. If homeowners are behind in their taxes this disqualifies them for any assistance through the city's emergency home repair program. The City of Lorain anticipates an increase in emergency home repair request for 2019 due to the Lorain County Community Action

Agency's continuous decrease in funding for emergency repairs. The full rehabilitation program will be starting in late 2019 which the city anticipates a high demand for assistance.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In February of 2019, a public services meeting was scheduled to garner interest in public service type projects. The following groups attending Neighborhood Alliance; Boys and Girls Club; We Care We Share; Lorain Public Library; Youth Employment (Titans at Work); Legal Aide; and Second Harvest Food Bank. All these participants submitted proposals for funding in FY2019 and all will be funded in some way. All of the proposals are new except Second Harvest Food Bank.

On May 22, 2019, there will be one neighborhood meeting at General Johnnie Wilson Elementary School to notify the public of the CDBG and HOME Grants budgeted programs/projects. The other meeting will be held at Lorain City Hall on Monday, June 3 and hour prior to the Council meeting. The meeting minutes and public comments will be included with the Action Plan.

The efforts will be made for citizens to comment on the reports with reasonable notice are as follows: advertising a notice to the public within Lorain City hall, On LorainCounty.com (County website that includes all area political jurisdictions information) and the a locally circulating newspapers in addition to providing the CAPR report online (City of Lorain website) so the public has continuous access to the report. A timeline will be outlined for the public to make public comments. Additionally, there is a federal programs special committee that meets monthly in Council chambers to discuss project/activities/programs that federally funded.

Also, the citizen participation plan was updated in 2016 and 2018 to make it more citizen participation friendly. The posting for the meetings are on the first and 5th floor of city hall; the city website; newspapers; and LorainCounty.com.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

There will be at least three (3) public meetings relating to the Action Plan. The first meeting the public service meeting which is held every other year; and then at least two (2) other meeting that permit the public to rank projects/programs:

There are many issues that the public has felt are important, there are a few items that were stressed throughout the meetings as being the highest priority:

- Infrastructure improvements (Streetscape: Broadway from West Erie to 10th Street)
- Job training and educational programs for youth and young adults (vocational)
- Blight elimination (Study)
- Housing rehabilitation and affordability
- Clearance & Demolition
- Public Facilities Improvement
- Park Improvements and maintenance
- Economic Development

Note: these are same comments since the first year action plan. Many of the above are being implemented with the exception of Economic development. The economic development program is currently on hold due to the federal investigation regarding how loans funds were approved.

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

All comments received by the City of Lorain were considered and are, generally or specifically, addressed by the Strategic Plan and/or Annual Action

Plan. No comments have been received as of yet but if comment(s) are received they will handle as per the outlined in the public notice advertisement.

7. Summary

The City of Lorain Building, Housing, & Planning Department staff is doing its best to implement programs/projects for the benefit low to moderate income individuals. It is important to note the department has an ongoing problem with maintaining full-time staffing which limits its ability to successfully carry out programming. It is important to note the success of the Emergency Home Repair which has been in place since 2015.

In early 2020, the Tenant-Base Rental Assistance program will be implemented with HOME funds; home owner occupied rehabilitation; and the Down Payment Assistance program will continue but will be funded with HOME dollars. Some of the accomplishments in 2018 include the demolition of two motels to reduce blight in the city. Seven public service projects will be funded with CDBG dollars; Clearance/Demolition will be funded to further reduce blight within the city specifically LMI wards (1, 2, 3, 5, 6 and some areas of 4 and 7). The financial literacy program will continue as well as the home repair program and lead programs.

Even though the staffing in the department is limited, the remaining staff will do its best to carry out what has been outlined for all programming/projects. Home owner-occupied rehabilitation; down payment assistance; and tenant-based rental assistance will both be partially outsourced. Outsourcing the programs is necessary so as new staff is hired it will give them time to adequately learning all

components to implement programs successfully. Additional staff will be coming on board by late 2019: Program Manager I; Housing Rehabilitation Administrator and Fair Housing Administrator.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	LORAIN	
CDBG Administrator		Department of Building, Housing and Planning
HOPWA Administrator		
HOME Administrator		Department of Building, Housing and Planning
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

Director/CDBG Administrator Kellie Glenn 200 West Erie Avenue, 5th Fl, Lorain, OH 44052 (440) 204-2087

Consolidated Plan Public Contact Information

Kellie Glenn, Director , Building, Housing, Planning Department, 200 West Erie Avenue, 5th FL, Lorain, OH 44052 , (440) 204-2087

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

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 will execute this Consolidated Plan in harmony with public, private and nonprofit agencies. Nonprofit agencies may include, but are not limited to, service providers and community housing development organizations. Private sector partners may include, but are not limited to, local financial institutions, developers and local businesses. The City works closely with its partners to design programs that address identified needs.

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

The City coordinated with the Lorain County Homeless Task Force and point-in-time (PIT) homeless counts. This consultation was pivotal in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan. In addition, through questionnaires, public meetings, and review of the most recent Public Housing Authority Plan, the Lorain Metropolitan Housing Authority also offered pivotal input in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan.

Previously, the city’s fair housing administrator sat on the Lorain County Homeless Taskforce board in order to assist with their fair housing related needs of area agencies and their clients; however, the city no longer has a fair housing administrator. When the position is filled, again, the administrator will resume a place on the board to continue assisting.

The City has a joint Lead Hazardous Control Grant, led by Erie County, with the City of Lorain, the City of Elyria, and Lorain County to address lead abatement concerns. The city has expanded its Emergency Home Repair and Accessibility Grant that formally only assisted physically challenged individuals to assist them with disability needs and elderly homeowner occupants over 62 years of age to assist them with housing repairs. The grant is now accessible to any homeowner that meets HUD income limits, thus expanding the city’s ability to assist more low income homeowner occupants with emergency repairs such as roof replacements and waterproofing.

The city has continued its youth employment program, Titans at Work, in partnership with Lorain City Schools. Last year, the program had employed 9 students. In 2019, fifteen students will be employed. The goal for 2020 is to employ 18-20 students. The program will continue; however, this year the

program has expanded to not only Lorain City students but students who live in the City of Lorain. The age range for students in the program is 14-19. Two students have become full-time city employees as result of the program which started in 2016.

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

The City of Lorain does not receive or administer an Emergency Shelter Grant (ESG). Consultation with the Continuum of Care (CoC) included email and phone discussions with the Lorain County Homeless Task Force, and public hearings. The Lorain County Homeless Task Force area's CoC, assists in the operation and administration of the region's Homeless Management Information System (HMIS).

The city does not provide funding, but the city's fair housing administrator formally sat on various boards in order to assist with fair housing related needs of residents and other agencies that provide housing assistance. The fair housing administrator position is currently vacant, but when it is filled the administrator will resume assisting through various boards including, but not limited to the: Homeless Taskforce; Lorain County Mental Health Board; and Community Foundation.

The director has been involved with Lorain Metropolitan Housing Authority (LMHA), El Centro Servicios, and the Neighborhood Housing Services of Greater Cleveland to enhance public service type activities within the city as well as quality housing by helping local residents with downpayment assistance, homebuyer training and financial literacy type concerns.

The City has a joint Lead Grant, led by Erie County, with the City of Lorain, the City of Elyria, and Lorain County to address lead concerns through the city concerning area housing. The city no longer has a health department therefore; it utilizes the Lorain County Health District and Erie County Health Districts to address lead in homes. Due to time constraints, we have to utilize the Lorain County Health District to conduct lead risk assessments, until we are able to certify our own building/housing inspectors to address lead concerns within the city limits.

Political officials and area businesses have attended council meetings during the public hearings and other public meetings that pertain to the action plan. The main consensus is to provide quality housing, better jobs, and a community center. Public hearings are held in each ward at varying times during the action plan update to get citizen input. The public service meetings are held at Lorain County Health & Dentistry building, every other year, with many public service entities attending such as United Way, Legal Aide, Neighborhood Alliance (Homeless Provider); NORD (address mental health needs); Second Harvest (Food Bank); Get w/the Program (enhances STEM concerns for area students).

There are no CHDO organizations within the City of Lorain. El Centro has become a certified Community Development Corporation (CDC), but is seeking CHDO status. Additionally, the director is on the financial literacy board with area lenders banks to provide quality housing, loans and other services to area residents and is pursuing other boards to increase efforts.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Lorain Metropolitan Housing Authority
	Agency/Group/Organization Type	PHA Services-Children Services-Persons with Disabilities Other government - County
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The anticipated outcomes are to hold public hearings, meetings, and coordinate efforts to access public housing opportunities for low income residents, including establishing a tenant based rental assistance program. Additionally, the city is trying to secure a developer for city owned site, StoveWorks, to build senior housing. There is current a waiting list/shortage of senior housing in the City of Lorain.
2	Agency/Group/Organization	My Neighborhood Alliance - Haven Center
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment Other government - County Other government - Local

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Lorain's goal is to assist with homeless needs and develop a strategic plan to reduce homelessness. A staff member will be assigned to sit on the Homeless Task-force Board to keep the director of Building, Housing, and Planning updated on the organization's progress monthly. Additionally, the city is providing funding, public service dollars, for parents who need daycare for their children in order to secure employment as they come address their homeless challenges.
3	Agency/Group/Organization	The Legal Aide Society of Cleveland
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Legal Aide will focus on matters of safety and health, economics, education, and housing matters for low income persons within the City of Lorain.

4	Agency/Group/Organization	Second Harvest Food Bank of North Central Ohio
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Second Harvest is the regional nonprofit committed to fighting hunger. Working together with a vast network to acquire, gather, and distribute nutritious food, Second Harvest helps feed tens of thousands of people throughout Crawford, Erie, Huron and Lorain counties. For every \$1 donated we can provide 5 meals to those at risk for hunger. They connect people at risk for hunger to fresh, healthy, and nutritious foods. We work with local farms and retailers to provide fresh produce and meats to our Farmer's Markets, mobile pantries, and network of over 100 local partner charities.
6	Agency/Group/Organization	Boys and Girls Club of Lorain County
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	To enable all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens. The Boys & Girls Clubs of Lorain County is a nonprofit organization providing safe, fun places for the kids who need us most. The Clubs are open at the times when kids are most vulnerable to getting into trouble after school, on Saturdays and during the summer. We champion academic success and healthy lifestyles well as character and citizenship. In addition, they offer special initiatives, including a farm program and a workforce development program.
7	Agency/Group/Organization	El Centro de Servicios Sociales
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	El Centro helps families improve lives through knowledge and understanding. They have program for the employed and underemployed; one-on-one case management; advocacy; interpretation; and translation services for medical and social service appointments. The agency will be working with the city to provide financial literacy training to local residents.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

Some of the partnerships that have been developed within the public, private and nonprofit agencies: El Centro Social Services will be renewing their contract with the City of Lorain to provide financial literacy courses; the Legal Aide Society will provide legal services to City of Lorain Residents; working with Lorain City Schools to provide part-time summer employment with students who are currently enrolled in the school's Employability Program; partnering with a Neighborhood Alliance to provide daycare services to low income children; working with the Neighborhood Housing Services of Greater Cleveland to provide financial literacy courses, homebuyer training, and downpayment assistance to low income City of Lorain residents; partnering with Lorain Metropolitan Housing Authority to establish a tenant based rental assistance program; and also working with Erie County to financially expand the lead grant program, to receive \$240,000, over 3 years, to increase lead abatement efforts.

AP-12 Participation – 91.105, 91.200(c)

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

The public meetings will take place on May 22 at General Johnnie Wilson Elementary School and June 3 at City Hall in the Police Department Conference Room. Both meetings will take place at 5 p.m. and 5:30 pm respectively in order to receive public comments regarding the outlined budgeted activities and programs for the fiscal 2019 Community Development and HOME funds.

On February 13, 2019, a public service meeting was also held in city hall to notify area non-profits of available funding. The director of the Building, Housing, and Planning Department outlined the application process for applying for federal funding for public service type activities i.e. legal aide; food banks; fair housing; etc. All applications were due back by March 13 in order to determine which entities would be funded.

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	Minorities Persons with disabilities Non-targeted/broad community	Will completed once the meetings are done	Will completed once the meetings are done		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The five year Consolidated Plan identifies the federal, state, local and private resources expected to be available for the City of Lorain to address priority needs and specific objectives identified in the Strategic Plan.

City of Lorain anticipates a total allocation of \$1,185,533 in CDBG funding and \$366,277 in HOME funding for the 2019 program year. Program income for CDBG and HOME is expected. CDBG funds will be used for housing and community development activities such as housing, emergency home repair, code enforcement, public facility improvements, park and recreational facilities, clearance and demolition and administration of the City’s CDBG programs. HOME funds will be used for downpayment assistance, homeowner occupied rehabilitation and administration of the City’s HOME programs.

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: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,185,533	550,608	0	1,736,141	0	admin, public service, fair housing, emergency home repair, street improvements, clearance/demolition; pub. facilities improvements
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	366,277	76,236	0	442,513	0	admin, homeowner rehab, down payment assistance

Table 5 - 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

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

The City may seek to utilize publically owned land and/or property in a combination of ways which includes, but is not limited to: business expansion and attraction; new housing construction and rehabilitation; homelessness, and future CHDO development activities. Specifically, the City is planning to relaunch the infill program, so we are currently conducting studies to determine the best area of the city for a lease purchase program. Our specific areas of interest are wards 2, 3, 5 and 6 in order to develop affordable housing in those areas. Excess property shall be disposed of pursuant to local, state and federal laws, and income derived from related properties shall be returned to its appropriate funding source.

The City owns property in the Riverbend Commerce Park, located on the east side of the Black River, which could be developed for economic development and public facility purposes. This property is characterized by 176 acres and 20-25 development sites. Another 224 acres is proposed for recreational, green space and wetland development. All supporting infrastructure is complete.

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	Housing	2015	2019	Affordable Housing Public Housing	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Affordable and Accessible Housing for Special Need Fair Housing Education and Outreach Housing Rehabilitation Increased Homeownership Opportunities Programs and services for low and moderate income Programs and services for special needs residents	CDBG: \$265,000 HOME: \$398,262	Homeowner Housing Rehabilitated: 28 Household Housing Unit Direct Financial Assistance to Homebuyers: 6 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homelessness	2015	2019	Homeless	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Fair Housing Education and Outreach Homeless Services and Prevention Increased Homeownership Opportunities Programs and services for low and moderate income	CDBG: \$57,000	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Other: 50 Other
3	Community and Economic Development	2015	2019	Non-Housing Community Development	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Code Enforcement Elimination of Slum and Blight Public Facilities and Infrastructure	CDBG: \$907,003	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted Buildings Demolished: 15 Buildings Housing Code Enforcement/Foreclosed Property Care: 5000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Non-Homeless Special Needs	2015	2019	Non-Homeless Special Needs	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Programs and services for low and moderate income Programs and services for special needs residents Social Service Programs Youth Programs and Services	CDBG: \$95,743	Public service activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted
5	Program Administration	2015	2019	Administration/Planning	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI		CDBG: \$347,228 HOME: \$44,251	Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	Increase availability and accessibility of affordable housing to persons of low and moderate income throughout the city of Lorain with downpayment assistance, homebuyer training and financial literacy. Improve the existing homeowner occupied housing stock by providing an Emergency Home Repair Program (CDBG) and bringing back the homeowner occupied rehabilitation program (HOME). Both programs will assist with accessibility for disabled homeowners as well.
2	Goal Name	Homelessness
	Goal Description	Reduce homelessness in the City by providing fair housing education and providing CDBG funding for fair housing activities and housing activities to enhance financial literacy for people wanting to purchase a home and public service activities for childcare assistance for children and their families living at the emergency homeless shelter Haven Center.
3	Goal Name	Community and Economic Development
	Goal Description	The City of Lorain will be focusing on improving community development, as economic development efforts are on hold due to the FBI investigation. We will focus on community development through code enforcement, public facilities improvements, clearance and demolition, elimination of slum and blight, and other programs and services for the low to moderate income individuals.
4	Goal Name	Non-Homeless Special Needs
	Goal Description	Expand the accessibility and coordination of social services through: affordable and accessible housing for special needs; youth programs and services (i.e. youth employment program with the City of Lorain); through public service activities partnering with the We Care We Share, Boys & Girls Club, Legal Aid, and Second Harvest Food Bank;
5	Goal Name	Program Administration
	Goal Description	Program administration and planning to implement the city's 5 goals. Program administration will address all outcomes, objectives and priority needs.

Projects

AP-35 Projects – 91.220(d)

Introduction

City of Lorain’s planned actions for the 2019 Annual Action Plan are intended to support housing and community development for the City’s low- and moderate-income populations as well as the City’s homeless and special needs groups.

The City will continue to operate its CDBG and HOME programs through the Building, Housing and Planning Department, which will continue to provide funding for housing rehabilitation, ownership, and counseling in partnership with its sub-recipients. These actions will further the goal of improving the availability and accessibility of affordable housing in the City of Lorain.

As in the past, the City will continue to coordinate with public or social service providers to prevent homelessness and promote access to public services for special needs populations generally assumed to be low- and moderate-income. During the 2019 program year, the City will fund activities that address the needs of the homeless and non-homeless special needs populations such as at-risk youth and seniors.

Planned community development activities include renovations to parks and recreation, public facility improvements, clearance and demolition, and code enforcement to enhance the living environment for people living in low- and moderate-income neighborhoods.

Projects

#	Project Name
1	Administration
2	Planning
3	Fair Housing
4	Neighborhood Alliance
5	We Care We Share
6	Boys & Girls Club
7	Legal Aid
8	Second Harvest Food Bank
9	Titans at Work
10	Park & Recreation Facility Improvements
11	Code Enforcement

#	Project Name
12	Clearance & Demo
13	Emergency Home Repair
14	Lead Hazard Control Grant Match
15	Financial Literacy
16	Revolving Loan Funds
17	HOME Administration
18	Down Payment Assistance
19	Homeowner Occupied Rehabilitation

Table 7 - Project Information

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

The City’s primary obstacle to meeting underserved needs is a lack of funding outside of entitlement funds and a limited general fund. In recent years, spurred by a nation-wide recession, reduced revenues have plagued all levels of government (federal, state, and local). These reduced revenues have hindered the City’s ability to meet the needs of low-income residents. Another obstacle to meeting underserved needs is the generally increasing demand for public services that is placing an additional burden on public service agencies within the City

AP-38 Project Summary
Project Summary Information

1	Project Name	Administration
	Target Area	
	Goals Supported	Program Administration
	Needs Addressed	
	Funding	CDBG: \$300,000
	Description	Program Administration
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Salaries, fringes, and administrative costs to run the programs
2	Project Name	Planning
	Target Area	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	Goals Supported	Program Administration
	Needs Addressed	
	Funding	CDBG: \$47,228
	Description	Stoveworks/Slum & Blight/Market & Needs studies
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	studies relating to Stoveworks, Slum & Blight, and Market & Needs
3	Project Name	Fair Housing

	Target Area	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	Goals Supported	Homelessness Program Administration
	Needs Addressed	Fair Housing Education and Outreach Programs and services for special needs residents
	Funding	CDBG: \$37,000
	Description	
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	city-wide
	Planned Activities	fair housing education and outreach services
4	Project Name	Neighborhood Alliance
	Target Area	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 3 LMI
	Goals Supported	Homelessness
	Needs Addressed	Homeless Services and Prevention Programs and services for special needs residents
	Funding	CDBG: \$5,000
	Description	copay support for the children served by Neighborhood Alliance Child Enrichment Services Lorain childcare center
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	25 children living in the City's emergency homeless shelter
	Location Description	citywide
	Planned Activities	

5	Project Name	We Care We Share
	Target Area	
	Goals Supported	Non-Homeless Special Needs
	Needs Addressed	Programs and services for low and moderate income
	Funding	CDBG: \$8,000
	Description	Workforce Development program to include various training (online, hands on, and mentoring)
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	Boys & Girls Club
	Target Area	Ward 5 LMI Ward 6 LMI
	Goals Supported	Non-Homeless Special Needs
	Needs Addressed	Programs and services for special needs residents
	Funding	CDBG: \$10,000
	Description	fencing for basketball court at Boys & Girls Club at 4111 Pearl Avenue. This will prevent the balls from going into Pearl Avenue and into the parking lot damaging cars.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	4111 Pearl Avenue
	Planned Activities	install fencing around existing basketball court. The court is in the middle of a parking lot. The balls have gone into Pearl Avenue and into the parking lot (possibly damaging cars)
7	Project Name	Legal Aid

	Target Area	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	Goals Supported	Non-Homeless Special Needs
	Needs Addressed	Programs and services for low and moderate income Social Service Programs Programs and services for special needs residents
	Funding	CDBG: \$20,000
	Description	expansion of the Lorain Advocacy Project that provides legal assistance to low income residents
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	citywide
	Planned Activities	
8	Project Name	Second Harvest Food Bank
	Target Area	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	Goals Supported	Non-Homeless Special Needs
	Needs Addressed	Programs and services for low and moderate income Social Service Programs Programs and services for special needs residents
	Funding	CDBG: \$30,000
	Description	Mobile Pantries at 6 locations across Lorain. Implement the Lorain Food on the Move Initiative which will fund Mobile Food Pantries, School Pantries, and Mobile Produce Pantries for low income residents.
	Target Date	5/31/2020

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Black River Landing - 421 Black River Lane El Centro - 2800 Pearl Avenue VFW Hall - 4562 Oberlin Avenue Southview Middle - 2321 Fairless Drive General Johnny Wilson Middle - 2700 Washington Longfellow Middle - 305 Louisiana
	Planned Activities	
9	Project Name	Titans at Work
	Target Area	
	Goals Supported	Non-Homeless Special Needs
	Needs Addressed	Social Service Programs Programs and services for special needs residents
	Funding	CDBG: \$27,743
	Description	youth employment program employing Lorain High students during the summer months. This program teaches the students about work ethic, timeliness, customer service, etc.
	Target Date	8/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
10	Project Name	Park & Recreation Facility Improvements
	Target Area	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	Goals Supported	Community and Economic Development
	Needs Addressed	Public Facilities and Infrastructure

	Funding	CDBG: \$286,487
	Description	improvements to City parks
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	citywide
	Planned Activities	
11	Project Name	Code Enforcement
	Target Area	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	Goals Supported	Community and Economic Development
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$370,516
	Description	code enforcement program throughout the City of Lorain
	Target Date	5/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	citywide
	Planned Activities	inspections for property maintenance, point of sale, and complaints in LMI areas throughout the City of Lorain
12	Project Name	Clearance & Demo
	Target Area	Ward 2 LMI Ward 1 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	Goals Supported	Community and Economic Development
	Needs Addressed	Elimination of Slum and Blight

	Funding	CDBG: \$250,000
	Description	Clearance and Demo of blighted structures
	Target Date	5/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	citywide
	Planned Activities	
13	Project Name	Emergency Home Repair
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Housing Rehabilitation Programs and services for low and moderate income
	Funding	CDBG: \$185,000
	Description	emergency home repair program to assist low income City of Lorain residents with emergency repairs to their house
	Target Date	5/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	between 11 and 20 LMI households
	Location Description	citywide
	Planned Activities	
14	Project Name	Lead Hazard Control Grant Match
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Housing Rehabilitation Programs and services for low and moderate income Programs and services for special needs residents
	Funding	CDBG: \$80,000
	Description	match funds for lead abatement grant
	Target Date	5/31/2020

	Estimate the number and type of families that will benefit from the proposed activities	10-15 households within the City of Lorain
	Location Description	citywide
	Planned Activities	
15	Project Name	Financial Literacy
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Increased Homeownership Opportunities Programs and services for low and moderate income
	Funding	CDBG: \$15,000
	Description	Financial Literacy training for LMI people seeking to purchase a home
	Target Date	5/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	citywide
	Planned Activities	
16	Project Name	Revolving Loan Funds
	Target Area	
	Goals Supported	Community and Economic Development
	Needs Addressed	Economic Development Opportunities
	Funding	CDBG: \$64,166
	Description	Block Grant's portion of Title IX revolving loan funds (minus 20% Admin allowed)
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

17	Project Name	HOME Administration
	Target Area	
	Goals Supported	Program Administration
	Needs Addressed	
	Funding	HOME: \$44,251
	Description	Administration of the HOME program
	Target Date	5/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
18	Project Name	Down Payment Assistance
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Increased Homeownership Opportunities Affordable and Accessible Housing for Special Need Programs and services for low and moderate income Programs and services for special needs residents
	Funding	HOME: \$98,262
	Description	Down payment assistance for low to moderate income families
	Target Date	5/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	approximately 5 to 8 LMI families
	Location Description	
	Planned Activities	
19	Project Name	Homeowner Occupied Rehabilitation
	Target Area	
	Goals Supported	Housing

Needs Addressed	Housing Rehabilitation Programs and services for low and moderate income Programs and services for special needs residents
Funding	HOME: \$300,000
Description	Rehab of homeowner occupied properties
Target Date	5/31/2020
Estimate the number and type of families that will benefit from the proposed activities	Approximately 6 LMI households
Location Description	citywide
Planned Activities	

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

For the 2019 Annual Action Plan, City of Lorain will direct assistance to low- and moderate-income areas of the City including, but not limited to, five (5) Target Areas. These Target Areas are City Council Wards 1, 2, 3, 5, and 6. Assistance will also be made available citywide to persons meeting the CDBG eligibility requirements for low- and moderate-income benefit.

The neighborhood boundaries of Ward 1 are portions of Lake Erie to the North; Pin Oak Drive to the East; the Black River to the South; and portions of Colorado Avenue and Black River West.

The neighborhood boundaries for the Ward 2 target area are: Lake Erie to the North; Maine Avenue to the East; W. 21st Street to the South; and portions of both Brownell and Oberlin Avenues to the West. Ward 2's LMI Census Tracts include the following: 222,223, 224, and 229.

The neighborhood boundaries for Ward 3 are as follows: W. 21st Street to the North; Reid Avenue to the East; W. 34th, W. 36th Streets and Tower Blvd. to South.

The neighborhood boundaries for Ward 5 are as follows: SR 611 to the north west of Broadway Ave; E 29th Street to the north east of Broadway Ave.; The City Boundary to the south; Reid Ave to the west north of W 34th Street; Broadway St to the west south of W 34th Street; Clinton Ave to the east south of E 38th St; Seneca Ave to the east south of E 31st St; Pearl Ave to the east south of E 30th St; Maple Rd to the east south of E29th St.

The neighborhood boundaries for Ward 6 are as follows: Black River to the north; the City boundary to the south and east; Clinton Ave to the west south of E 38th St; Seneca Ave to the west south of E 31st St; Pearl Ave to the west south of E 30th St; Maple Rd to the west south of E29th St.

Geographic Distribution

Target Area	Percentage of Funds
Ward 2 LMI	20
Ward 1 LMI	20
Ward 5 LMI	20
Ward 6 LMI	20
Ward 3 LMI	20

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

City of Lorain's rationale for allocating investments geographically is dependent upon the location of low- and moderate-income populations, which are most concentrated in Wards 1, 2, 3, 5, and 6.

The City of Lorain reviews statistical information on annual basis for all city neighborhoods that have been determined to have at least 65% of its population with low and moderate incomes (80% of the Area Median Income). Currently there are 21 Block Groups that meet or exceed these criteria in the City. These identified areas are situated predominately in Wards 1, 2, 3, 5, and 6. These same neighborhoods have the highest percentage of minority populations in the City. In addition, independent reports e.g. the Vacant Property Study show that these areas are locations of high property vacancies, blight, and code violations

Discussion

City of Lorain has identified projects to implement the four goals of the Strategic Plan during the last year of the 2015-2019 Consolidated Plan. These projects benefit low- and moderate-income persons citywide and within the City's five (5) Target Areas: Ward 1, Ward 2, Ward 3, Ward 5, and Ward 6. Projects with citywide benefit include code enforcement, public service projects, park and recreation facility improvements as well as the City's administration of the CDBG and HOME programs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will continue to emphasize providing homeownership opportunities in the City of Lorain. This goal shall be addressed, in part, by local non-profit organizations that construct new, modestly priced, affordable houses, or repair existing houses for resale to lower-income, first-time homebuyers. In addition, the municipality shall continue to seek creative ways in which we can provide affordable housing opportunities and a means for obtaining such.

The City of Lorain will continue with its down payment assistance program and homebuyer training to increase homeownership. An infill housing program will begin in 2019/2020. In year 2019 a study will be completed to identify the mostly efficient areas to build infill housing.

One Year Goals for the Number of Households to be Supported	
Homeless	12
Non-Homeless	36
Special-Needs	7
Total	55

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	40
The Production of New Units	10
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	70

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Obtaining affordable housing through programs including but not limited to: First Time Homebuyer, Downpayment Assistance, financial literacy programs; and Owner-Occupied Rehabilitation assistance grants and loans; Emergency Rehabilitation Grants, and city-owned homes available for purchase. Additionally, the City of Lorain has a subrecipient agreement with Legal Aid Society of Greater Cleveland to provide legal assistance, education, and advocacy to low-income residents for fair housing issues. The City plans on continuing this program with additional funding through 2019.

AP-60 Public Housing – 91.220(h)

Introduction

The Lorain Metropolitan Housing Authority (LMHA) is the housing authority for Lorain County. Within the City of Lorain, the LMHA maintains and operates 862 public housing units. The LMHA is expected to assist approximately 500 low-income renter households through rehabilitation activities. Further, the LMHA has 24 scattered-site housing units in the City that benefit low-income households.

This section of the Annual Action Plan describes what actions the City of Lorain will take in the 2018/2019 program year to carry out the public housing portion of the Strategic Plan. Below, the City has identified the manner in which the 2018/2019 Annual Action Plan will address the needs of public housing during the program year.

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

The Lorain Metropolitan Housing Authority (LMHA) has been charged with the responsibility of the administration of housing programs for low-income persons. The operations of the LMHA are funded through annual appropriations provided by the U.S. Department of Housing and Urban Development (HUD).

LMHA lists the following as goals pertaining to both addressing the needs of public housing and improving the quality of affordable housing. The jurisdiction shall make a strong effort to work collaboratively with the local housing authority where feasible on these goals, and others throughout the coming years.

- Renovate and modernize public housing interiors, exteriors, common areas, sites/grounds and building systems utilizing Capital Funds and Operating Reserves, when possible;
- Strive to maintain High Performer status under PHAS and SEMAP;
- Continue to strictly enforce Housing Quality Standards (HQS) for landlords and restrict participations of landlords who are consistently in noncompliance with HQS;
- Through collaborations with the City of Lorain, apply for planning grants, such as the Choice Neighborhoods, to facilitate the housing authority's research into the feasibility of the redevelopment of Southside Gardens which is ongoing currently in 2017 until 2020. The housing authority has developed sampled homes; and
- Expand the supply of affordable housing in nontraditional areas by de-concentrating vouchers within areas of poverty and encouraging movement into neighborhoods of opportunity. The LMHA has been committed to advocating for and providing affordable housing for eligible individuals and families, and continues to work closely with HUD, City of Lorain, and area agencies and organizations to address the needs for public housing. This will be an effort supported by the city's fair housing administrator and director.

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

LMHA intends to continue promoting several resident initiatives that are generally broken down into two phases. In the first phase, the LMHA provides training programs for family self-sufficiency (FSS) through educational entities or private sector companies that provide training. In addition, LMHA has an economic empowerment plan that includes workshops with banks and small business seminars for the residents. During the second phase, LMHA plans to offer resident training on HUD regulations through a tenant council. This activity broadens public housing residents' knowledge of their rights, knowledge, and HUD's perspective on issues, and various resident initiatives that can be explored and implemented at various points in time.

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

The local PHA, Lorain Metropolitan Housing Authority, is not considered troubled.

Discussion

Affordable housing needs are met by multiple stakeholders within City of Lorain. The LMHA is responsible for the administration of public housing in the City of Lorain and Lorain County and continues to work closely with HUD, City of Lorain, and area agencies and organizations to address mutual affordable housing goals.

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

Introduction

This section of the Annual Action Plan describes the City of Lorain’s one-year goals, as well as the specific actions and steps it will undertake in the program year to carry out the homeless strategy identified in the Strategic Plan. Additionally, this section addresses any activities related to the supportive housing needs of non-homeless populations. The City of Lorain will continue to foster inter-agency coordination with the public service agencies in the community.

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

A key component of the City’s homeless strategy is to support critical housing and service activities of the Lorain County Continuum of Care for the homeless. The City of Lorain participates with the Lorain County Continuum of Care Committee, a countywide consortium of homeless housing and service providers, city and county governments, agency representatives and the former homeless. The Committee’s goal is to establish a cooperative effort leading to the development of a continuum of housing and services for homeless persons.

The Fair Housing Administrator will sit on the Homeless Taskforce as a board member in order to keep the city informed of measures for assisting the homeless within the city, once a candidate is secured for the position. In the meantime, the city will continue to outsource its fair housing administration to the Legal Aid Society to provide assistance to homeless person’s needs, provide outreach and information sessions to landlords, individuals, social service agencies, and those at-risk of being homeless within the city.

Addressing the emergency shelter and transitional housing needs of homeless persons

Unfortunately, the needs of homeless persons haven’t been brought up at public service or citizen participation meetings at a priority in Lorain; however, the Neighborhood Alliance has reached out to the City of Lorain. They administer the Haven Center a twenty-four hour, 365 day emergency shelter for men, women and children. The City of Lorain will provide funding for their Child Enrichment program, which provides childcare copay to families in the Haven Center. This provides a structured and stable childcare environment for families in the Haven Center.

The St. Elizabeth Center, administered by Catholic Charities, Diocese of Cleveland, is a 50 bed men’s shelter that house a congregate hot meal program, a choice pantry, Community Connections and case management services. This shelter provides a place in Central Lorain for the homeless, those with

limited access to food and people vulnerable to receive assistance.

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 City will revisit its tenant-based rental assistance program in 2019 to provide a monthly rental subsidy for eligible households for a specific period of time. This will enable households to afford their housing and assist homeless persons making the transition to permanent housing and independent living. The city has been working closely with LMHA to coordinate this program.

Additionally, as mentioned above, the city will be providing funding to Neighborhood Alliance's Child Enrichment Services Lorain Childcare Center. This program would provide childcare copay support to support families in the Haven Center. This service will bridge a gap for the families to apply for childcare assistance through Jobs and Family Services. This service is vital in preventing homelessness and assisting families' transition out of homelessness.

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

The non-homeless special needs populations include the elderly, mentally ill, developmentally disabled, physically disabled, substance abusers, and persons with AIDS or related diseases. The City and other non-profits continuously provide various types of assistance, primarily through supportive services, to persons with special needs in the community. These agencies include, but are not limited to: New Sunrise Properties; The Lorain County Board of Mental Retardation and Developmental Disabilities; Lorain County Urban League; and El Centro De Servicios Sociales to name a few.

The City will continue to reduce homelessness by supporting non-profit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, education services, and other activities to prevent homelessness.

The City of Lorain has provided and will continue to provide assistance to Second Harvest Food Bank. Second Harvest provides mobile food pantries in Lorain to reduce food insecurity. This is a program that has proven vital to the city of Lorain.

Discussion

The City plans to allocate \$5,000 of the anticipated 2019 CDBG award toward activities to reduce homelessness. This funding will be provided to the Neighborhood Alliance to provide childcare copay to families housed at the Haven Center, which has seen an increased need due to the acquisition of Family Promise of Lorain County, which dissolved in the last quarter of 2018. The City will also continue to offer assistance, advice, and coordination with agencies that provide day facilities, case management, job skills training, vocational tools and other homeless services. Furthermore, with the PY2019 allocation the city will provide funding to many public service type projects including Legal Aid; Second Harvest Food Bank; and We Care We Share. All of the public service projects will be providing services addressing food insecurity, fair housing, and job skills; all of which can aid the needs of homeless persons and prevent homelessness.

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

Introduction:

This section of the Annual Action Plan summarizes actions the City of Lorain will undertake during the program year to reduce barriers to affordable housing and influence whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment.

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

The City of Lorain has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. In general, the City of Lorain will continue to work with nonprofit housing developers and providers to increase the amount of affordable housing. The City of Lorain has adopted the Ohio Board of Building Standards recommendation of the Ohio Building Codes (OBC), Ohio Mechanical Codes (OMC), Ohio Plumbing Codes (OPC) and the International Building Code (ICC). These codes are designed to set forth minimum standards for health, safety, and welfare.

The City's building and zoning codes do not, in general, constitute barriers to affordable housing in Lorain. The City shall seek to update its zoning codes and land use plans, which are approaching thirty years of age. The City of Lorain has also devoted a significant amount of resources to improving the housing stock to improve overall the return on residential investment. With the addition of more Housing Inspectors and support staff in conjunction with increasing the number of cases sent to the City of Lorain Housing Court, the City's code enforcement efforts have led to an overall improvement of homes in all areas in the city.

Discussion:

The following is a summary of the City's past and current strategies to reduce barriers to affordable housing:

Zoning Ordinance – The City plans to complete a revised zoning code that better reflects the appropriate use of land and solves some of the problems of the old code; however, the code still needs to focus on housing-related issues such as the lack of multi-family zoning. The City hopes that the specificity of the revised code makes it easier for developers to utilize it. Additionally, the City passed a new Comprehensive Land Use Plan at the end of 2018 and a housing study will be completed in 2019 to determine the extent of housing related issues.

Lack of Quality Housing – The City has utilized a multi-faceted approach to address this barrier, including the use of HOME and NSP funds to construct and rehab homes, reclaiming abandoned and nuisance properties through acquisition/demolition, and stimulating private developers and other public resources to invest in inner-city communities and create mixed-income communities of choice. The City is also continuing its Emergency Home Repair program with additional funding and Homeowner Occupied Rehabilitation program with CDBG funds. These programs allow persons to remain in their homes with the assistance of grant funds to replace roofs, address foundation issues, and provide ADA accessibility options. The City will provide a full rehabilitation program with the use of HOME funds in 2019.

Lead-Based Paint – The City utilizes a multi-faceted approach to address this barrier, including a lead inspection and abatement program, utilizing joint grant funding through the Erie County Health Department regarding lead funding which includes Elyria and Lorain cities. Also, lead will be addressed regarding all housing rehabilitation efforts.

Age and Condition of Housing Stock – The City utilizes a multi-faceted approach to address this barrier, including rehabilitation assistance with low and moderate income households, the elderly, disabled and families with children receiving priority funding, and marketing of homeownership programs to support housing choice.

Financing – The City administers a down payment assistance program through CDBG funding to allow for lower monthly payments for homeownership. In 2019, down payment assistance programs will be funded through HOME funds instead of CDBG.

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the Annual Action Plan describes the City of Lorain’s planned actions to carry out the following strategies outlined in the Strategic Plan:

Foster and maintain affordable housing;

Evaluate and reduce lead-based paint hazards;

Reduce the number of poverty level families;

Develop institutional structure; and

Enhance coordination.

In addition, the City has identified obstacles to meeting underserved needs and proposed actions to overcome those obstacles.

Actions planned to address obstacles to meeting underserved needs

The City’s actions planned to address obstacles to meeting underserved needs include activities in support of special needs assistance for victims of domestic violence, at-risk families and youth, the disabled, elderly, those with mental health issues. Additionally, the City’s actions to foster and maintain affordable housing include continued funding of programs and agencies that further the affordable housing goals of the City.

The City of Lorain created a youth employment program in collaboration with Lorain City Schools called Titans at work in 2017. The City plans to continue its youth employment program, incorporating the Lorain Public Library, and hire at least 15 students in 2019. This collaboration will allow the city to hire more students and expand their possibilities for work experience beyond city hall.

The City of Lorain has a shortage of senior housing and a large populous of people that struggle with tenant-landlord or potential fair housing issues. Therefore, the City of Lorain will continue to work on securing a developer to create senior housing on the former Stoveworks site. The City will double its funding to the Legal Aid Society, this year, to address tenant-landlord and potential fair housing issues.

Overall, the City will be funding 7 public service type activities in 2019. This will provide more resources to underserved needs through employment services, fair housing counseling, education programs, services for homeless persons and so forth.

The City, through the Consolidated Plan, shall seek to target federal funds, and other

available resources, to residents that have traditionally not been served, or are underserved by previous programs. A strong emphasis will be placed on programmatic restructure that is not only compliant with changing rules and regulations, but make sense for today's economic climate, and ever-changing community structure.

Actions planned to foster and maintain affordable housing

The City places a high priority on providing opportunities for affordable homeownership in Lorain. This goal is addressed, in part, by having the Neighborhood Housing Services of Greater Cleveland continue to be a sub recipient. They will provide residents with information and classes regarding financial literacy, homebuyer training, and down payment assistance. This goal is also addressed through the Emergency Home Repair and Homeowner Occupied Rehabilitation. These programs are designed to rehabilitate current homeowner's houses to increase and maintain affordable housing.

Actions planned to reduce lead-based paint hazards

This year the city will take a larger collaborative approach to lead-based paint hazards. In conjunction with Erie County, the City of Lorain is nearly doubling their grant match to address lead-based paint hazards in Lorain. Additionally, the Lorain County Health District, through its Childhood Lead Program, provides an environmental assessment of a home upon the referral of a physician which seeks to educate parents, coordinate the screening of children and inspect the residence to identify sources of lead exposure.

Actions planned to reduce the number of poverty-level families

The City of Lorain has a high percentage of people living below the poverty level. The City of Lorain does not possess the capacity or manpower to directly improve the poverty status of its citizens nor the means to create more economic opportunities; however, the city supports various local, county and state efforts to move low-income persons to economic self-sufficiency.

The Ohio Department of Jobs and Family Services (ODJFS) (Lorain County) is the nexus of the County's welfare reform program and thus is the lead anti-poverty agency. ODJFS's mission is to maximize available community resources to support, encourage, and assist families and individuals in achieving their goals for self-sufficiency; to assist in elimination of barriers, and respond to ever changing needs in a progressive, caring and professional manner.

The City of Lorain will continue to provide funding to Second Harvest Food Bank and Legal Aid. Second Harvest Food Bank assists with the elimination of food deserts in Central and South Lorain, which alleviates an economic burden for some families. The City of Lorain has seen that the legal services provided by Legal Aid have proven vital to the city's residents that their funding is being doubled for 2019. The City of Lorain will also be providing funding to We Care We Share and Neighborhood Alliance. The former will provide job skill training and the later will provide childcare copays for families that are

homeless and/or transitioning out of homelessness.

Actions planned to develop institutional structure

City of Lorain has a strong Institutional Delivery System. A wide range of services are available in the community, including homelessness prevention services, street outreach, emergency shelter and transitional housing, and mental health services. These programs are provided by nonprofit organizations and Continuum of Care (CoC) member agencies.

The City has identified various entities from the public, nonprofit and private sectors that will be institutionally involved in the implementation of the Consolidated Plan. In order to improve the housing and community development delivery system in Lorain, better coordination between the public, nonprofit and private agencies will be required. The programs and services that exist and that are available to residents in Lorain are extensive and varied.

The State of Ohio operates many housing and community development programs that, for the most part, are available to the City of Lorain or nonprofit agencies serving low income persons in the City. Over the next year, the City and all eligible entities in Lorain will work to maximize the funds available from the State of Ohio through the many programs available in order to increase the level of funding brought into the community.

Lorain County and the City of Lorain provide a wide range of housing and community development programs and services including data collection, planning, enforcement, financial management, legal knowledge of housing issues, and educational techniques as well as overall program development, administration and implementation.

Despite the lack of economic development funding unavailable to use, to administer a business assistance loan program, the city is working to maintain their current portfolio. The City of Lorain is hoping to revitalize the EDA Title IX business assistance loan program in the near future to stimulate the local economy by attracting businesses to Lorain, helping current business remain and expand, and ultimately creating more jobs. Therefore, the City of Lorain has conducted a forensic audit of the EDA loan portfolio and is awaiting results to see if we can resume funding.

Local non-profit organizations offer housing and community development activities, which can be partially funded by the local CDBG and HOME programs offered by the city of Lorain and/or by Lorain County. In the future, all eligible non-profits will be encouraged to apply for funds, or serve as a sub recipient to avoid duplication of services, and offer their expertise where deemed appropriate.

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

The City of Lorain will continue to coordinate with the following agencies to develop an

effective institutional structure and enhance inter-agency coordination. The Lorain Metropolitan Housing Authority (LMHA) maintains and operates hundreds of units of subsidized housing in Lorain County. Although funding for public housing authorities may be reduced, it is anticipated that LMHA will still be awarded a significant amount of Federal funds to provide housing-related activities, such as rental assistance, rehabilitation and new construction, for low-income persons in Lorain.

The local nonprofit organizations in Lorain, such as El Centro de Servicios Sociales, Lorain County Goodwill, Lorain County Habitat for Humanity, Lorain County Community Action Agency, the Lorain County Urban, and Neighborhood Alliance provide a number of affordable housing and supportive services. These organizations typically have a specific target population that they serve, and accordingly possess a level of knowledge and expertise that is invaluable. The continuation and expansion of such services by aggressively seeking additional funding will be encouraged over the next year. In addition, better coordination between these agencies and with the public and private sector organizations will continue to be a high priority.

Discussion:

The City's actions planned to address obstacles to meeting underserved needs include activities in support of special needs assistance for victims of domestic violence, at-risk families and youth, the disabled, elderly, the homeless, those with mental health issues. Additionally, the City's actions to foster and maintain affordable housing include continued funding of programs and agencies that further the affordable housing goals of the City.

Lead-based paint hazards will continue to be evaluated, environmental testing conducted, and educational materials made available to families at-risk of exposure. Institutional structure will continue to be developed through continued coordination with state and local agencies. The City of Lorain will continue to foster inter-agency coordination with the public service agencies in the community.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	550,608
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	550,608

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.	90.00%

**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:

There are no other forms of investment being utilized beyond those identified in section 92.205 pertaining to HOME funds.

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 City of Lorain will use recapture provisions. The City of Lorain will not utilize any resale in provisions in its HOME program nor will any subrecipient, contractors or consultants. The City of Lorain will follow the prorata technique, meaning all net proceeds will be shared between the homeowner and city based upon the amount of years of affordability. If this procedure does not cover all expenditures associated with said property all cost will be split between the buyer and the city.

HOME-assisted units must meet the minimum affordability period that relate to the HOME-assisted units according to the following table:

HOME Funds Provided: Less than \$15,000 (affordability period 5 years); \$15,000 to \$40,000 (affordability period 10 years); and Greater than \$40,000 (affordability period 15 years):

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 city will use a prorata recapture reduction amount during the affordability period. Recapture is only for the direct subsidy received by the homebuyer. Recapture is only subject to net proceeds minus loan repayment and closing cost.

If the property is sold, transferred, or the owner ceases to live in the property as the owner-occupant during the affordability period, then only the amount of recapture earned to that date shall be deducted from the city's HOME investment and the remaining portion of recapture shall be due and payable in addition to all other unpaid loan interest, fees, and or service charges.

The director and other designated staff member will go to HUD certified trainings to learn the program guidelines, and other requirements for efficient oversight. The goal is to have staff persons learn the program efficiently and effectively.

Guidelines and policies/procedures have been developed that coincide with the recapture provisions outlined by HUD. Following the recapture provisions will ensure regulations are followed by the city and subrecipient:

The Participating jurisdiction must provide project managers/consultants/subrecipients with information on updated HOME income limits so that applicants' incomes do not exceed HUD guidelines in accordance with the written agreement between PJ and the Subrecipient.

To ensure that the housing will remain occupied by approved applicant, pursuant to deed restrictions, covenants running with the land, or other similar mechanisms, occupancy restrictions will be placed on said property. The loan will be due and payable in addition to all other unpaid loan interest, fees, and or service charges if applicant does not continue to meet compliance guidelines outlined with said loan assistance.

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 for using HOME funds to refinance existing debt.

Attachments

Citizen Participation Comments

City of Lorain

2015/2019 Consolidated Plan Citizen Participation Plan

The City of Lorain recognizes that citizen participation is a very important part of the consolidated planning process. To better guide the City's outreach in gaining citizen input, the City has developed a Citizen Participation Plan. The City of Lorain Citizen Participation Plan is designed to create opportunities for citizens to be involved in the development of the consolidated plan, annual action plans, the implementation of substantial amendments, and annual performance reporting.

Introduction

In accordance with 24 CFR Section 91.105, the City of Lorain Department of Building, Housing, and Planning has prepared a Citizen Participation Plan to explain what opportunities are available to all residences, in addition, to how the public can participate in the process of preparing the city's Consolidated Plan. The City of Lorain Department of Building, Housing, and Planning is responsible for administering the Citizen Participation Plan.

The overall goal of the Consolidated Plan is to utilize federal, state and local funding in a coordinated manner to promote the development of viable communities. Viable communities are described as meeting the residents' needs in regards to affordable and decent housing; a safe and suitable living environment; and adequate economic opportunities particularly for low- and moderate-income persons.

Citizen participation will be encouraged during the development of the consolidated plan, annual action plans, any substantial amendments, and the performance report by providing notice to residents and local organizations through various media methods. The Citizen Participation Plan sets forth the policies to be used for citizen participation and outlines the procedures used to encourage the participation of all residents of the City of Lorain – especially low-income residents, minorities, non-English speaking residents, the disabled and persons with HIV/AIDS.

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Five-Year Consolidated Plan

Public Hearings

In accordance with 24 CFR Section 91.105, the City of Lorain will host, at a minimum, two public hearings during the development of the Consolidated Plan, prior to its proposed adoption by the City Council for submission to HUD.

Public Notice

The City will publish a notice of availability of the Consolidated Plan and corresponding Annual Action Plan for public review in a newspaper of general circulation and in any widely disseminated smaller publications or posting serving low-income residents, minorities, non-English speaking residents, the disabled and persons with HIV/AIDS. The date of publication will be the beginning of a 30-day public comment period at the end of which a public hearing on the Consolidated Plan and corresponding Annual Action will also be held.

The notice of availability shall include a summary of the Consolidated Plan as well as a summary of those sections of the Consolidated Plan that concern CDBG and HOME funds. The summary will describe the contents and purpose of the Consolidated Plan, and will include a list of locations where copies of the entire Consolidated Plan may be examined.

Comment Period

Prior to the City Council approval of the Consolidated Plan, a 30-day public comment period shall be held as required by HUD.

The City shall publish a draft of the Consolidated Plan (including the corresponding Annual Action Plan) to be available during the 30 day comment period so that citizens have an opportunity to review the Consolidated Plan prior to adoption.

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During the 30-day comment period, the Department of Building, Housing, and Planning will receive written comments on the Consolidated Plan from the public and will later include those comments and the City's responses in the final publication of the Consolidated Plan.

Copies of the draft Consolidated Plan will be available for review at the following locations:

- City of Lorain Main Library, 351 W. Sixth Street, Lorain, OH 44052
- South Lorain Library, 2121 Homewood Drive, Lorain, OH 44055
- City Hall, Department of Building, Housing, and Planning, 200 West Erie Avenue, 5th Floor, Lorain, OH 44052

Upon request, the Department of Building, Housing, and Planning will provide a reasonable number of additional copies to citizens and groups. In addition, electronic copies of the draft Consolidated Plan will be made available online at www.cityoflorain.org.

The City of Lorain City Council, as the elected authority of the citizens of the City of Lorain, is responsible for the Consolidated Plan. All public comments shall be reviewed and taken into consideration by the Council. The City Council authorizes final publication of the Consolidated Plan and Annual Action Plan and submission of the Consolidated Plan and Annual Action Plan to HUD.

Submission of the Plan

Following approval by the City Council, the Consolidated Plan will be submitted to HUD no later than 45 days prior to the start of the program year. Upon submission, all certifications of compliance will be included.

Annual Action Plan

Each program year, as a part of the consolidated planning process, the City of Lorain must develop an Annual Action Plan that identifies sources of funding, statement of

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objectives, description of projects, graphic distribution, monitoring of sub-recipients, and results of past efforts.

Public Hearings

To receive public input prior to the adoption of the Annual Action Plan, the City of Lorain shall hold a minimum of one public hearing at the conclusion of a 30-day public comment period as required by HUD.

Public Notice

A public notice shall be published in a local newspaper of general circulation and/or posted in English and Spanish no less than ten days prior to the hearing date to notify the public of their opportunity to attend the hearing and provide comment.

The public notice shall include a summary of the proposed Annual Action Plan and all pertinent information as to where the Annual Action Plan is available for public examination, including the locations address and hours of availability.

Comment Period

A 30 day comment period of the draft Annual Action Plan will be established for public review prior to submission to the City of Lorain City Council for final consideration and adoption.

Copies of the draft Annual Action Plan will be available for review at the following locations:

- City of Lorain Main Library, 351 W. Sixth Street, Lorain, OH 44052
- South Lorain Library, 2121 Homewood Drive, Lorain, OH 44055
- City Hall, Department of Building, Housing, and Planning, 200 West Erie Avenue, 5th Floor, Lorain, OH 44052

Upon request, the Department of Building, Housing, and Planning will provide a reasonable number of additional copies to citizens and groups. In addition, electronic

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copies of the draft Annual Action Plan will be made available online at www.cityoflorain.org.

Once the Annual Action plan has been approved by the City Council and submitted to HUD, a 45 day HUD review period will commence.

Substantial Amendments

If there are changes because of legislative authority or the Department of Housing and Urban Development (HUD) causes changes in rules, regulations and guidelines which impact the Community Development Block Grant Program, said changes will supersede any/all of the provisions contained in this Citizen Participation Plan. In addition, any general or substantial amendment to any portion of the Consolidated Plan will follow HUD prescribed notice and comment period requirements.

Prior to the submission of any substantial change in the proposed use of funds, citizens will have reasonable notice of, and the opportunity to comment on, the proposed amendment using the citizen participation methods outlined in this Citizen Participation Plan and/or other methods that result in effective notice and comment. Substantial amendments may be made up to six (6) times per program year.

The following actions necessitate a substantial amendment to the Consolidated Plan and/or Annual Action Plan:

- The elimination or addition of an activity originally described in the Annual Action Plan and/or Consolidated Plan.
- A change in the purpose of an activity originally described in the Annual Action Plan and/or Consolidated Plan, such as a change in the type of activity or its ultimate objective (i.e., a change in a construction project from housing to commercial).
- A meaningful change in the location of an activity originally described in the Annual Action Plan and /or Consolidated Plan.

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- A change that increases or decreases funding or the cost of an activity, project or program by more than 25 percent of the funds that were originally allocated for that activity, project or program originally described in the Annual Action Plan. This does not include activities, projects or programs that are completed under budget by more than 50 percent. In such case, the unspent balance may go to existing or previously approved activities.
- A change required by Federal law or regulation.

Public Hearings

Substantial Amendments to either the CDBG or HOME activities shall require approval by the City of Lorain City Council. The City Council shall hold a minimum of one public hearing for public input on any Substantial Amendments. Prior to amending its Consolidated Plan for a new activity or a substantial change, the City will publish a notice of the substantial change in area newspapers. The public notice shall be published in a local newspaper of general circulation no less than ten days prior to the hearing date to notify the public of their opportunity to attend the hearing and provide comment.

Comment Period

The public shall be given an opportunity to comment on any Substantial Amendments made to the City's Consolidated Plan or Annual Action Plan. After proper notice is given, a 30 day public review period will be required in order to obtain public comment prior to City Council approval.

Copies of draft Substantial Amendments will be available for review at the following locations:

- City of Lorain Main Library, 351 W. Sixth Street, Lorain, OH 44052
- South Lorain Library, 2121 Homewood Drive, Lorain, OH 44055
- City Hall, Department of Building, Housing, and Planning, 200 West Erie Avenue, 5th Floor, Lorain, OH 44052

Upon request, the Department of Building, Housing, and Planning will provide a reasonable number of additional copies to citizens and groups. In addition, electronic copies of draft Substantial Amendments will be made available online at www.cityoflorain.org.

Performance Reports

Each year the City will issue a Performance Report showing the progress it has made in carrying out its Strategic Plan and its Annual Action Plan.

The Performance Report, or the Consolidated Annual Performance and Evaluation Report (CAPER), will include a description of the resources available, the investment of those resources, where those resources were spent geographically, persons assisted (including the racial and ethnic status of persons assisted), actions taken to further fair housing, and other actions indicated in the Strategic Plan and the Annual Action Plan. The City must send HUD a CAPER by March 30th or within 90 days of the close of the program year. The City of Lorain's program year begins on January 1 and ends on December 31.

Public Hearings

The City will hold a minimum of one public hearing to consider any comments or views of citizens in relation to the published Performance Report. A public notice shall be published in a local newspaper no less than ten days prior to the hearing date to notify the public of their opportunity to attend the hearing and provide comment.

Comment Period

The City will receive comments and make all Performance Reports available to the public at least 15 days prior to submission to HUD. The City will consider any comments or views of citizens received in writing or orally at public hearings in preparing the final version of Performance Reports.

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A summary of these comments will be attached to the Performance Report, upon completion of the final version to be submitted to HUD. HUD conducts a 30 day review of the Performance Report after submission.

Copies of the draft CAPER Plan will be available for review at the following locations:

- City of Lorain Main Library, 351 W. Sixth Street, Lorain, OH 44052
- South Lorain Library, 2121 Homewood Drive, Lorain, OH 44055
- City Hall, Department of Building, Housing, and Planning, 200 West Erie Avenue, 5th Floor, Lorain, OH 44052

Upon request, the Department of Building, Housing, and Planning will provide a reasonable number of additional copies to citizens and groups. In addition, electronic copies of the draft CAPER Plan will be made available online at www.cityoflorain.org.

Complaints/Comments/Grievances

The City will provide a timely and substantive response to all written complaints. Upon receipt of a written comment, the City will prepare and forward a written response (including clarification and/or corrective action as needed) and any other related documents will remain on file in the City of Lorain Department of Building, Housing, and Planning. All written complaints/comments should be addressed to City of Lorain Department of Building, Housing, and Planning, 200 W. Erie Avenue, 5th Floor, Lorain, OH 44052.

Public Hearings/Public Notices

The City of Lorain will host, at a minimum, two public hearings annually during the Five-Year Consolidated Plan's term. The first public hearing will announce the availability of technical assistance and funding for current program year. A second public hearing will be held later in the program year, once the draft plan is ready for public review, to solicit comments on the strategies and proposed use of funds and to review program performance. Public hearings will be conveniently scheduled and located for people

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who will benefit from program funds, and will be accessible to persons with special needs.

The City of Lorain is required to provide adequate advance notice of public hearings. There shall be advance public notice once a federally required document is available for public review, such as the proposed Annual Action Plan, Five-Year Consolidated Plan, any proposed Substantial Amendment to the Annual Action Plan or Five-Year Consolidated Plan, and the Annual Performance Report. In addition, there shall be advance public notice of all public hearings, and public meetings related to the funds or planning process covered by this Citizen Participation Plan.

A translator will be provided based on prior written request of an individual or organization representing non-English speaking persons. Written requests must be made to the City of Lorain Department of Building, Housing, and Planning, a minimum of five business days prior to hearing dates.

To ensure that adequate advance notice of public hearings is provided to citizens or other interested parties, the City will take the following actions:

- The City will publish a notice of public hearing one or more newspapers of general circulation ten days prior to the day of the public hearing, to allow interested parties to attend.
- Notices will be printed in readable size and placed in the general section of the newspaper. The notices will provide complete summary information on the purpose of the meeting, the date, time, and location. They shall provide a name and telephone number for persons who may have questions about the meeting / hearing, along with information regarding accessibility for the disabled.
- This information will also be disseminated at appropriate City libraries, government offices and public spaces.

Access to Information

Citizens, public agencies and other interested parties, including those most affected, will have the opportunity to receive information, review and submit comments on any proposed submission concerning any of the following documents:

- The draft and final Annual Action Plans
- The draft and final Five-Year Consolidated Plan
- The draft and final Substantial Amendments to either an Annual Action Plan or the Five-Year Consolidated Plan
- Annual Performance Reports
- The Citizen Participation Plan

Copies of the previously identified documents will be made available at advertised public buildings and upon request from the City of Lorain Department of Building, Housing, and Planning.

All correspondence, records, and minutes of public hearings will be retained in the Department of Building, Housing, and Planning. All input received through, or in association with, public meetings and workshops will be retained in the Department of Building, Housing, and Planning. Any pertinent information such as written proposals from a citizens group, etc., will be presented to the Building, Housing, and Planning staff for review and consideration. If assistance in reading or obtaining program records is needed, the Department of Building, Housing, and Planning should be contacted at 440-204-2020 or interested parties can access records at the Department of Building, Housing, and Planning at 200 West Erie Avenue, 5th Floor, Lorain, Ohio 44052. Interested parties may also access any of the program documents at the City of Lorain website, www.cityoflorain.org.

Technical Assistance

Technical assistance will be provided to citizens, citizen groups, nonprofit organizations and agencies that need such assistance in developing project proposals. Such assistance is available upon request from the Department of Building, Housing, and

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Planning. Anyone needing technical assistance should contact the City of Lorain Department of Building, Housing, and Planning at 440-204-2020.

Anti-Displacement

The City does not have, nor does it anticipate funding any activities that will displace any resident or businesses. If displacement does occur, the residents or businesses displaced would be entitled to compensation and / or assistance under applicable federal laws. Should the need for displacement ever arise, the City will officially notify the residents or businesses expected to be displaced as soon as practicable following approval of the activity. The notice will include a description of the proposed action, a discussion of how the resident or business owner might be affected, and information concerning their rights and benefits.

Use of the Plan

The City of Lorain will follow this Citizen Participation Plan in the development of the Consolidated Plan, any substantial amendments to the Consolidated Plan, Annual Action Plan and the Performance Report.

For more information regarding the Consolidated Plan or to submit your comments: Inquiries and complaints concerning the Consolidated Plan, any amendments, or the performance reports, can be conveyed by contacting the City staff at:

Lorain Consolidated Plan Comments
Department of Building, Housing, and Planning
200 West Erie Avenue, 5th Floor
Lorain, OH 44052
Telephone: (440) 204-2020
Fax: (440) 204-2080

Complaints and related comments on the programs may also be offered at the public hearings. Written responses to all written complaints may also be made to the

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Columbus, Ohio Office of the U.S. Department of Housing and Urban Development
(HUD) at the following address:

U.S. Department of Housing and Urban Development
Community Planning and Development Division
Bricker Federal Building
200 North High Street, 7th Floor
Columbus, OH 43215
Telephone: (614) 469-5737
Fax: (614) 280-6178

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Grantee Unique Appendices

Building, Housing & Planning Department

Posted on: May 10, 2019

Notice of Plan Availability/Notice of Public Hearing: 2015/2019 Consolidated Plan & 2019 Action Plan

City of Lorain

2015/2019 Consolidated Plan

2019 Action Plan

Notice of Plan Availability – Notice of Public Hearing

Under Title I of the Housing and Community Development Act of 1974, as amended and the Cranston-Gonzalez National Affordable Housing Act of 1990, the City of Lorain, Ohio is required to prepare a plan that describes how the City will allocate Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds to meet the needs of low and moderate income persons in the City of Lorain.

To that end an Action Plan is completed annually to describe the activities that will be undertaken to address the needs identified in the Five-Year Consolidated Plan. It also serves as an application for CDBG and HOME funds. The Action Plan describes the activities that will take place during 2019 Program Year.

Notice of Plan Availability

The City of Lorain has prepared its 2019 Annual Action Plan. The plan will be made available to the public on June 3, 2019. This notice is being published to make citizens aware of the HUD issued waiver of the regulatory 30-day citizen participation public comment period for states and local jurisdictions, in favor of a minimum 15-calendar day comment period commencing on June 3, 2019 and will conclude on June 18, 2019. During this period copies of the Plan may be reviewed at the following locations:

- City of Lorain Main Library, 351 W. Sixth Street, Lorain, OH 44052
- South Lorain Library, 2121 Homewood Drive, Lorain, OH 44055
- City Hall, Department of Building, Housing, and Planning, 200 West Erie Avenue, 5th Floor, Lorain, OH 44052
- The City of Lorain website at www.cityoflorain.org

Inquiries and comments concerning the Consolidated Plan and Action Plan can be conveyed by contacting the City staff at:

Lorain Consolidated Plan Comments

Department of Building, Housing, and Planning

Annual Action Plan
2019

Tools

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[View Archive](#)

Categories

- [All Categories](#)
- [Building, Housing & Planning Department](#)
- [Home](#)

200 West Erie Avenue, 5th Floor

Lorain, OH 44052

Telephone: (440) 204-2020

Fax: (440) 204-2080

Kellie_glenn@cityoflorain.org

Notice of Public Hearings

There will be a public hearing of the 2015-2019 Five-Year Consolidated Plan and 2019 Annual Action Plan, including the proposed use of funds on:

Wednesday, May 22, 2018, 5:30 p.m.

General Johnnie Wilson Middle School Auditorium

2700 Washington Avenue

Lorain, Ohio 44052

There will be a public hearing and adoption of the 2015-2019 Five-Year Consolidated Plan and 2019 Annual Action Plan with the City of Lorain City Council, including the proposed use of funds on:

Monday, June 3, 2019, 6:00pm

Lorain City Hall Building

Police Conference Room

200 West Erie Avenue

Lorain, OH 44052

Note: The City Council Meeting will be at 6:00 p.m. in the City Council Chambers

The City will provide technical assistance to citizens and group representative of persons that request such assistance. In addition, the City will make adequate provisions to assist non-English speaking residents in interpreting program details and provisions on a case-by-case basis, as well as provide auxiliary aides and services for individuals with disabilities. For requests for special accommodations please email or call Kellie Glenn, Director of Building, Housing, and Planning, kellie_glenn@cityoflorain.org or 440-204-2087. Requests for special accommodations must be made with reasonable advance notice.

Summary of Plan

The Action Plan includes an estimate of available resources from private and public sources to address identified needs, a description of the priorities and specific objectives to be addressed in this program year, a summary of the eligible programs or project that the City of Lorain will undertake to address the needs, and a description of geographic areas of the City in which assistance will be directed. Resources available for the 2019 Program Year are detailed below:

Community Development Block Grant Program (CDBG)	\$1,185,533.00
Home Investment Partnership Program	\$366,277.00
2019 Estimated Program Income (HOME/CDBG)	<u>\$626,844.00</u>
Total 2019 Resources	\$2,178,654.00

CDBG:

Administration	\$300,000.00
Planning (Stoveworks/Slum & Blight/Market & Needs Studies)	\$47,228.20
Public Service:	
Fair Housing	\$37,000.00
Neighborhood Alliance	\$5,000.00
We Care We Share	\$8,000.00
Boys & Girls Club	\$10,000.00
Legal Aid	\$20,000.00
Second Harvest Food Bank	\$30,000.00
Youth Employment	\$27,743.02
Park & Rec. Facilities	\$286,487.18
Code Enforcement	\$370,516.20
Clearance/Demolition	\$250,000.00
Housing Programs:	
Emergency Home Repair	\$165,000.00
Lead Hazard Control Grant Match	\$80,000.00
Financial Literacy	\$15,000.00
CDBG Program Income	<u>\$64,156.40</u>

Total CDBG Budget \$1,736,141.00

HOME:

Administration \$44,251.30

Down Payment Assistance \$98,261.70

Homeowner Occupied Rehabilitation \$300,000.00

Total HOME Budget \$442,513.00



LORAIN *Ohio*

Event Details



Public Hearing: 2015-2019 Five-Year Consolidated Plan and 2019 Annual Action Plan
Wednesday, May 22, 2019

Date: May 22, 2019
Time: 5:30 PM - 8:30 PM
Location: General Johnnie Wilson Middle School Auditorium
Address: 2700 Washington Ave.
Lorain, OH 44052
Link: [Public Hearing Notice \(/DocumentCenter/View/1794/Public-Hearing-Notice-20152019-Consolidated-Plan--2019-Action-Plan\)](#)



LORAIN *Ohio*

Event Details



Public Hearing: 2015-2019 Five-Year Consolidated Plan and 2019 Annual Action Plan

Monday, June 3, 2019

Date: June 3, 2019

Time: 5:00 PM - 6:00 PM

Location: Lorain City Hall Building Police Conference Room

Address: 200 West Erie Ave.
Lorain, OH 44052

Link: [Notice of Public Hearing \(/DocumentCenter/View/1794/Public-Hearing-Notice-20152019-Consolidated-Plan--2019-Action-Plan\)](#)



The City of Lorain is currently preparing its Annual Action Plan. This is year three of the plan that utilizes federal funds from the Department of Housing and Urban Development (HUD). The funding includes Community Development Block Grants (CDBG) and HOME Investment Partnership (HOME). An important part of the plan is obtaining information from agencies and community residents to determine the needs and assets of the community. Please take a few minutes to fill out this survey to help the city prioritize use the future CDBG and HOME funding.

1. Public Facilities please rank each item based on its need, as you see it in the community:

	No Need	Low	Medium	High
Senior Citizen Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Youth Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Childcare Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parks and Recreation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Healthcare Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shelters for Abused and Neglected Children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Facilities for the Homeless	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Public Service Needs: please rank each item based on its need, as you see it in the community:

	No Need	Low	Medium	High
Senior Citizen Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Services for the Disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Youth Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transportation Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Substance Abuse Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employment Training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Crime Prevention & Awareness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tenant/Landlord Counseling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Childcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Housing Needs Rank each item based on its need, as you see it in the community:

	No Need	Low	Medium	High
Homeownership Assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lead-based Paint Testing and Abatement For Single Family Residential	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Residential Historic Preservation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multi family Rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Energy-Efficient Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Housing Subsidies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Residential Property Maintenance/ Code Enforcement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Improvements for Disabled Accessibility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homeless Transitional Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. What part of the City of Lorain do you currently reside? (Circle your response)

Fast	West
Central	South

Other: _____

5. Which general area of the city do you feel is in the greatest need of improvements? (Circle your response).

East	West
Central	South

6. Please rank in order of the areas in which the city should focus improvement efforts: (1=Needs Most Improvement)

- ____ Street Improvements
- ____ Public Facilities
- ____ Public Service Needs
- ____ Housing

7. Do you feel recent Code Enforcement efforts have been successful? (Circle your response)

Yes	No
-----	----

8. Please share any additional comments

PLEASE RETURN THE QUESTIONNAIRE TO CITY STAFF AT THE CONCLUSION OF THE MEETING. IF NOT RETURNED PRIOR TO THE COMPLETION OF THE MEETING, PLEASE MAIL/ DELIVER TO:

ATTN: KELLIE GLENN, DIRECTOR, CITY OF LORAIN,
DEPARTMENT OF BUILDING, HOUSING & PLANNING
200 W. ERIE AVENUE, 5th FL
LORAIN, OHIO 44052
Kellie_Glenn@cityoflorain.org
NO LATER THAN JUNE 4, 2018

CITY OF LORAIN, OH
SUBSTANTIAL AMENDMENT
REALLOCATION OF COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
Fiscal 2010, 2015 & 2018

The City is recommending the following proposed changes to the city's Community Development Block Grant (CDBG) funds. A public hearing will be Monday, October 20, 2018 at 1:00 p.m. in the Police Training Room which is located at 200 West Erie Avenue, Lorain, OH 44052, City of Lorain City Hall Building. A 30 day comment period will begin 15 days prior to the public hearing and conclude 15 days after the public hearing. During this comment period, the City will consider any comments or views of citizens received in writing, e-mail, or verbally before, during and after the public hearing. Comments will be included as an attachment to the amendment.

The City of Lorain's Citizen Participation Plan requires a Substantial Amendment in order to carry out an activity not previously included in the action plan. The process to approve this amendment to the action plan is as follows: (a) Not carry out an activity that was described in the Five Year Consolidated Plan; (b) Carry out activity not previously identified in the Five Year Consolidated Plan; or (c) Substantially changing the purpose (s) is defined as the project being categorized as a different CDBG, HOME, or other program activity, a change in scope presents a twenty percent (20%) difference in the budgeted amount of a program activity, and a change in location is defined as different census tract area.

The Community Development Block Grant (CDBG) Fund is for Fiscal Year 2010, 2015 & 2018 and a part of the Five Year Consolidated Plan, all current funding is being reallocated to the following proposed projects/activities:

Reallocation of funds for CDBG
FY 2010: \$50,160.00
FY 2015: \$77,650.00
FY 2018: \$604,844.11

New Proposed Projects (Decrease or Increase)	Proposed Funding	Type of Project	New Allocation
Stovepipes	\$493,309.80	Clearance & Demo	2009 - \$228,932.15* 2014 - \$18,832.77* 2016 - \$299,051.00* 2018 - \$329,185.50* 2018 - \$493,309.80 TOTAL - \$1,399,052.29
Youth Employment	\$10,000.00	Public Service	2018 - \$10,000.00 2017 - \$18,369.10* TOTAL - \$28,369.10
Veteran's Park	\$20,000.00	Public Facility	2010 - \$20,000.00
Emergency Home Repair	\$100,000.00	Sheltering	2015 - \$9,644.34 2018 - \$100,000.00 2018 - \$26,614.44* TOTAL - \$136,258.78
Clearance & Demolition	\$111,758.15	Clearance & Demo	2010 - \$10,450.00 2015 - \$68,035.69 2018 - \$33,272.46 TOTAL - \$111,758.15
			<i>Combinable approved</i>
Reallocation of the Following Projects :	Year	Funding Amount	Reallocated Amount
Program Income from Section 108 funds	2018	\$604,844.11	\$604,844.11
Economic Development	2010	\$82,495.00	\$82,495.00
Public Facilities Improvements	2015	\$45,705.33	\$45,705.33 (\$1,800.00 needed for glass block replacement)
Hot Water Piping Slab	2015	\$29,030.00	\$29,030.00 (\$140.00 needed for permit)
CDBG Rehab Revolving Loan	2015	\$19,775.12	\$19,775.12

Inquiries and comments concerning the Substantial Amendment can be conveyed by contacting the City staff at: Department of Building, Housing, and Planning, 200 West Erie Avenue, 5th Floor, Lorain, OH 44052, Telephone: (440) 204-2020, Fax: (440) 204-2080, kellie_glen@cityoflorain.org.



Chase Ritenauer
Mayor

CITY OF LORAIN

Department of Building, Housing & Planning

Kellie F. Glenn
Director

Richard Kliner
Chief Building Official

November 13, 2018

Jorgelis Lawson, CPD Director
U. S. Department of Housing and Urban Development
Columbus Office-Region V (Ohio State Office)
200 North High Street
Columbus, Ohio 43215-2199

Re: **Substantial Amendment for 2010, 2015 and 2018 Action Plan projects /activities**

Dear Ms. Lawson:

The City of Lorain is submitting a Substantial Amendment for FY2010, 2015 and 2018 Action Plan projects/activities for activities/projects that were not being carried out and/or need additional funding.

A hearing was held Monday, October 29, 2018 at 1:00 p.m. to notify the public of the reallocation of funds for new or existing projects/activities. The proposed reallocations of funds are attached totaling \$732,954.14.

During the hearing, one citizen attended the meeting and asked about more funding for Youth Employment and expressed concern over the amount of funds going towards the Stoveworks project. This citizen was informed that this was the last allocation of funds for the Stoveworks project and as far as Youth Employment was concerned, it was explained that the amount of funding was appropriate for the number of students that the City of Lorain expects to employ in 2019. It was also explained that a public hearing would be held in the beginning of 2019 for people to attend and express their thoughts for public service projects. Additionally, a public comment was received and answered during the public comment period. The comment received was from Reverend Tower; his letter and the city's response are attached.

All projects/activities included in this amendment will be placed under contract immediately upon the Department of Housing and Urban Development (HUD) approval, with the exception of emergency home repair funds. The legal ad placed for this Substantial Amendment hearing has been included with this correspondence.

If you have any questions or require additional information, please contact me at (440) 204-2087.

Sincerely,

Kellie Glenn, Director
Department of Building, Housing, & Planning

Enclosures

200 West Erie Avenue, 5th Floor, Lorain, Ohio 44052
Building Division: (440) 204-2045 Fax: (440) 204-2510
Housing & Planning Division: (440) 204-2080 Fax: (440) 204-2086
Email: bbp@cityoflorain.org

**Substantial Amendment
For the Reallocation of 2010, 2015 & 2018 Funds**

Sign-In Sheet

Monday, October 29, 2018 1:00 PM

Police Training Room

200 West Erie Avenue, Lorain, OH 44052

Name and Organization - Print	Contact Information (Telephone Number)	Email Address	Address
Robin Dawey - COL	440-204-2062	Robin.Dawey@cityoflorain.org	
Dessy Thompson - COL	440-304-3030 x5	Dessy.Thompson@cityoflorain.org	
Alicia Brown	440-204-3717		



CITY OF LORAIN

Public Hearing – Substantial Amendment

Meeting of October 29, 2018

MINUTES

The Public Hearing Meeting for the reallocation of 2010, 2015 & 2018 Funds commenced at 1:00 p.m. by Robyn Davey in the City of Lorain's Council Chambers. In attendance were Robyn Davey, Desiree A. Thompson, and Queen Stone.

I. DISCUSSION

RD: It is 1:03 on Monday, October 29th. We are here to discuss the substantial amendment for the 2010, 2015 and 2018 funds. First thing, we are moving \$604,844.11 from program income that was section 108, 2018 fund year; \$50,460 from 2010 economic development; \$49,024 from 2015 public facilities improvements; \$9,460.91 from 2015 Hot water picnic shelter; (and) \$19,175.12 from CDBG Rehab Revolving Loan 2015. Those are all going to, let see: \$499,980 is going towards Stoveworks to bring Stoveworks to a grand total of \$1,368,631.28 for the entire project; \$10,000 is going towards youth employment, which will give youth employment a grand total of \$26,069.10, \$20,000 is going towards Veterans park for a grand total of \$20,000; \$100,000 is going to Emergency Home Repair for a grand total of \$136,258.78; (and) \$100,000 is going to Clearance and Demo for a grand total of \$100,000. Any questions?

QS: Why does Stoveworks get all of this money?

RD: There is a contract. Stoveworks is a \$1.25 million dollar demo, just to demolish; and do the environmental aspect of it. There was a lot environmental testing as the ground had a lot of environmental issues with it.

QS: But they haven't done it yet.

RD: Oh, yes. It's demoed. They demolished it. The City actually put the money up and Block Grant is reimbursing it.

QS: But, they still get money though?

RD: Yes, but this is the last of it. We had to increase their environmental testing contract with TRC by \$176,000 so the new grand total is...

QS: So, after this they don't get anymore?

RD: No, this is it. Stoveworks will be done after this.

QS: Okay, we'll see.

RD: That's what they're telling us.

QS: Veterans Park. Is there any way they can get a little more money?

RD: That is specifically going towards fixing and upgrading the electrical over there.

QS: In Veterans Park?

RD: Yes, if they don't do it they can't put up the Christmas lights.

QS: Oh...

RD: In other years, they may be able to get more money to do more things if someone wants to bring that up.

QS: Because the group I was talking to last week, had veterans, and they would like to see some upgrades.

RD: Next year when we do our public hearings for our 2019 funds, which would be a good time to come and bring that up.

QS: 2019?

RD: Yeah, it'll probably be May or June when that public hearing is.

QS: So, Stoveworks is on its last leg?

RD: Yes.

QS: Youth Employment. Is there any way you can show us how to put in some programs for youth employment?

RD: Well right now the youth employment is run through the city schools.

QS: Oh okay.

RD: So they get a coordinator at the schools who has a class and basically teaching youth how to get a job and work. So we hire the kids during the summer from the school. This is for next year's pot. We did this year and only spent about \$24,000. So based on the need, we can always change it. If there is a huge need next year, we can always do another one of these.

QS: Okay, because we need to get the kids doing something instead of running the streets. How long is this going?

RD: Whenever we are done, we are done.

QS: I don't know what happened to them.

RD: Well, there is still a 15 day comment period after today. So, Kellie's email address is on the bottom here – that's the director. If they have questions they can email her.

QS: So, I can take some of these?

RD: Yes and here's my card with my email on it. So, there is a 15 day comment period still from today. So, if anyone has any questions.

QS: So, this is it?

RD: Yes, do you have any other questions?

QS: No, that's what they were mainly worried about. Stoveworks was the main concern.

RD: As far as the youth employment, that's a public service activity and I believe next year, around March, they'll have another public hearing for just public service activities that could be beneficial to kids. Besides youth employment, there are a bunch of different avenues that could be taken with public service activities. That'll be advertised in the paper too to attend. That'll be a good time for anyone to come that has any ideas and to let us know what they want to do.

RD: It's 1:13pm and that concludes this public hearing.

II. CONCLUSION

Robyn Davoy concluded the meeting at 1:12 p.m. The purpose of the meeting was to inform the public that funds from 2010, 2015, and 2018 in the amount of \$228,052.15 were being moved from section 108 program income, economic development, public facilities improvements, hot waters picnic shelter, and CDBG rehab revolving loan to Stoveworks, Emergency Home Repair, Youth Employment, Clearance and Demo, and Veterans Park. The funds needed to be reallocated because the majority was section 108 funds that were converted to program income, but also because some funds were left over from previous projects or had not been obligated to a specific project.

Valid on: October 15, 2018

SUBSTANTIAL AMENDMENT REALLOCATION OF COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FY 2010, 2015 & 2018

The City is recommending the following proposed changes to the city's Community Development Block Grant (CDBG) Funds. A public hearing will be Monday, October 29, 2018 at 1:00 p.m. in the Police Training Room which is located at 200 West Erie Avenue, Lorain, OH 44052, City of Lorain City Hall Building. A 30-day comment period will begin 15 days prior to the public hearing and conclude 15 days after the public hearing. During this comment period, the City will consider any comments or views of citizens received in writing, e-mail, or verbally before, during and after the public hearing. Comments will be included as an attachment to the amendment.

The City of Lorain's Citizen Participation Plan requires a Substantial Amendment in order to carry out an activity not previously included in the action plan. The process to approve this amendment to the action plan is as follows: (a) Not carry out an activity that was described in the Five Year Consolidated Plan; (b) Carry out activity not previously identified in the Five Year Consolidated Plan; or (c) Substantially change the purpose; (3) is defined as the project being subsidized as a different CDBG, HOME, or other program activity; a change in scope presents a twenty percent (20%) difference in the budgeted amount of a program activity; and a change in location is defined as different census tract area.

The Community Development Block Grant (CDBG) Funds for Fiscal Year 2010, 2015 & 2018 are a part of the Five Year Consolidated Plan, all current funding is being reallocated to the following proposed project activities:

Reallocation of funds for CDBG
 FY 2010: \$50,400.00
 FY 2015: \$78,630.00
 FY 2018: \$804,844.11

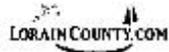
New Proposed Projects (Decrease or Increase)	Proposed Funding	Type of Project	New Allocation
Streetsworks	\$499,376.60	Cleanance & Demol	2009 - \$235,032.15* 2014 - \$12,852.77* 2018 - \$20,761.00* 2015 - \$308,265.55* 2016 - \$203,208.80 TOTAL - \$700,110.27
Youth Employment	\$10,000.00	Public Service	2016 - \$10,000.00 2017 - \$10,000.00* TOTAL - \$20,000.00
Veteran's Park	\$20,000.00	Public Facility	2010 - \$20,000.00
Emergency Home Repair	\$130,000.00	Housing	2015 - \$11,584.50 2016 - \$100,000.00 2018 - \$20,814.40* TOTAL - \$132,398.90
Cleanance & Demolition	\$111,755.45	Cleanance & Demol	2010 - \$30,460.00 2015 - \$65,905.63 2018 - \$1,534.81 TOTAL - \$97,900.44 *Previously approved

Reallocation of the Following Projects	Year	Funding Amount	Reallocated Amount
Program Income from Section 109 funds	2018	\$804,844.11	\$804,844.11
Economic Development	2019	\$552,496.00	\$50,400.00
Public Facilities Improvements	2015	\$406,706.55	\$50,814.00
Hot Water Plumb Shelter	2015	\$20,000.00	\$9,600.00
CDBG Rental Revolving Loan	2015	\$19,175.12	\$19,175.12

Inquiries and comments concerning the Substantial Amendment can be conveyed by contacting the City staff at: Department of Building, Housing, and Planning, 200 West Erie Avenue, 5th Floor, Lorain, OH 44052, Telephone: (440) 204-2020, Fax: (440) 204-2090, info@cityoflorain.com.

COMMUNITY DEVELOPMENT BLOCK GRANT - FISCAL YEAR 2010, 2015 & 2018
 REALLOCATION OF FUNDS

Other News in Building, Housing & Planning Department



It's all about Lorain County...it's all about you!

Substantial Amendment - Reallocation of Community Development Block Grant (CDBG) - Fiscal 2010, 2015 & 2018
City of Ash



October 18, 2018 – The City is recommending the following proposed changes to the City's Community Development Block Grant (CDBG) Funds. A public hearing will be held on October 24, 2018 at 1:00 p.m. in the Ashler Training Room which is located at 200 West Erie Avenue, Ash, OH 44026, City of Lorain City Hall Building. A 30 day comment period will begin 15 days prior to the public hearing and conclude 15 days after the public hearing. During this comment period, the City will consider any comments or views of citizens received in writing, e-mail, or verbally before, during and after the public hearing. Comments will be included as an attachment to the ordinance.

The City of Lorain's Citizen Participation Plan requires a Substantial Amendment in order to carry out an activity not previously included in the action plan. The reason to approve this amendment to the action plan is as follows: (a) Not carry out an activity that was described in the Five Year Consolidated Plan; (b) Carry out activity not previously identified in the Five Year Consolidated Plan; or (c) Substantially changing the nature (i) is defined as the project being categorized as a different CDBG HOME or other program activity, a change in scope presents a twenty percent (20%) difference in the budgeted amount of a program activity, and a change in location is defined as different geographic areas.

The Community Development Block Grant (CDBG) Funds for Fiscal Year 2010, 2015 & 2018 and a part of the Five Year Consolidated Plan, all current functions being performed by the following proposed project activities:

Reallocation of funds for CDBG
FY 2010: \$90,450.00
FY 2015: \$79,593.08
FY 2018: \$664,844.11

New Proposed Projects

Streetsworks - \$493,319.83 - Clearance & Repair
2019 - \$20,000.00
2014 - \$18,000.00
2016 - \$24,000.00
2018 - \$100,000.00
2018 - \$495,319.83
TOTAL - \$1,368,319.83

South Employment - \$10,000.00 - Public Services
2018 - \$10,000.00
2017 - \$10,000.00
TOTAL - \$20,000.00

Watercraft Park - \$20,000.00 - Public Works
2010 - \$20,000.00

Emergency Home Repair - \$100,000 - Funding
2015 - \$10,000.00
2018 - \$100,000.00
2018 - \$20,000.00
TOTAL - \$130,000.00

Clearance & Demolition - \$11,750.00 - Clearance & Demolition
2010 - \$10,000.00
2015 - \$8,000.00
2018 - \$1,500.00
TOTAL - \$19,500.00

*Previously approved

Reallocation of the Following Projects

Program Income from Section 108 Loans - 2018
Funding Amount - \$24,844.11
Reallocated Amount - \$24,844.11

Homeless Development - 2017
Funding Amount - \$10,450.00
Reallocated Amount - \$10,450.00

Public Facilities Improvements - 2015
Funding Amount - \$10,000.00

<https://www.loraincounty.com/cgi-bin/printfriendly.cgi?doc=seil&bottom=seil>

1/2

CITY OF LORAIN, OH
SUBSTANTIAL AMENDMENT
REALLOCATION OF COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
Fiscal 2009

The City is recommending the following proposed changes to the city's Community Development Block Grant (CDBG) Funds. A public hearing will be Wednesday, October 18, 2018 at 1:00 p.m. in Council Chambers which is located at 200 West Erie Avenue, Lorain, OH 44052, City of Lorain City Hall Building. A 30 day comment period will begin 15 days prior to the public hearing and conclude 15 days after the public hearing. During this comment period, the City will consider any comments or views of citizens received in writing, e-mail, or verbally before, during and after the public hearing. Comments will be included as an attachment to the amendment.

The City of Lorain's Citizen Participation Plan requires a Substantial Amendment in order to carrying out an activity not previously included in the action plan. The process to approve this amendment to the action plan is as follows: (a) Not carry out an activity that was described in the Five Year Consolidated Plan; (b) Carry out activity not previously identified in the Five Year Consolidated Plan; or (c) Substantially changing the purpose (a) is defined as the project being categorized as a different CDBG, HOME, or other program activity, a change in scope presents a twenty percent (20%) difference in the budgeted amount of a program activity, and a change in location is defined as different census tract area.

The Community Development Block Grant (CDBG) Fund is for Fiscal Year 2009 and a part of the Five Year Consolidated Plan, all current funding is being reallocated to the following proposed projects/activities:

Reallocation of funds for CDBG FY 2009: \$128,032.15

New Proposed Projects (Decrease or Increase)	Proposed Funding	Type of Project	New Allocation
Streetswork	\$228,032.15	Clearance & Demo	2009 - \$228,032.15 2014 - \$18,882.79* 2016 - \$299,851.00* 2018 - \$241,600.00* 2022L - \$786,835.22 *previously approved
Reallocation of the Following Projects:			
		Year	Funding Amount
Planning & Mgmt		2009	\$337,205.00
Administration		2009	\$81,000.00
Rehab of Private Properties		2009	\$372,700.00
			Reallocated Amount

Inquiries and comments concerning the Substantial Amendment can be conveyed by contacting the City staff at: Department of Building, Housing, and Planning, 200 West Erie Avenue, 5th Floor, Lorain, OH 44052, telephone: (440) 204-2023, Fax: (440) 204-2080, kellie_genn@cityoflorain.org.



Chase Ritenauer
Mayor

CITY OF LORAIN

Department of Building, Housing & Planning

Kellie F. Glenn
Director

Richard Klinar
Chief Building Official

October 26, 2018

Jorgelle Lawson, CPD Director
U. S. Department of Housing and Urban Development
Columbus Office-Region V (Ohio State Office)
200 North High Street
Columbus, Ohio 43215-2499

Re: Substantial Amendment for 2009 Action Plan projects /activities

Dear Ms. Lawson:

The City of Lorain is submitting a Substantial Amendment for FY2009 Action Plan projects/activities for activities/projects that were not being carried out or need additional funding. A hearing was held Wednesday, October 10, 2018 at 1:00 p.m. in the City of Lorain's City Council Chambers to notify the public of the reallocation of funds for new or existing projects/activities. The attached are the reallocations of funds that are proposed totaling \$228,032.15. The only persons present were staff of the Building, Housing, and Planning Department. No public comments were received during the public comment period. The legal ad is attached for your review.

Once the Department of Housing and Urban Development approves this amendment all projects and activities will be placed under contract.

If you have any questions or require additional information, please contact me at (440) 204-2087.

Sincerely,

Kellie Glenn/ks
Kellie Glenn, Director
Department of Building, Housing, & Planning

Enclosures

200 West Erie Avenue, 5th Floor, Lorain, Ohio 44052
Building Division: (440) 204-2045 Fax: (440) 204-2540
Housing & Planning Division: (440) 204-2030 Fax: (440) 204-2380
Email: hhp@cityoflorain.org

Annual Action Plan
2019

90



LORAIN *Ohio*

Event Details

Contractor Participation Meeting (Emergency Home Repair Program)
Wednesday, April 18, 2018
The City of Lorain Department of Building, Housing and Planning Department is holding a Contractor Participation Meeting for its Housing Programs i.e. Emergency Home Repair Topic: • Program Description and Requirements

Date: April 18, 2018
Time: 1:00 PM - 2:00 PM
Time: To RSVP please contact: Michael G. Johnstone Program Manager | 200 West Erie Avenue, 5th floor Lorain, Ohio 44052
Details: 440-204-2085 (O) 440-787-5673 (C)
Michael_Johnstone@cityoflorain.org
Location: City Hall - 1st Floor Police Training Room
Address: 200 West Erie Ave.
Lorain, OH 44052
Contact: 440-204-2085 or 440-787-5673
Email: Email
(mailto:Michael_Johnstone@cityoflorain.org)
Link: [Link to Announcement \(/CivicAlerts.aspx?AJD=25\)](#)

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Government

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- Lorain County Govt. Conversations
- Population Reports
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- 2018 Primary
- 2017 General
- 2017 Primary
- 2016 General
- 2016 Primary
- 2015 General
- 2015 Primary
- Archive (since 1999)
- Candidate Options

Govt. Information

- Cities
- Townships
- Villages
- State
- Federal

Contractor Participation Meeting

City of Lorain



Recommended | Share

April 4, 2018 -- The [City of Lorain](#) (Website | Profile) Department of Building, Housing and Planning Department is holding a Contractor Participation Meeting for its Housing Programs i.e. Emergency Home Repair.

Topic:
Program Description and Requirements

The meeting will be held at City of Lorain City Hall Police Training Room located at 200 West Erie Avenue, 1st Floor, on Wednesday, April 18, 2018 from 1 p.m. to 2 p.m.

To RSVP please contact:
Michael G. Johnstone
Program Manager I
200 West Erie Avenue, 5th floor
Lorain, Ohio 44052
440-204-2085 (D) 440-787-5673 (C)
Michael_Johnstone@cityoflorain.org

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Lorain County Community College



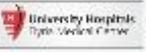
Lorain County Public Health



North Coast Business Expo
April 26 - 3:00 - 5:00 PM



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412 Avon Selden Rd.
Avon Lake, OH 44012
(440) 284-3653
contact@loraincounty.com

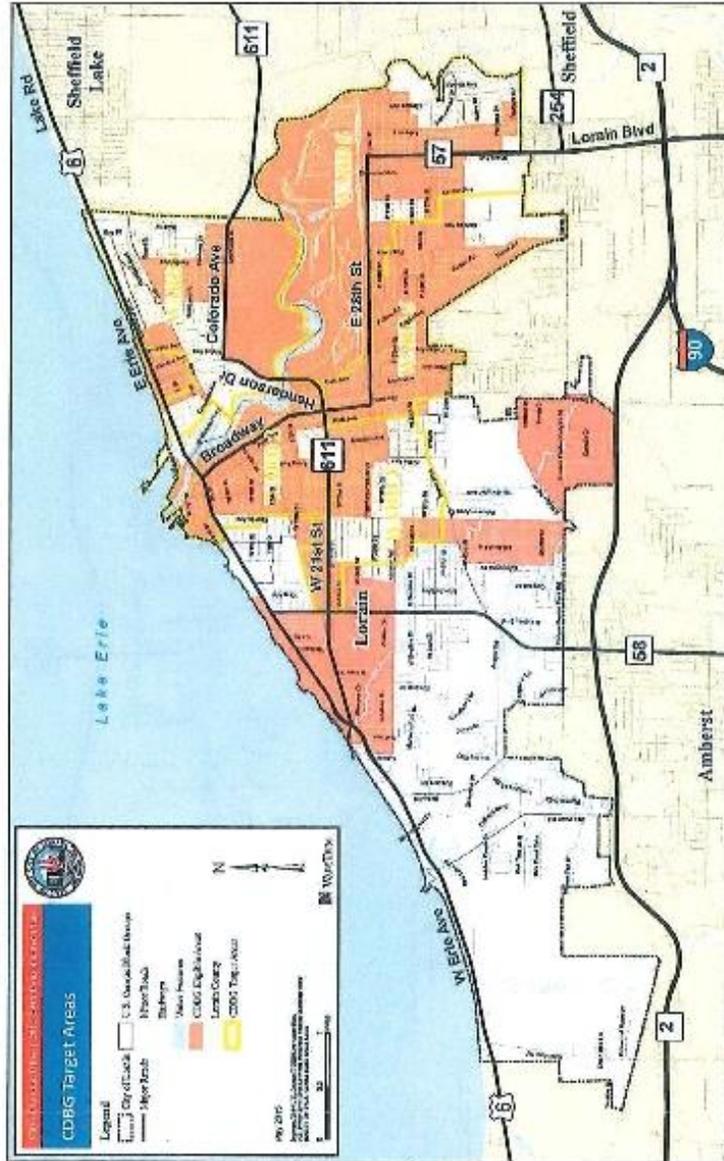
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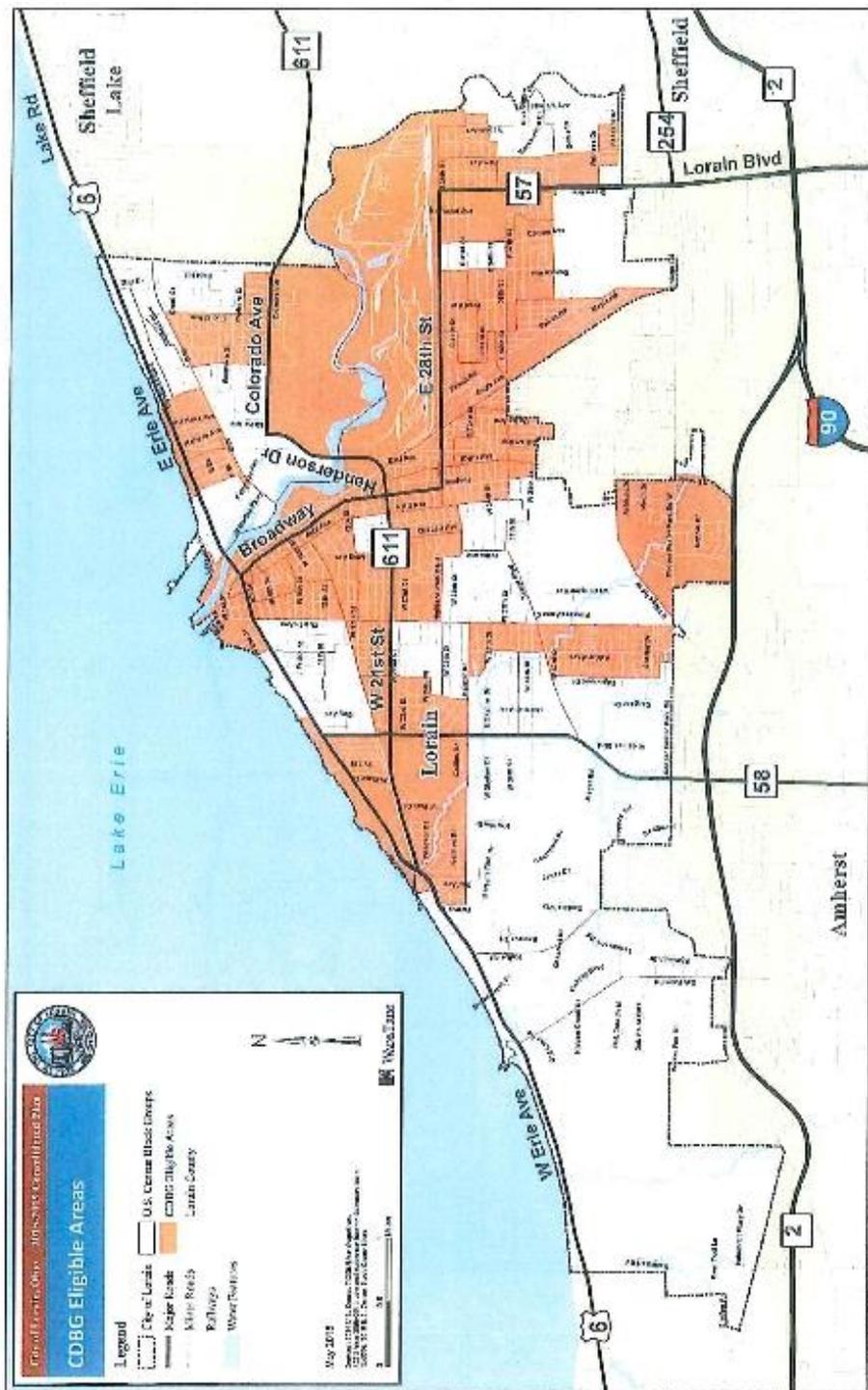
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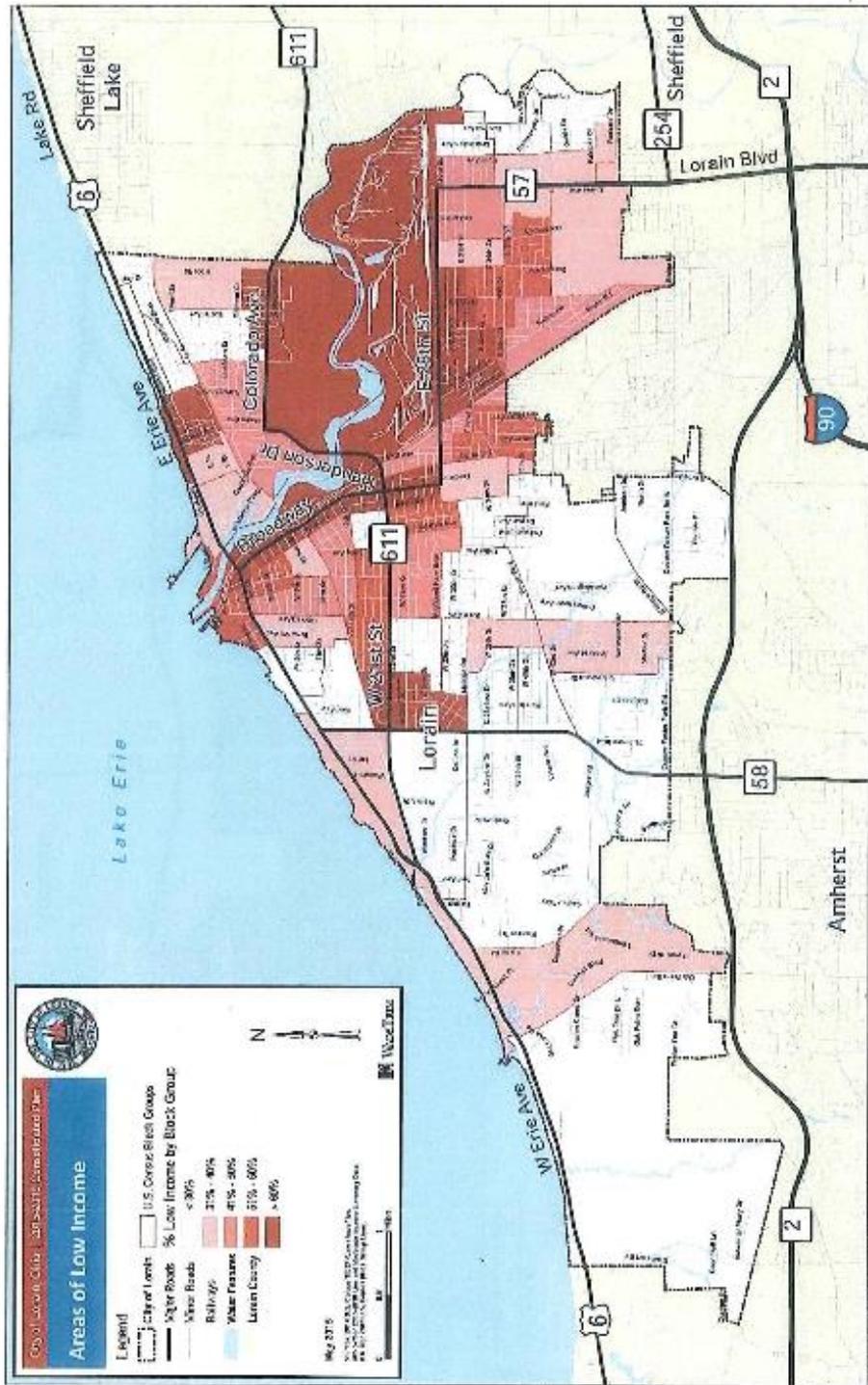


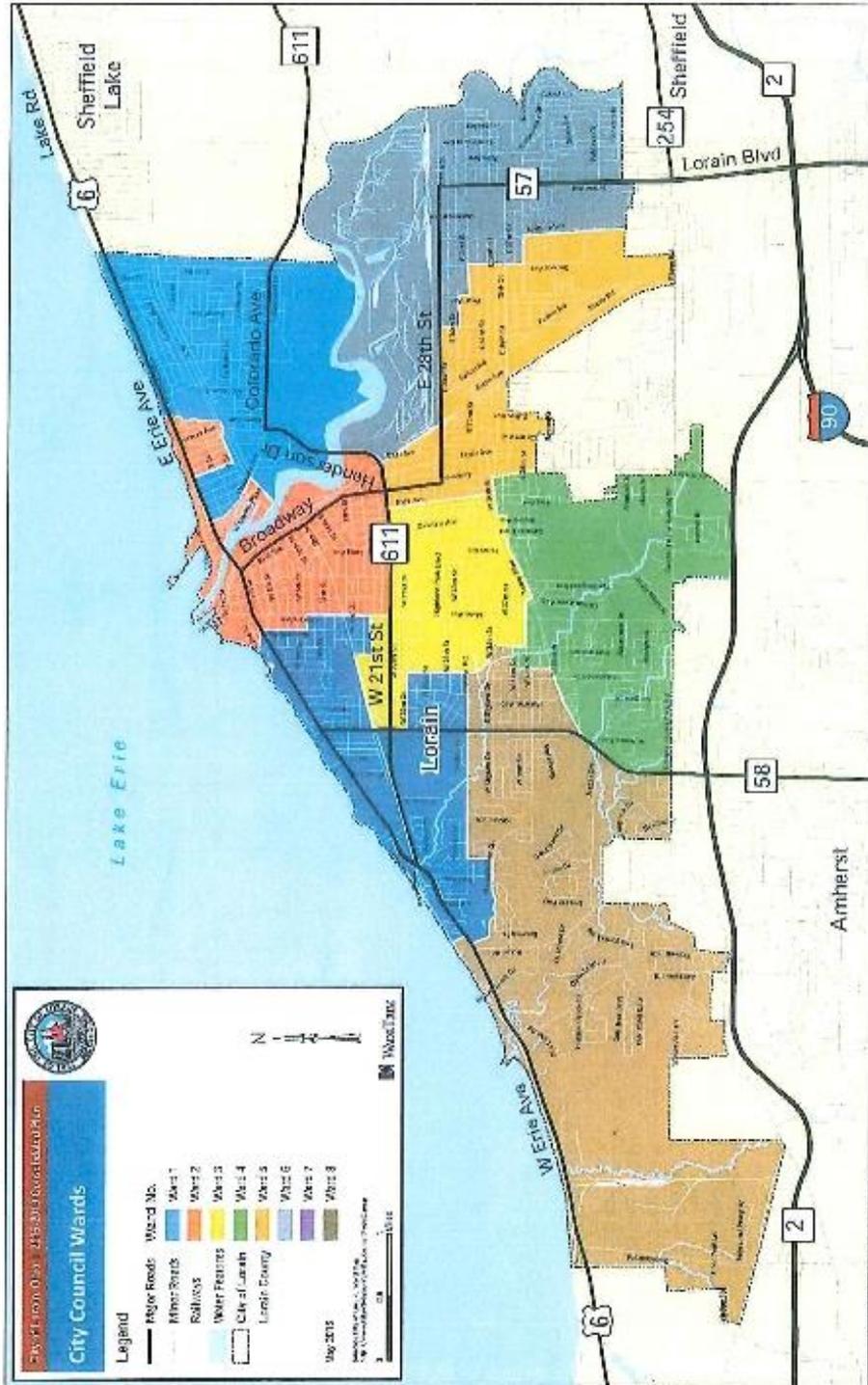
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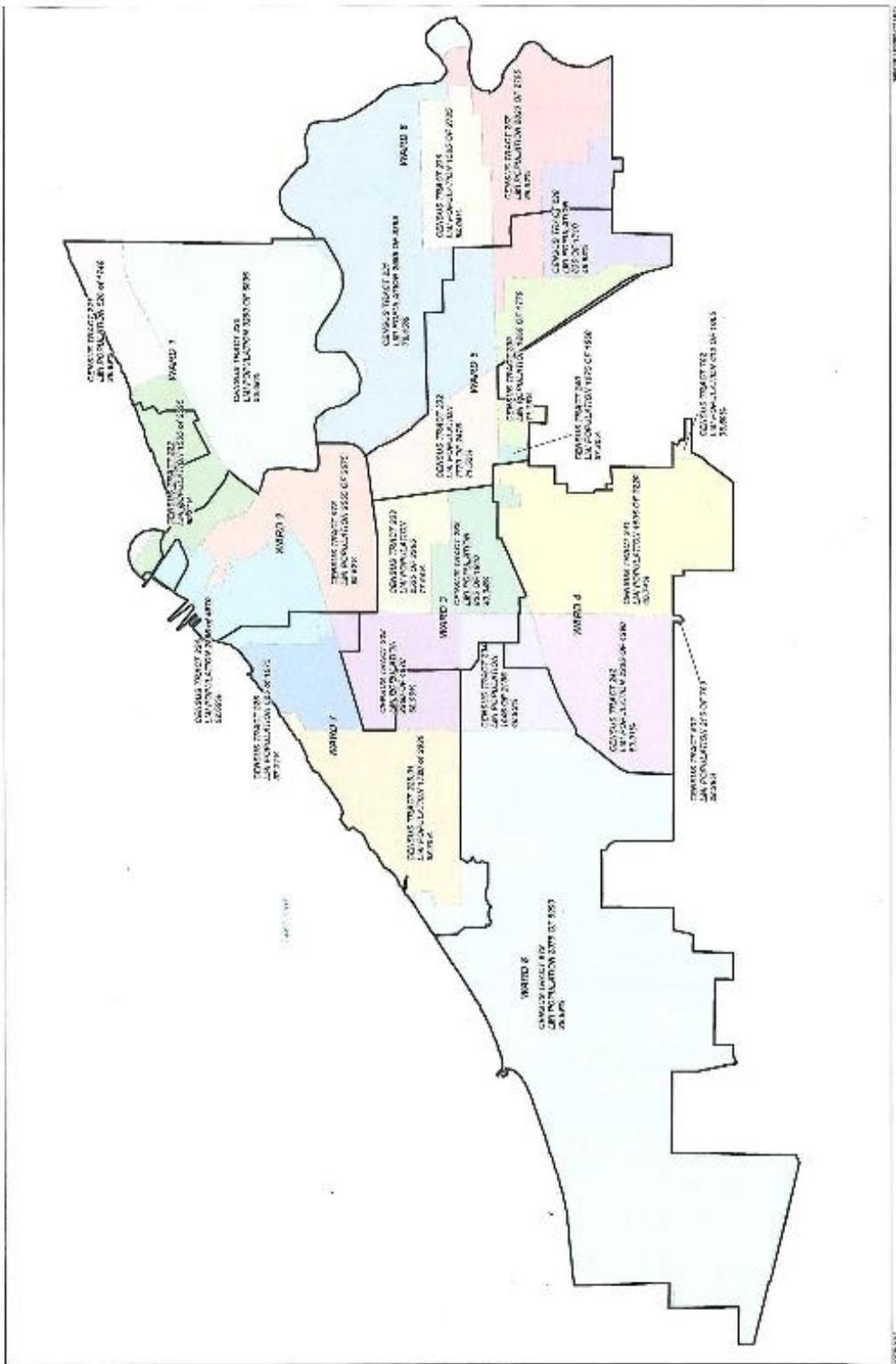
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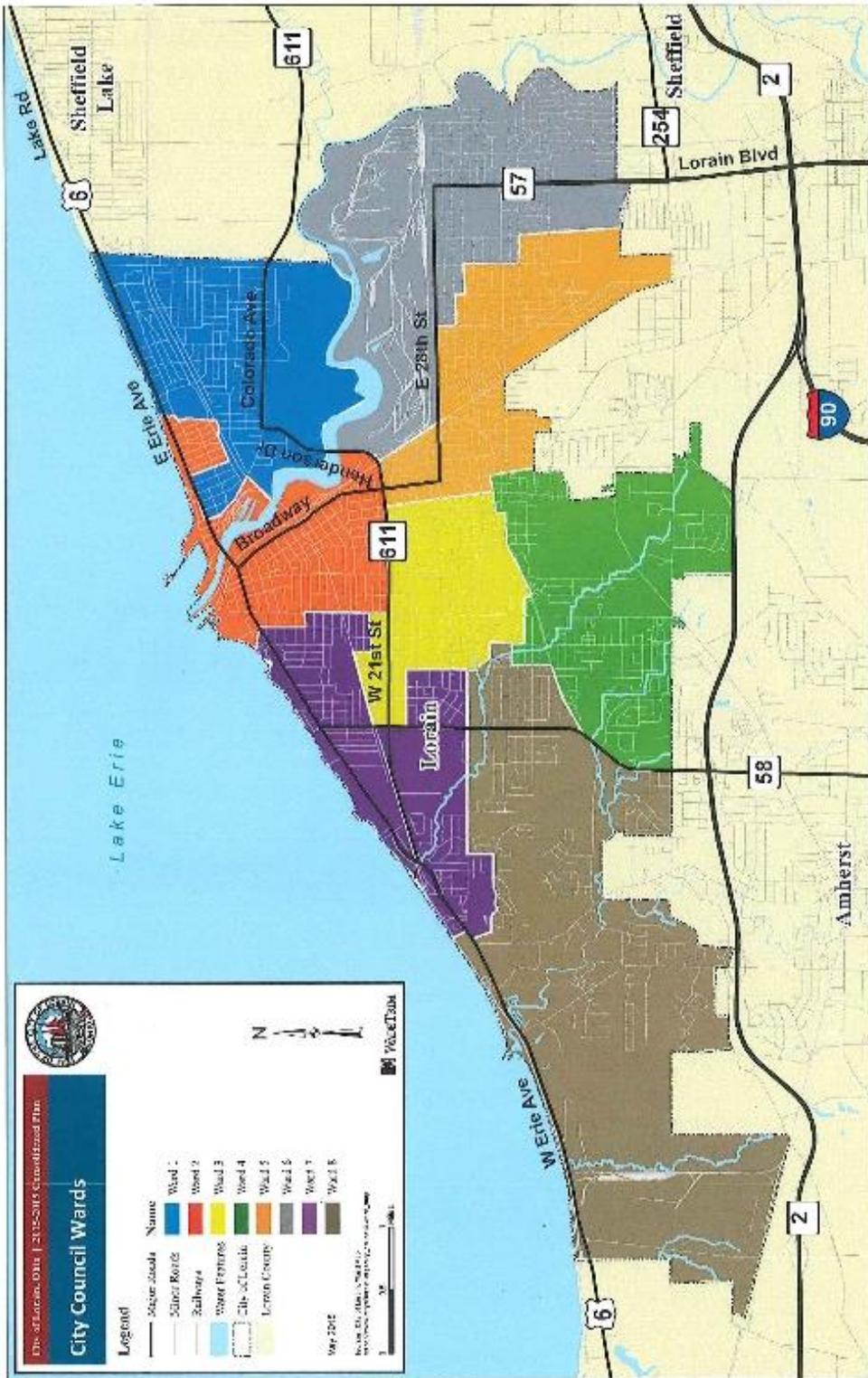












FAIR HOUSING UPDATE

CITY OF LORAIN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



2015-2019

The City of Lorain is committed to affirmatively furthering fair housing. As a recipient of federal funds, the City is required to conduct an analysis of impediments to fair housing choice and then take steps to overcome the identified impediments. This Analysis of Impediments to Fair Housing Choice satisfies this requirement and provides the City of Lorain guidance to overcome barriers to full and equal access to housing choice.

*"Fair Housing
Choice for
Everyone"*



COVER SHEET

1. Submission date: August, 2017
2. Submitter name: Maria Sosa
3. Jurisdiction: City of Lorain
4. Submitter contact information:
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 - b. Title: Fair Housing Administrator
 - c. Department: Building, Housing and Planning
 - d. Street Address: 200 West Erie Avenue
 - e. City: Lorain
 - f. State: Ohio
 - g. Zip Code: 44052
5. Period cover by this analysis: 20015 - 2019

I. INTRODUCTION

The City of Lorain is dedicated to ensuring that individuals' choice, and not discrimination, determines where people live within the City of Lorain. Studies indicate that housing location plays a significant role in enabling people access to educational, economic, employment, and social opportunities.¹ Moreover, obtaining fair, non-discriminatory, access to housing and exercising housing choice is part of the civil rights granted to all persons in the United States by different federal, state, and local laws. These rights are further emphasized through executive orders, program rules, and various regulations. This **Analysis of Impediments to Fair Housing Choice (AI)** provides the City of Lorain with a roadmap that enables the City to identify and work towards overcoming any current barriers to fair housing choice.

A. PURPOSE OF ANALYSIS

As a cornerstone principle the United States is committed to offer full and equal access to housing choice for all. Federally, Title VIII of the Civil Rights Act of 1968, more commonly known as the Fair Housing Act², as amended, ensures protection of housing opportunity by prohibiting discrimination in the housing sector on the basis of *race, color, religion, sex, national origin, familial status, and disability*. The federal Fair Housing Act of 1968 was amended in 1988 to include familial status and disability as additional protected classes. The Amendments of 1988 also provides for stiffer penalties and established an administrative enforcement mechanism for the federal Fair Housing Act.

The United States Department of Housing and Urban Development (HUD) is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws within the housing sector.

¹ Goering, J., Kamely, A., and Richardson, T. "Recent research on racial segregation and poverty concentration in public housing in the United States." *Urban Affairs Review* 32.5 (1997): 723-745.; Ellen, I.G., and Turner, M.A. "Does neighborhood matter? Assessing recent evidence." *Housing policy debate* 8.4 (1997): 833-866.; Mayer, C.J. "Does location matter?" *New England Economic Review* Special issue (1996): 26.; Chetty, Raj C., Hendran, N., Katz, Lawrence. "The Effect of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment." *Harvard University and NBER* May 2015.NBER Working Paper No. 21156

² 42 U.S.C. 3601 note.

The federal Fair Housing Act, Section 808(e)(5), requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner Affirmatively Furthering Fair Housing (AFFH)³. This duty of AFFH is also required of state and local jurisdictions recipients of federal funds.

Courts

The courts have said that when looking at the duty to AFFH:

"... every court that has considered the question has held or stated that Title VIII imposes upon HUD an obligation to do more than simply refrain from discriminating ... This broader goal [of truly open housing choice] ... reflects the desire to have HUD use its grant programs to assist in ending discrimination and segregation, to the point where the supply of genuinely open housing increases."⁴

In the 1972 Supreme Court case, *Trafficante v. Metropolitan Life Insurance Company*⁵, the Court quoted the Act's co-sponsor, Senator Walter F. Mondale, in noting that the Fair Housing Act was enacted by Congress to replace the racially or ethnically concentrated areas that were once called "ghettos" with "truly integrated and balanced living patterns."⁶ Most recently in 2015, in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.*⁷, the Supreme Court once again acknowledged the importance of the federal Fair Housing Act in moving towards a more integrated society.

Congress

Congress has stated that the principal objective of AFFH is to improve housing opportunity for all residents of the United States, particularly members of disadvantage minorities, on a nondiscriminatory basis.⁸ Additionally, Congress has repeatedly reinforced the duty to AFFH by requiring that HUD program participants certify that they will Affirmatively Further Fair Housing as a condition of receiving Federal Funds.⁹

³ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1* (Chapter 1: *Fair Housing Planning: Historical Overview*, Page 13). March 1996.

⁴ *NAACP v. Sec'y of Housing and Urban Development*, 817 F.2d 149, 155 (1st Cir. 1987).

⁵ 409G U.S. 205, 211 (1972)

⁶ U.S. Department of Housing and Urban Development. AFFH Rule Guidebook: Version 1 [p. 3-4]. Dec. 31, 2015.

⁷ 576 U.S. _ (2015)

⁸ Congress reiterated this affirmative obligation as part of the 1990 National Affordable Housing Act.

⁹ 42 U.S.C. §§ 5304(b)(2), 5306(d)(7)(B), 12705(b)(15), 1437C-1(d)(16)

HUD

HUD, as part of its new guidance, indicates that Affirmatively Furthering Fair Housing Choice is to comply with *“the 1968 Fair Housing Act’s obligation of state and local governments to improve and achieve more meaningful outcomes from fair housing policies, so that every American has the right to fair housing [choice], regardless of their race, color, national origin, religion, sex, disability or familial status.”*¹⁰

Moreover, under the **new 2015 AFFH Rule** HUD defines the duty as:

*“Affirmatively furthering fair housing means taking proactive steps beyond simply combating discrimination to foster more inclusive communities and access to community assets for all persons protected by the Fair Housing Act. More specifically, it means taking steps proactively to address significant disparities in access to community assets, to overcome segregated living patterns and support and promote integrated communities, to end racially and ethnically concentrated areas of poverty, and to foster and maintain compliance with civil rights and fair housing laws. For participants subject to this subpart, these ends will be accomplished primarily by making investments with federal and other resources, instituting strategies, or taking other actions that address or mitigate fair housing issues identified in an assessment of fair housing (AFH) and promoting fair housing choice for all consistent with the policies of the Fair Housing Act.”*¹¹

Fair housing choice encompasses:¹²

- (1) **Actual choice**, which means the existence of realistic housing options;
- (2) **Protected choice**, which means housing that can be accessed without discrimination; and
- (3) **Enabled choice**, which means realistic access to sufficient information regarding options so that any choice is informed. For persons with disabilities, fair housing choice and access to opportunity include accessible housing and housing in the most integrated setting appropriate to an individual’s needs as required under law, including disability-related services that an individual needs to live in such housing.

¹⁰ U.S. Department of Housing and Urban Development. “HUD Publishes New Proposed Rule on Affirmatively Furthering Fair Housing Choice.” Press Release No. 136-110. July 19, 2013.

¹¹ 78 C.F.R. No. 139 §5.152

¹² 24 C.F.R. § 5.152

Additionally, although the actual duty to AFFH has never been defined statutorily, HUD's "Fair Housing Planning Guide" shares the following requirements:¹³

- *Jurisdictions must conduct an analysis to identify impediments to fair housing choice within the jurisdiction;*
- *Appropriate actions must be taken to overcome the effects of any impediments identified in the analysis; and*
- *Jurisdictions must maintain records reflecting the analysis and actions taken in this regard.*

Duty to Affirmatively Further Fair Housing

Entitlement Communities, jurisdictions receiving financial assistance from HUD, such as the City of Lorain, are required by Section 104(b)(2) of the Housing and Community Development Act¹⁴ of 1974, as amended, and Section 105(b)(3) of the National Affordable Housing Act¹⁵ (NAHA) of 1990 to certify that they will Affirmatively Further Fair Housing. Specific programs that give rise to this requirement for the City are the Community Development Block Grants¹⁶ (CDBG), the HOME Investment Partnership Program (HOME), and the Neighborhood Stabilization Program (NSP).¹⁷

Public and Private Obligation

Although the AFFH obligation arises in connection with the receipt of federal funding, the obligation is not restricted to the design and operation of programs funded with funds provided by HUD only. The obligation to AFFH extends to all housing and housing-related activities in the grantee's jurisdictional area, whether publicly or privately funded.¹⁸ For this purpose, the duty to guard against "private discrimination" refers to discrimination in the private housing market which may include, but is not limited to, discrimination by landlords, property managers, home sellers, real estate agents, lenders, homeowners' associations, and condominium boards.

¹³ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1* (Chapter 1: *Fair Housing Planning: Historical Overview*, Page 14). March 1996.

¹⁴ 12 U.S.C. § 1706c.

¹⁵ 42 U.S.C. §12703.

¹⁶ The Community Development Block Grant program was authorized under the Housing and Community Development Act of 1974.

¹⁷ For a complete list see: U.S. Department of Housing and Urban Development, Community Development Block Grant Entitlement Communities Grants, http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs/entitlement.

¹⁸ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1* (Chapter 1: *Fair Housing Planning: Historical Overview*, Page 1-3). March 1996. HUD Fair Housing Planning Guide Vol. 1 at 1-3.

What is An Analysis of Impediments?

An Analysis of Impediments to Fair Housing Choice is a fair housing study, required of Entitlement Communities such as the City of Lorain. HUD's goal is to expand mobility and widen a person's freedom of housing choice. With this in mind, an AI compiles a variety of real estate data, housing conditions, and other information, which can help in determining if patterns of discrimination or lack of choice impact particular communities. This AI conducted for the City of Lorain looks at neighborhood opportunities from a social, economic and housing perspective.

What are Impediments to Fair Housing Choice?

The federal Fair Housing Act, its amendments, and ensuing case law, as well as various executive orders, program rules and other laws and regulations have defined actions which are considered to be impediments to an individual or households from obtaining their fair housing rights and fair housing choice.

According to HUD,

*impediments to fair housing choice are defined as any action, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin.*¹⁹

Impediments to fair housing choice include actions that:²⁰

1. *Constitute violations, or potential violations, of the Fair Housing Act.*
2. *Are counterproductive to fair housing choice, such as:*
 - a. *Community resistance when minorities, persons with disabilities and/or low-income persons first move into white and/or moderate to high-income areas.*
 - b. *Community resistance to the siting of housing facilities for persons with disabilities because of the persons who will occupy the housing.*
3. *Have the effect of restricting housing opportunity on the basis of race, color, religion, sex, disability, familial status, or national origin.*

¹⁹ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1* (Chapter 2: Preparing for Fair Housing Planning, p.26) March 1996.

²⁰ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: volume 1* (Chapter 2: Preparing for Fair Housing Planning, p.2-17) March 1996.

An Analysis of Impediments to Fair Housing Choice reviews those impediments to fair housing in the public and private sector, and should include the following requirements:²¹

- *A comprehensive review of a State or Entitlement Jurisdiction's laws, regulations, and administrative policies, procedures, and practices.*
- *An assessment of how those laws, etc. affect the location, availability, and accessibility of housing.*
- *An assessment of conditions, both public and private, affecting fair housing choice for all protected classes.*
- *An assessment of the availability of affordable, accessible housing in a range of unit sizes.*

As required, this report satisfies the City of Lorain's duty to complete an AI under HUD's current requirements and satisfies the future Analysis of Fair Housing (AFH) requirements, under the new 2015 AFFH Rule.²²

Also as required, this AI provides action steps and recommendations to help overcome impediments found within the City of Lorain, consistent with HUD's recommendations.²³ Additionally, the action steps and recommendations will be reviewed and prioritized yearly, during the five year expand (2015 to 2019) that this AI covers.

This AI is being utilized as guidance for the City's expenditure of federal funds, alongside the City of Lorain's most recent Five-Year Consolidated Plan and Annual Action Plan Program.²⁴

Finally, a "Yearly Summary Supplement" will be created from this AI highlighting the City's accomplishment which satisfies the performance report required under HUD's Consolidated Plan regulations yearly.²⁵

²¹ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity, *Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning)*, p.25 | March 1996.

²² 78 C.F.R. No. 139 §5.152

²³ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity, *Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning)* March 1996.

²⁴ City of Lorain Five-Year Consolidated Plan 2015/2016-2019/2020 & Annual Action Plan Program Year 2015-2016.

²⁵ See, *Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning)* March 1996.

B. METHODOLOGY

The City of Lorain Department of Building, Housing and Planning - Fair Housing Administrator, carried out this Analysis of Impediments to Fair Housing Choice for the City of Lorain.

The primary guidance for developing this Analysis of Impediments was obtained from HUD's Fair Housing Planning Guide of 1996. It is recognized that since that time, HUD's approach to fair housing has evolved. Moreover, a new rule titled "Affirmatively Further Fair Housing Rule" was released in 2015. Since the details and requirements under the new rule are still under development and are not yet mandatory, this AI uses the Fair Housing Planning Guide as an underpinning resource. However, guidance and elements from the new rule were used whenever possible.

Numerous other resources that were reviewed and used in order to complete this AI, including but not limited to the:

- U.S. Census
- American Community Survey
- 2015-2020 Consolidated Plan and Annual Action Plan Program Year 2015/2016

Additionally, the input of residents, various community organization members and leaders was also utilized.

II. FAIR HOUSING LAWS

An overview of Fair Housing laws is important to understand the duty to AFFH. In each jurisdiction whether particular Fair Housing laws apply in a situation, depends on the:

- Person
- Property
- Behavior

Is the Person covered?

A person is covered if they are part of a "protected class." A group sharing particular protected characteristics is part of a protected class as specified by a jurisdiction.

Is the Property covered?

Fair housing laws apply to the occupancy, sale, rental, insuring, or financing of nearly all forms of residential housing. Specific exemptions, if any, are explained in the following sections.

Is the Behavior covered?

Behavior is covered if it results in either differential treatment or a disparate impact on members of a protected class.

Differential Treatment = the negative treatment of a person because of his or her membership in a protected class.

Differential Impact = this occurs when a policy or system has a negative effect on members on a protected class, regardless of the intent.

Fair Housing laws exist at the federal, state and in some local level jurisdictions. The federal Fair Housing Act offers federal protection against housing discrimination. Ohio law, under the **Ohio Revised Code 4112.02** expands this protection including two additional protected classes ("ancestry" and "military status"), and the *City of Lorain, Fair Housing Ordinance 147-08 – Chapter 136*, offer even broader protection than the federal Fair Housing Act by including six additional protected classes ("ancestry," "sex orientation," "age," "ethnic group," "Vietnam-era or disabled veteran status," and "marital status").

The table below summarizes the protected classes under the different applicable jurisdictions for this AI. Additional information is provided for each applicable jurisdiction in the following sub-sections, including enforcement and respective complaint processes.

Protected Classes

	FEDERAL	STATE	CITY OF LORAIN
Protected Class	42 U.S.C. § 3601	O.R.C. § 4112.02	Fair Housing Ordinance 147-08 Chapter 135
RACE	X	X	X
COLOR	X	X	X
NATIONAL ORIGIN	X	X	X
RELIGION	X	X	X
SEX (GENDER)	X	X	X
FAMILIAL STATUS	X	X	X
DISABILITY (HANDICAP)	X	X	X
MILITARY STATUS		X	
ANCESTRY		X	X
SEX ORIENTATION			X
AGE			X
ETHNIC GROUP			X
VICTIM OF WAR OR DISABLED VETERAN STATUS			X
MARITAL STATUS			X
SOURCE OF INCOME			

A. Federal Law

The Civil Rights Act of 1964 (Title VI) was passed, in an effort to prevent further discrimination in the United States. This law prohibits discrimination and the segregation of any place of public accommodation and within federally assisted programs, on the basis of *race, color or national origin*. Additionally, it authorizes withholding of federal funding from states and local grantees engaging in discriminatory activities and practices. However, this law does not address housing and discrimination issues specifically.

Due to persistent issues of discrimination in the housing sector, Congress passed the Civil Rights Act of 1968, commonly known as Title VIII – The Fair Housing Act, in order to address specific fair housing issues. The Fair Housing Amendments Act of 1988 expanded the protection of the Fair Housing Act of 1968 by adding *handicapped* and *familial status* to the list of protected classes. As part of the 1988 amendments, the power to enforce the Fair Housing Act also increased with stiffer penalties and the establishment of an administrative enforcement mechanism. Moreover, the Americans with Disabilities Act of 1990 added additional protections for persons with disabilities under the Fair Housing Act.

Currently, the federal Fair Housing Act, as amended, prohibits discrimination in the sale, rental and financing of dwellings, and in other public or private housing-related transactions, based on:

- ❖ *Race*
- ❖ *Color*
- ❖ *National Origin*
- ❖ *Religion*
- ❖ *Sex*
- ❖ *Familial Status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people in the process of securing legal custody of children under the age of 18)*
- ❖ *Disability (Handicap)*

Therefore, any person that belongs to any of the “protected classes” above is covered under the federal Fair Housing Act.

Covered Properties²⁶

Under the federal Fair Housing Act most housing properties are covered. In some circumstances, the federal Fair Housing Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy of members. Whereas it is important to mention that the same exceptions might not apply to some states and local jurisdictions. In fact, most of these exceptions do not apply in the State of Ohio and the City of Lorain.

²⁶ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Equal Opportunity for All [p. 1]. 2011.

Prohibited Behavior²⁷

In the **sale and rental of housing**: No one may engage in any of the following behaviors based on race, color, religion, sex, disability, familial status, or national origin:

- ❖ Refuse to rent or sell housing
- ❖ Refuse to negotiate for housing
- ❖ Make housing unavailable
- ❖ Otherwise deny a dwelling
- ❖ Set different terms, conditions or privileges for sale or rental of a dwelling
- ❖ Provide different housing services or facilities
- ❖ Falsely deny that housing is available for inspection, sale or rental
- ❖ For profit, persuade, or try to persuade homeowners to sell or rent dwellings by suggesting that people of a particular race, etc., have moved, or are about to move into the neighborhood (blockbusting) or
- ❖ Deny any person access to, membership or participation in, any organization, facility or service (such as a multiple listing service) related to the sale or rental of dwellings, or discrimination against any person in the terms or conditions of such access, membership or participation.

In **mortgage lending**: No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- ❖ Refuse to make a mortgage loan
- ❖ Refuse to provide information regarding loans
- ❖ Impose different terms or conditions on a loan, such as differential interest rates, points, or fees
- ❖ Discriminate in appraising property
- ❖ Refuse to purchase a loan or
- ❖ Set different terms or conditions for purchasing a loan

²⁷ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Equal Opportunity for All [p. 1- 6]. 2011

In addition, the following behavior is prohibited under the Fair Housing Act:

- ❖ Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
- ❖ Make, print, or publish any statement, in connection with the sale or rental of a dwelling, which indicates a preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin (This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the federal Fair Housing Act.)
- ❖ Refuse to provide homeowners insurance coverage for a dwelling because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- ❖ Discriminate in the terms or conditions of homeowners insurance coverage because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- ❖ Discriminate in the terms or conditions of homeowners insurance coverage because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- ❖ Refuse to provide available information on the full range of homeowners insurance coverage options available because of the race, etc. of the owner and/or occupants of a dwelling
- ❖ Make print or publish any statement, in connection with the provision of homeowners' insurance coverage, that indicates a preference, limitation or discrimination based on race, color, religion, sex, disability, familial status, or national origin.

Additional Protection for Persons with Disability

"Disability" is defined as:

- ❖ Having a physical or mental impairment (including hearing, mobility and visual impairments, cancer, chronic mental illness, HIV/AIDS, or mental retardation) that substantially limits one or more major life activities
- ❖ A record of such an impairment or
- ❖ Being regarded as having such impairment.

For a person with a disability a housing provider may not:

- Refuse to let that person make reasonable modifications to their dwelling or common use areas, at their own expense, if it may be necessary for full use of the housing. (Where reasonable, a landlord may permit changes only if the person agrees to restore the property to its original condition when they leave.)

- Refuse to make reasonable accommodations in rules, policies, practices or services if it may be necessary for that person to use the housing on an equal basis with nondisabled persons.

Example: A building with a "no pets" policy must allow a visually impaired tenant to keep a guide dog.

Example: An apartment complex that offers tenant's ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near that person's apartment if it may be necessary to assure access to that person's apartment.

However, the Fair Housing Act does not protect a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

Accessibility Requirements for New Multifamily Buildings:

In buildings with four or more units that were first occupied after March 13, 1991, and that have an elevator:

- ❖ Public and common use areas must be accessible to persons with disabilities
- ❖ All doors and hallways must be wide enough for wheelchair
- ❖ All units must have:
 - An accessible route into and through the unit
 - Accessible light switches, electric outlets, thermostats and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bar and
 - Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and was first occupied after March 13, 1991, these standards apply to ground floor units only.

These accessibility requirements for new multifamily buildings do not replace more stringent accessibility standards required under State or local law.

Familial Status²⁸

The Fair Housing Act makes it unlawful to discriminate against a person whose household includes one or more children who are under 18 years of age. *Familial status* protection covers households in which one or more minor children live with:

- A parent;
- A person who has legal custody (including guardianship) of a minor child or children; or
- The designee of a parent or legal custodian, with the written permission of the parent or legal custodian.

Familial status protection also extends to pregnant women and any person in the process of securing legal custody of a minor child (including adoptive or foster parents).

Familial Status Exemption:**"Housing for Older Persons"**

The Fair Housing Act specifically exempts some senior housing facilities and communities from liability for *familial status* discrimination. Exempt senior housing facilities or communities, can lawfully refuse to sell or rent dwellings to families with minor children. In order to qualify for the "housing for older persons" exemption, a facility or community must prove that its housing is:

- Provided under any State or Federal program that HUD has determined to be specifically designed and operated to assist elderly persons (as defined in the State or Federal program); or
- Intended for, and solely occupied by persons 62 years of age or older; or
- Intended and operated for occupancy by persons 55 years of age or older.

²⁸ 42 U.S.C. § 3602 (k)

In order to qualify for the "55 or older" housing exemption, a facility or community must satisfy each of the following requirements:

- at least 80 percent of the units must have at least one occupant who is 55 years of age or older; and
- the facility or community must publish and adhere to policies and procedures that demonstrated the intent to operate as "55 or older" housing; and
- the facility or community must comply with HUD's regulatory requirements for age verification of residents.

The "housing for older persons" exemption does not protect senior housing facilities or communities from liability for housing discrimination based on race, color, religion, sex, disability or national origin.

Additionally, federally subsidized housing providers are never permitted to exclude children from their housing. As stated in the Federal Register:

"... no public housing development funded by HUD may exclude families with children, even if at least 80% of the units are occupied by at least one person who is 55 years of age or older."²⁹

²⁹ 64 Fed. Reg. 16327 (April 7, 1999).

LGBT Community³⁰

The federal Fair Housing Act does not specifically include sexual orientation and gender identity as prohibited bases. However, a lesbian, gay, bisexual, or transgender (LGBT) person's experience with sexual orientation or gender identity housing discrimination may still be covered by the federal Fair Housing Act under certain circumstances.

Additionally, housing providers that receive HUD funding, have loans insured by the Federal Housing Administration (FHA), as well as lenders insured by FHA, may be subject to HUD program regulations intended to ensure equal access of LGBT persons. Related to this matter, HUD published its final administrative rule regarding equal access to housing in all HUD programs regardless of sexual orientation or gender identify, effective February 2012.³¹

Examples of Prohibited Scenarios:³²

- A gay man is evicted because his landlord believes he will infect other tenants with HIV/AIDS. That situation may constitute illegal discrimination under the Act because the man is perceived to have a disability, HIV/AIDS.³³
- A property manager refuses to rent an apartment to a prospective tenant who is transgender. If the housing denial is because of the prospective tenant's non-conformity with gender stereotypes, it may constitute illegal discrimination on the basis of sex under the federal Fair Housing Act.
- An underwriter for an FHA insured loan is reviewing an application where two male incomes are being used as the basis for the applicants' credit worthiness. The underwriter assumes the applicants are a gay couple and, as a result, denies the application despite the applicants' credentials. This scenario may violate HUD's regulations, which prohibit FHA-insured lenders from taking actual or perceived sexual orientation into consideration in determining adequacy of an applicant's income.

³⁰ http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp.

³¹ Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity, 77 C.F.R. No. 23 (2012).

³² http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/LGBT_Housing_Discrimination.

³³ HIV/AIDS is protected under the Fair Housing Act as a disability. For a full discussion see:

<http://blog.hud.gov/index.php/2015/04/07/housing-discrimination-hiv-aids-illegal/>.

Complaint Process

A complaint under the federal Fair Housing Act may be filed online, by mail, via telephone, or by visiting HUD. Individuals can also choose to file a federal fair housing complaint through any of HUD's regional offices.³⁹ After HUD receives a Fair Housing complaint, an intake specialist contacts the complainant for an interview and collection of facts about the alleged discrimination. However, if after a thorough investigation, HUD finds no reasonable cause to believe that housing discrimination has occurred or is about to occur, HUD will issue a determination of "no reasonable cause" and close the case. If the complaint is not successfully mediated and the investigation produces reasonable cause to believe that discrimination has occurred or is about to occur, HUD will issue a determination of "reasonable cause" and charge the respondent with violating the law. HUD will then schedule a hearing before a HUD Administrative Law Judge. It is important to mention that at any point, either party may elect to terminate the administrative proceeding by electing to have the matter litigated in federal court.³⁹

Contact Information for Federal Complaints:

Address: Headquarters
U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410

Local Office (Region V)
U.S. Department of Housing and Urban Development
Cleveland Field Office
US Bank Centre Building
1350 Euclid Avenue, Suite 500
Cleveland, OH 44115-1815

Telephone: U.S. Department of Housing and Urban Development
Fair Housing Complaint Hotline 1-800-669-9777

Website: http://portal.hud.gov/portal/page/HUD/topics/housing_discrimination

³⁹ http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination.

³⁹ http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/complaint-process

**Chronological Summary of Important Federal Constitutional
Acts, Legislation and Executive Orders:**

1797	U.S. Constitution (Article 1, Section 2)	For purpose of representation, slaves are counted as three-fifths of a person.
1791	Bill of Rights (First 10 Amendments)	Fifth Amendment guarantees right to "due process."
1865	13th Amendment	Slavery is abolished and Congress given power to enact appropriate legislation to enforce this Article.
1866	Civil Rights Act of 1866 (42 U.S.C. 1982)	Enacted under authority of the 13 th Amendment, this Act guarantees all real and personal property rights for all U.S. citizens regardless of race.
1868	14th Amendment	This Amendment along with the 5 th Amendment prohibits government discrimination.
1962	Executive Order 11063	Directs all federal agencies to take all actions necessary to prevent discrimination because race, color, creed or national origin. More specifically, prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.
1964	Civil Rights Act of 1964 (Title VI)	Prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal funds.
1965	Executive Order 11246	This executive order, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

1968	Fair Housing Act (Title VIII)	<ol style="list-style-type: none"> 1) Outlaws private discrimination in housing, including refusal to rent or sell. 2) Also outlaws private discrimination in advertising, terms of sale or rental, blockbusting, and use of real estate services. 3) Exemption for individual owners of single-family home (where no real estate broker is used) if owner does not own more than three such homes. 4) Exemption for housing operations by qualifying religious groups or private clubs.
1968	Architectural Barriers Act	Requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.
1972	Education Amendment (Title IX)	Prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.
1973	Rehabilitation Act (Section 504)	Prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance, including housing.
1974	Equal Credit Opportunity Act (ECOA)	Prohibits credit discrimination in housing, based upon race, color, religion, national origin, sex, marital status or age.
1974	Housing and Community Development Act of 1974	<ol style="list-style-type: none"> 1) Expands Fair Housing Act to include prohibition of sex discrimination in housing. 2) Creates "Section 8" programs. 3) Establishes Block Grant program and Urban Development Action Grant program.
1975	The Age Discrimination Act	Prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.
1980	Executive Order 12259	Expands protection to include sex-based discrimination and grants HUD additional authority to issue additional regulations.

1988	Fair Housing Amendments	<p>1) Broadens Title VIII to include protected classes of <i>handicapped persons</i> and <i>familial status</i> (with exception of older person housing).</p> <p>2) Mandates handicapped accessibility requirements for new multi-family properties, and permits handicapped tenants to modify existing housing (at tenant's expense).</p> <p>3) Increases civil and administrative enforcement relating to potential damages and attorney's fees.</p>
1990	Americans with Disabilities Act	Further prohibits discrimination and ensures equal opportunity for persons with disabilities in employment, State and local government services, public accommodation, commercial facilities, and transportation.
1994	Executive Order 12892	Requires federal agencies to affirmatively further fair housing as part of their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort.
1994	Executive Order 12898	Requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.
2000	Executive Order 13166	Eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.
2001	Executive Order 13217	Requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.
2013	Violence Against Women Reauthorization Act of 2013 (VAWA 2013)	Expands HUD's authority to protect survivors of domestic and dating violence, stalking, and sexual assault who are residing in housing assisted by HUD.

B. State Law

Ohio's state law governing fair housing is substantially equivalent to federal Fair Housing laws. When HUD determines that state or local laws are substantially equivalent it means that those laws provide substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the federal Fair Housing Act. The law in Ohio in addition to being substantially equivalent actually offers broader protection than the federal Fair Housing Act. The **Ohio Revised Code 4112.02(H)** expands federal protection by also prohibiting discrimination based on "*ancestry*" and "*military status*." Additionally, Ohio law offers greater protection covering more housing types. Unlike federal law, exclusions under Ohio law are very limited. For example, the "Mrs. Murphy" exemption (for an owner occupied building with no more than four families living independently of each other) and the exemption for the sale and rental of an owner's single-family home are not included under Ohio's Fair Housing law.³⁶

Enforcement

In Ohio, the Ohio Civil Rights Commission (OCRC) is the agency with the primary responsibility of handling fair housing discrimination complaints.³⁷ Ohio is one of the states with the longest civil rights enforcement mechanism in the country, starting with the enactment of the Ohio Public Accommodations Law of 1884 and the creation of the Ohio Civil Rights Commission (OCRC).

The Ohio Civil Rights Commission was established as a result of the Ohio Civil Rights Act, signed into law in 1959. Originally named the Ohio's Fair Employment Practices Commission, in 1961 it was renamed the Ohio Civil Rights Commission. The Ohio legislature has granted authority to the OCRC to study, advise and issue statements regarding all civil rights related matters of the State. The primary goal of the OCRC is to eliminate discrimination, including housing discrimination, throughout the State of Ohio.

Complaint Process

An individual may file a charge of discrimination with the Ohio Civil Rights Commission by visiting an office in person or online. Once a charge of discrimination is received, the case is assigned to a Civil Rights Field Investigator. Voluntary mediation is first attempted but if mediation is not successful or one of the party declines to participate, a full investigation is conducted. Based on the conclusion of the investigation, the OCRC

³⁶ <http://hud.gov/offices/fheo/library/fhsymposium.pdf>.

³⁷ <http://erc.ohio.gov>; See also <http://portal.hud.gov/hudportal/HUD?src=/states/ohio/working/localpo/fheo>.

will issue a written recommendation as to whether there is a violation of Ohio's Laws against discrimination followed by any other necessary action.³⁸

Contact Information for State Complaints:

Ohio Civil Rights Commission
1-888-278-7101
www.crc.ohio.gov

Chronological Summary of Ohio Laws Against Discrimination:³⁹

July 29, 1959

Enactment of Ohio's Fair Employment Practices Law prohibiting discrimination by reason of race, color, religion, national origin or ancestry. The Ohio Civil Rights Commission was established by the Ohio Legislature as the State Agency responsible for enforcing laws against discrimination.

October 24, 1961

Enactment of law prohibiting discrimination in places of public accommodation.

October 30, 1965

Enactment of law prohibiting discrimination in housing - limited to commercial housing. This designation excluded all residences designed for two families or less which were occupied by owner.

November 12, 1969

Law amended and broadened to include all housing types.

December 19, 1973

Enactment of law prohibiting discrimination by reason of sex.

January 14, 1976

Enactment of law prohibiting discrimination in credit transactions.

July 23, 1976

Enactment of law prohibiting discrimination by reason of disability.

³⁸ <http://crc.ohio.gov/FilingaCharge/WhatHappensNext.aspx>

³⁹ Ohio State Legal Services Association. *History of Fair Housing in Ohio*. Ohio Development Services Agency, 1999. Web.

August 18, 1976

Enactment of law prohibiting age discrimination in credit transactions.

November 13, 1979

Law prohibiting discrimination by reason of age broadened.

July 26, 1984

Enactment of law prohibiting discrimination by institutions of higher education by reason of handicap.

September 28, 1987

Housing discrimination law amended and broadened.

May 31, 1990

Age law amended to read 40 and above.

June 30, 1992

Housing law amended to add *familial status* as a protected class to bringing state law conforming to federal Fair Housing Act. State law also amended to bring it into conformity with 1990 Americans with Disabilities Act.

December 16, 1999

H.B. 264 changes the word "*handicap*" to "*disability*" throughout the Ohio Revised Code. Currently, the term handicap is defined as a physical or mental impairment that substantially limits one or more major life activities, including the functions of caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning, and working.

May 17, 2007

Governor Ted Strickland signed Executive Order 2007-105 establishing a policy against discrimination based on sexual orientation or gender identity by the State of Ohio Cabinet agencies, Boards, or Commissions in making the following employment-related decisions: hiring, layoff, termination, transfer, promotions, demotions, rate of compensation, or eligibility for in-service training programs.

March 24, 2008

The "Ohio Veterans Package (Sub. H.B. 372) was signed. "*Military status*" is added to the list of protected classes under R.C. 4112.02. The Act defines "*military status*" as a "service in the uniformed services," including voluntary or involuntary service in the U.S. armed force, full-time National Guard duty, and duty or training for the State of Ohio.

C. City of Lorain: Fair Housing Laws

The City of Lorain enacted its Fair Housing Ordinance in 1977.⁴⁰ That ordinance was most recently amended in 2008 and 2013, in order to become equivalent to the federal Fair Housing Act. Currently, the City of Lorain Fair Housing law offers greater protection than the federal Fair Housing Act.

City of Lorain Fair Housing Ordinance

The City of Lorain, Fair Housing Ordinance – Chapter 136, offers broader protection than the federal Fair Housing Act by including additional protected classes. The current ordinance prohibits discrimination in the sale or rental of housing, brokerage services or financing, based on an individual's race, sex, color, religion, national origin, disability, and familial status, in addition to marital status, ethnic group, ancestry, sex orientation, age, and Vietnam-era or disabled or disabled veteran status.

Fair Housing Board

The City's Fair Housing Ordinance established a Fair Housing Board. The Fair Housing Board is composed of volunteer members, appointed by the City of Lorain's Mayor. The Fair Housing Board has the responsibility to administer the provisions of the City's Ordinance and to adjudicate complaints alleging violations under the Ordinance. Previously, the Fair Housing Board has subcontracted with other agencies in order to provide fair housing services. Subcontracted agencies have conducted various Fair Housing activities but those agencies lacked the capacity to process Fair Housing Complaints directly under the City's Ordinance. For this reason, the Fair Housing Board has not held any administrative hearing since the enactment of the Ordinance. In order to have the capability of processing complaints and increase compliance within the duty to Affirmatively Furthering Fair Housing, the City added the position of a Fair Housing Administrator as part of the City of Lorain's Building Housing & Planning Department as of 2015.⁴¹ The appointed Fair Housing Administrator is responsible for receiving and processing complaints on behalf of the Fair Housing Board. Additionally, the Fair Housing Administrator, among other duties, conducts community outreach events and educational activities.

⁴⁰ Chapter 136

⁴¹ City of Lorain Codified Ordinance No. 45-15. Passed 4/20/2015.

Complaint Process

The following is a summary of the discriminatory complaint process, for any person alleging a violation under the City's Fair Housing Ordinance - Sections 136.06 to 136.13:

- The City's Fair Housing Complaint form must be completed and submitted, within one year of the alleged violation, to the Fair Housing Board or to the Fair Housing Administrator, in order to initiate the discriminatory complaint process.
- Upon the filing of a complaint, the Fair Housing Administrator will acknowledge the receipt of the complaint and serve notice of time limits, along with notice of procedural rights and obligations to all parties within 10 days. The respondent has the right to answer the complaint within 10 days of receipt.
- An investigation, primarily conducted by the Administrator, will commence within 30 days after the complaint has been received.
- Conciliation will be attempted beginning with the receipt of the complaint. If conciliation, through conference, conciliation, or persuasion fails and the investigation concludes, then a determination of reasonable grounds will be completed by the Administrator.
- Before the investigation is complete an informal conciliation may be reached.
- After the conclusion of the investigation if it is determined that there are reasonable grounds, the Administrator shall issue a charge and forward the complaint to the Fair Housing Board for a hearing. If there are no reasonable grounds, a notice of dismissal will be issued to all parties within five days.
- A request for reconsideration of a dismissal may be made within 14 days of receipt of the dismissal.
- If an agreement is reached after the investigation is completed, the terms of the conciliation agreement will be reduced to writing and incorporated into a consent agreement signed by the parties.
- If a charge is issued, either party, in lieu of participating in the administrative hearing process by the Fair Housing Board, may elect to have the case heard as part of a civil action. Such civil action shall be maintained on behalf of the aggrieved person at the expense of the City. Such election must be made within 20 days after the receipt of the charge.
- Prior to the conclusion of a hearing, the parties may request the Board to issue subpoenas for individuals or documents. The parties may appear before the Board in person or by duly authorized representative. Also, the parties

have the right to present witness and to cross-examine witnesses.

Additionally, all testimony and evidence shall be given under oath or by affirmation as part of the hearing process.

- If after a hearing, the Board finds an unlawful practice, it may: (1) order the respondent to permit the complainant such rights or privileges as that were allegedly violated (2) order respondent to perform an affirmative act that would otherwise have been performed had the complainant not been discriminated against (3) issue a cease and desist order, or take any other remedial action, as deemed appropriate, according but not limited to Section 136.12.
- At any time the Board may grant injunctive relief.
- Additionally, if the respondent fails to comply with any orders of the Board, or an investigation and a hearing finds a Fair Housing violation, the case and/or complaint may be transferred to the Director of Law, by the Board, so that a complaint is filed with the court of competent jurisdiction.
- Upon a final determination, a complainant has the right to seek any remedy to which he or she might otherwise be entitled and may file a complaint with any other agency or court of law.
- A final administrative adverse disposition by the Board may be appealed pursuant the Ohio Revised Code Chapter 2506 or in such other forum or court of competent jurisdiction as provided by law.

Complaints Filed in the City of Lorain

Since the City of Lorain now has the capability of processing and investigating complaints under the City's Ordinance, due to the added Fair Housing Administrator position, the first Fair Housing Complaint was filed during 2015. This was the first internally processed complaint since the enactment of the City's Fair Housing Ordinance in 1977. The basis of the complaint was alleged *familial status* and *sex* (gender) discrimination. Upon conciliation, all issued were resolved favorably and the file was closed.

Complaints Filed with HUD

The following table illustrates all complaints filed federally with HUD's Office of Fair Housing & Equal Opportunity by residents of the City of Lorain between January, 2004 and July, 2014.

City of Lorain Complaints Filed 2004-2014

HUD FILE NUMBER	HUD DATE FILED	ISSUES DESCRIPTION	BASIS	STATUS
05-04-0547-8	1/14/2004	- Discriminatory refusal to rent - Discrimination in terms/conditions/privileges relating to rental	Race	No Cause
05-04-1521-8	5/28/2004	- Discriminatory acts under Section 818 (coercion, etc.)	Race	Administrative Closure
05-04-1057-8	5/21/2004	- Failure to permit reasonable modification	Disability	Conciliated
05-04-1268-8	9/2/2004	- Discriminatory refusal to rent	Race	Withdrawn with Resolution
05-05-0021-8	10/14/2004	- Discrimination in services and facilities relating to sale	Disability	Conciliated
05-05-0579-8	12/9/2004	- Discriminatory refusal to rent - Discriminatory acts under Section 818 (coercion, etc.)	Familial Status	Administrative Closure
05-05-0582-8	12/16/2004	- Discriminatory refusal to rent	Race	No Cause
05-05-0521-8	2/1/2005	- Discriminatory refusal to rent	Retaliation	Conciliated
05-05-0461-8	2/8/2005	- Discrimination in terms/conditions/privileges relating to rental - Discriminatory acts under 818 (coercion, etc.)	Race, Disability, Religion	No Cause
05-05-0675-8	3/2/2005	- Discriminatory acts under Section 818 (coercion, etc.)	Retaliation	Conciliated
05-05-0676-8	3/3/2005	- Discriminatory refusal to rent	Race	No Cause

05-05-0873-8	4/27/2005	- Discriminatory acts under Section 818 (coercion, etc.)	National Origin	Administrative Closure
05-05-1436-8	7/29/2005	- Failure to make reasonable accommodation	Disability	Withdrawn with Resolution
05-06-0122-8	10/12/2005	- Discriminatory acts under Section 818 (coercion, etc.)	Retaliation	No Cause
05-06-0816-8	2/23/2006	- Failure to make reasonable accommodation	Disability	Administrative Closure
05-06-0682-8	3/1/2006	- Discriminatory financing	Race	No Cause
05-06-1143-8	4/24/006	- Discriminatory terms, conditions, privileges, or services and facilities - Discrimination in terms/conditions/privileges relating to rental	Race, Race, Religion, Retaliation	No Cause
05-06-1144-8	4/24/2006	- Discriminatory refusal to negotiate for rental - Other discriminatory acts	Race, Color Retaliation	No Cause
05-06-1930-8	8/15/2006	- Discriminatory refusal to rent - Discriminatory terms, conditions, privileges, or services and facilities	Race, Familial Status, National Origin, Sex, Color, Retaliation	No Cause
05-08-0438-8	1/18/2008	- Discriminatory refusal to rent and negotiate for rental	Race	No Cause
05-08-0348-8	12/14/2007	- Discriminatory refusal to rent	Sex	Conciliated
05-08-1184-8	4/28/2008	- Discriminatory refusal to negotiate for sale	Race, National Origin, Sex	No Cause
05-08-1196-8	4/28/2008	- Discrimination in terms/privileges relating to sale	Race, National Origin, Sex	No Cause
05-09-0480-8	12/8/2008	- Discrimination in terms/conditions/privileges relating to rental	Sex, Retaliation	Conciliated

05-09-1689-8	8/18/2009	- Discriminatory advertising, statements and notices - Discrimination in terms/conditions/privileges relating to rental - Failure to make reasonable accommodation	Disability	Withdrawn with Resolution
05-10-0481-8	1/8/2010	- Discriminatory refusal to rent	Race, Disability, Retaliation	No Cause
05-09-0480-8	12/8/2008	- Discrimination in terms/conditions/privileges relating to rental	Sex, Retaliation	Conciliated
05-09-1689-8	8/18/2009	- Discriminatory advertising, statements and notices - Discrimination in terms/conditions/privileges relating to rental - Failure to make reasonable accommodation	Disability	Withdrawn with Resolution
05-10-0481-8	1/8/2010	- Discriminatory refusal to rent	Race, Disability, Retaliation	No Cause
05-09-0480-8	12/8/2008	- Discrimination in terms/conditions/privileges relating to rental	Sex, Retaliation	Conciliated
05-09-1689-8	8/18/2009	- Discriminatory advertising, statements and notices - Discrimination in terms/conditions/privileges relating to rental - Failure to make reasonable accommodation	Disability	Withdrawn with Resolution
05-10-0481-8	1/8/2010	- Discriminatory refusal to rent	Race, Disability, Retaliation	No Cause

05-09-0480-8	12/8/2008	- Discrimination in terms/conditions/privileges relating to rental	Sex, Retaliation	Conciliated
05-09-1689-8	8/18/2009	- Discriminatory advertising, statements and notices - Discrimination in terms/conditions/privileges relating to rental - Failure to make reasonable accommodation	Disability	Withdrawn with Resolution
05-10-0481-8	1/8/2010	- Discriminatory refusal to rent	Race, Disability, Retaliation	No Cause
05-10-1158-8	6/2/2010	- Otherwise deny or make housing unavailable	National Origin	No Cause
05-10-1465-8	7/22/2010	- Discriminatory refusal to rent	Race, Sex	Administrative Closure
05-11-0898-8	10/26/2010	- Discriminatory terms, conditions, privileges, or services and facilities	Sex, Retaliation	No Cause
05-11-1618-8	8/19/2011	- Failure to make reasonable accommodation	Disability	Withdrawn with Resolution
05-12-0888-8	5/24/2012	- Discriminatory advertisement	Familial Status	Conciliated
05-10-1158-8	6/2/2010	- Otherwise deny or make housing unavailable	National Origin	No Cause
05-10-1465-8	7/22/2010	- Discriminatory refusal to rent	Race, Sex	Administrative Closure
05/11/0898-8	10/26/2010	- Discriminatory terms, conditions, privileges, or services and facilities	Sex, Retaliation	No Cause

Outreach and Education

In order to continue furthering fair housing more effectively, instead of contracting out an internal position of a Fair Housing Administrator was created. The primary purpose of the Fair Housing Administrator is to work with the City's Fair Housing Board, enforce the City's Fair Housing Ordinance and conduct activities that would create awareness regarding Fair Housing laws.

During the past year, some of the actions by the City's Fair Housing Administrator in order to continue affirmatively furthering fair housing include:

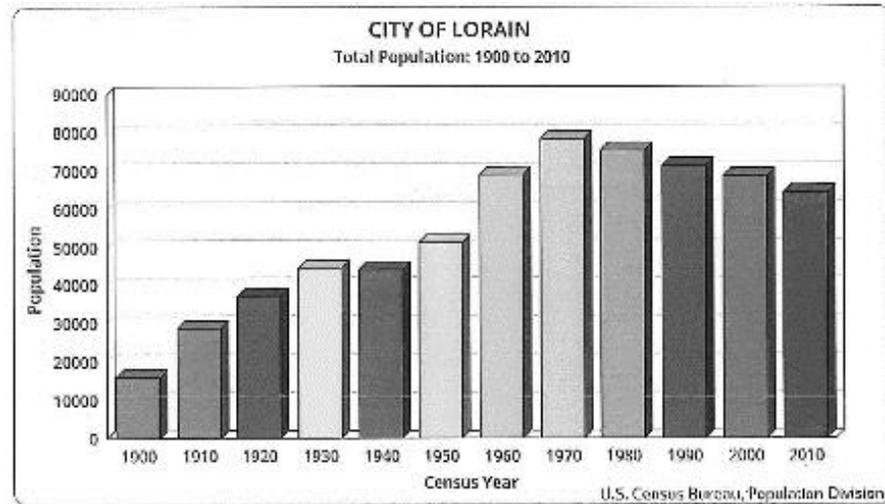
- The creation of a Bilingual, English and Spanish, Fair Housing Complaint Form.
- Employee training at local community organizations, on fair housing laws.
- The distribution of literature, flyers, and the Fair Housing Complaint Form to local libraries and organizations.
- Screening local newspapers and Internet advertisement periodically to ensure compliance with Fair Housing federal, state and local laws.
- A free Fair Housing Conference, during the Fair Housing Month of April.
- Attending and guiding individuals that have called or came to City Hall seeking assistance regarding Fair Housing or housing in general.
- Conducting a Fair Housing Poster Contest, in which students 4th to 8th grade that live in the City participated, with the winning student being recognized by the City and artwork used as part of a Fair Housing Billboard.
- The use several Billboards through the City, using the artwork of the Fair Housing Poster Winner, in order to create awareness of local Fair Housing resources available within the City.
- Processing the City's first Fair Housing Complaint filed internally, which was handled successful through mediation.
- Reviewing and successfully influencing the Lorain Metropolitan Housing Authority into updating their definition of "family" and other terms, in order to comply and mirror fair housing laws.
- Being able to assist people seeking assistance in Spanish or that preferred Spanish, as a fully Bilingual Fair Housing Administrator.
- Working towards completing a new Analysis of Impediments to Fair Housing Choice for the City of Lorain.

III. JURISDICTIONAL BACKGROUND DATA

The history of the City of Lorain can be traced back to the early part of the 19th century. The City of Lorain is situated on Lake Erie at the mouth of Black River, in Lorain County. Originally, the City was established as a trading post in 1807 known as Canesadooharie. Later the name was changed to Charlestown, and the City became known as Lorain in 1874. During the City's early existence it was known as a small finishing and boating community. The coming of the railroad spurred economic development and population expansion in 1872, which was followed by the production of steel beginning in 1894. Following the first and second world wars, the minority population in the City expanded considerable because of the availability of manufacturing jobs. During and after the Second World War the availability of manufacturing jobs increased greatly, which African-Americans and Hispanic/Latinos to relocate to Lorain for employment.

Population

The population of the City of Lorain had a steady population growth from the 1940's through the 1970's. The City has since that time had a small population decline continuing through present.



City of Lorain: Total Population 1900 to 2010

1900	1910	1920	1930	1940	1950	1960	1970	1980	1990	2000	2010
16,028	28,883	37,295	44,512	44,125	51,202	68,932	78,185	75,416	71,245	68,552	64,097

As of 2014, the City was home to a population of 63,776. According to the Census data, the City is expected to continue slightly losing population

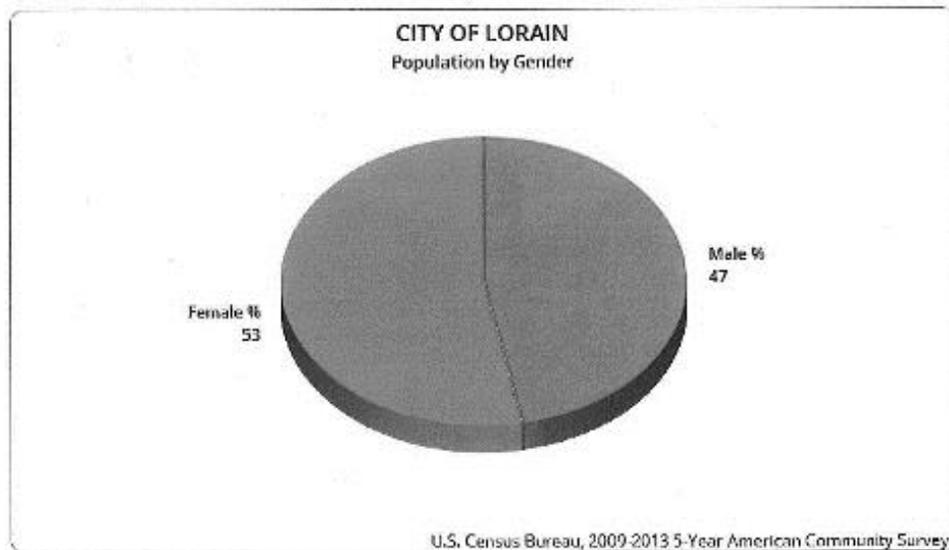
Annual Estimates of Resident Population: April 1, 2010 to July 1, 2014

	2010 Census	Population Estimates: (as of July 1)				
	April 1	2010	2011	2012	2013	2014
City of Lorain, OH	64,097	64,081	63,968	63,778	63,748	63,776

The City's population is 53% female and 47% male. According to the Census this ratio has remained relatively steady over the past most recent years.

Population by Gender

	Male	Female
City of Lorain	29,965	34,052



People with Disabilities constitute 19.2% of the City's population. There are various disability types but the most common is ambulatory difficulty with 10.4% of the population.⁴² The second highest is cognitive difficulty at 8.84% of all disabilities, which may have implications for the need for supportive housing.

City of Lorain: Disability by Type

Disability Type	#	%
Hearing Difficulty	2,945	4.98
Vision Difficulty	2,185	3.70
Cognitive Difficulty	5,224	8.84
Ambulatory Difficulty	6,144	10.4
Self-Care Difficulty	1,975	3.34
Independent Living Difficulty	4,144	7.01

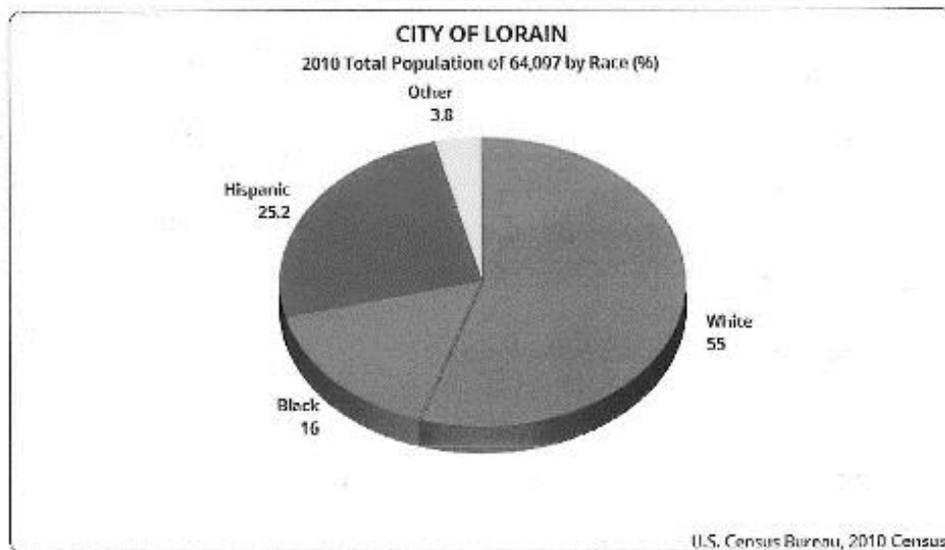
Source: Decennial Census, ACS

⁴² U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates.

The City of Lorain has historically had a larger minority population than the rest of Lorain County. Its residents and local community sometimes call Lorain the "International City" because it is a City with lots of different ethnic cultures and groups.

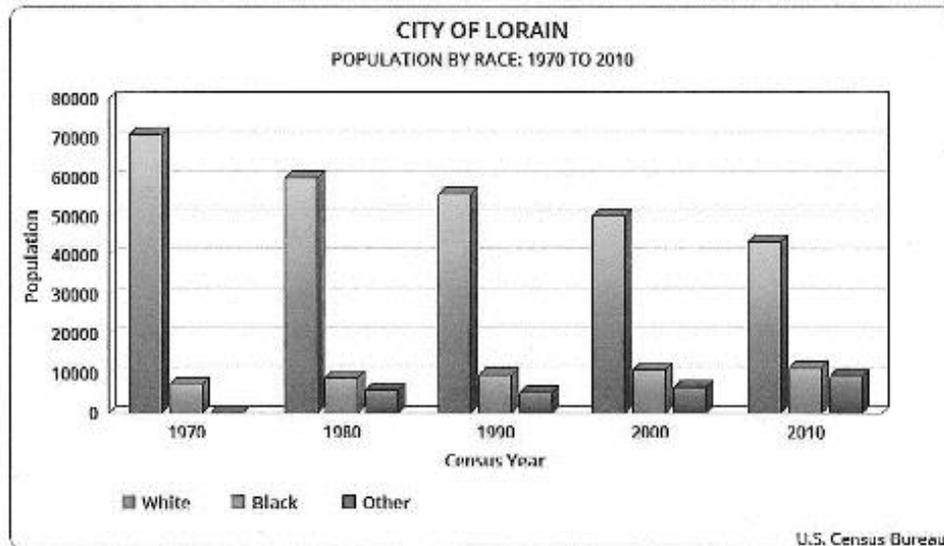
Demographics: Race/Ethnicity

Race/Ethnicity	Lorain, OH	
	#	%
White, Non-Hispanic	35,269	55.00
Black, Non-Hispanic	10,269	16.00
Hispanic	16,177	25.20
Asian, Non-Hispanic	206	.30
Other, Non-Hispanic	2,176	3.50

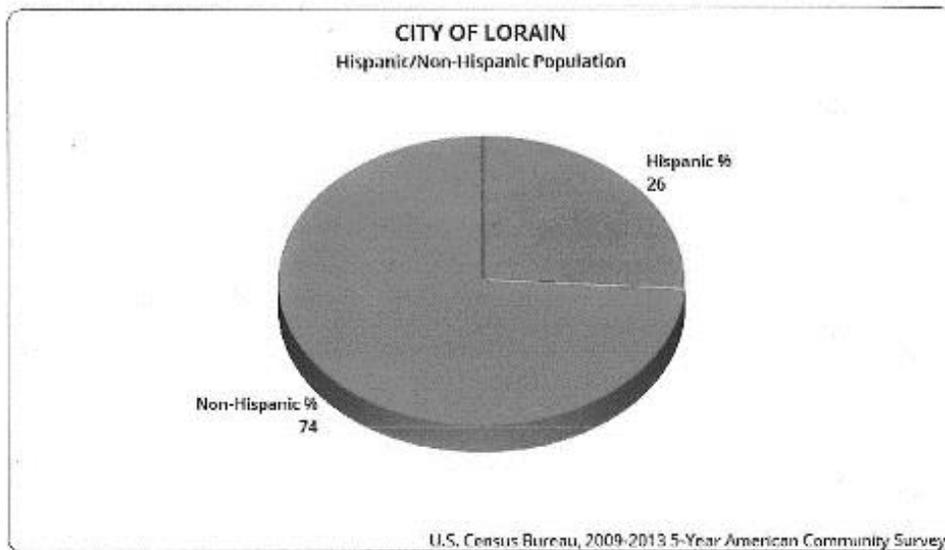
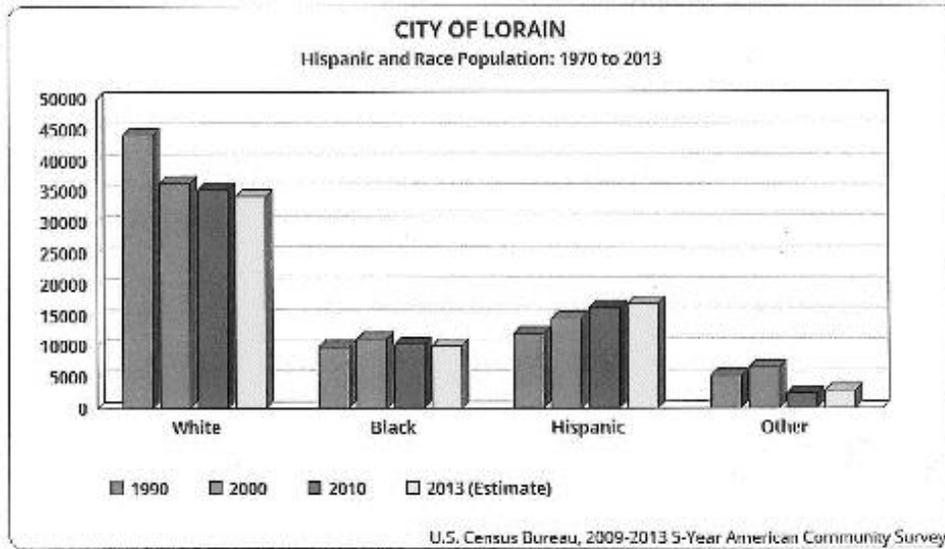


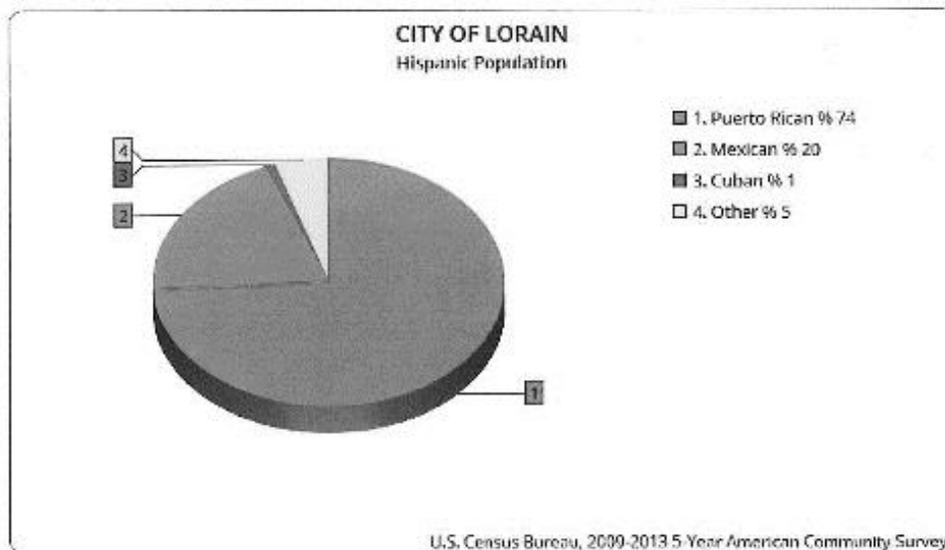
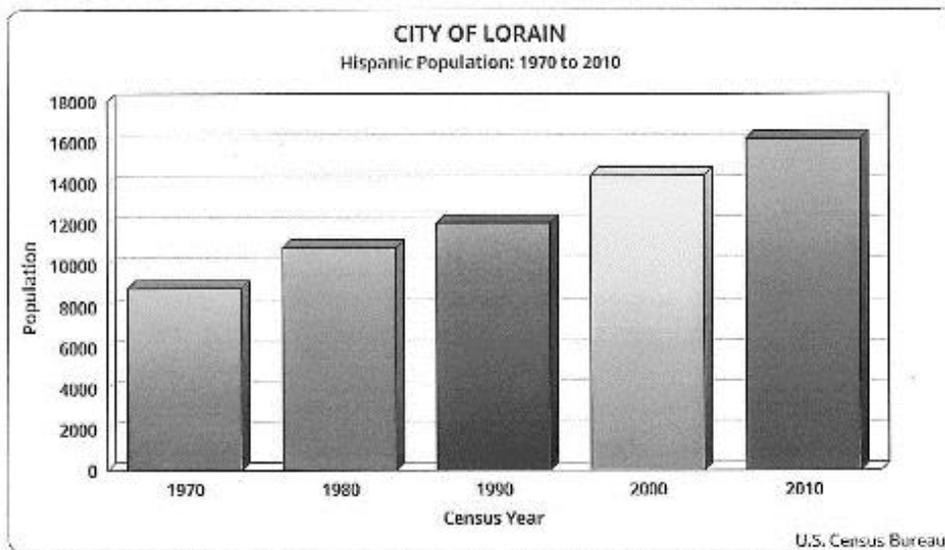
In terms of racial and ethnic percentage the greatest increase is credited to the “other race” population. The “other race” option encompasses individuals who do not identify solely within any of the listed race options. Respondents reporting entries such as multiracial, mixed, interracial, or a Hispanic or Latino group (for example, Mexican, Puerto Rican, Cuban, or Spanish) in response to the race question are included in this category.

The City of Lorain has the largest African American population of the rest of Lorain County. Additionally, the City of Lorain has the largest Puerto Rican population between New York and Chicago.

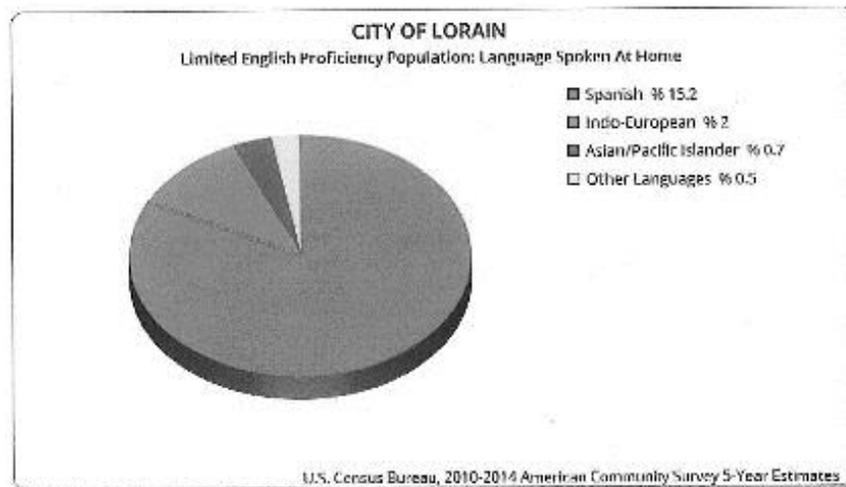
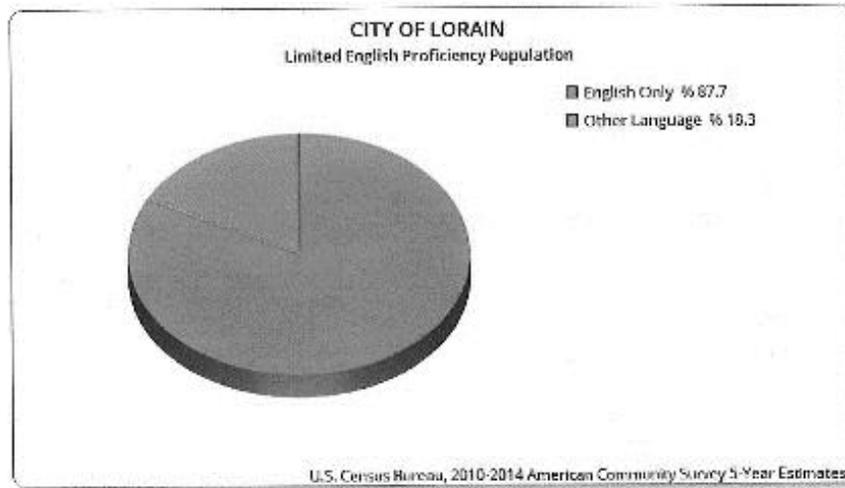


The Hispanic population in the City of Lorain has consistently increased since the 1970's.





The limited English proficiency population of the City of Lorain is 18.3%. Spanish is by far the language most spoken at home for those with limited English proficiency with 15.2% of the population speaking Spanish at home.



The following table illustrates the different ancestry percentages in the City of Lorain.

City of Lorain: Ancestry

ANCESTRY	Percentage
American	5.4%
Arab	0.4%
Czech	0.3%
Danish	0.1%
Dutch	0.7%
English	6.4%
French (except Basque)	1.1%
French Canadian	0.2%
German	14.1%
Greek	0.8%
Hungarian	4.2%
Irish	11.8%
Italian	8.3%
Lithuanian	0.3%
Norwegian	0.1%
Polish	6.9%
Portuguese	0.1%
Russian	0.6%
Scotch-Irish	0.5%
Scottish	1.2%
Slovak	2.6%
Subsaharan African	0.9%
Swedish	0.3%
Swiss	0.2%
Ukrainian	0.7%
Welsh	0.4%
West Indian (excluding Hispanics)	0.2%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

IV. FAIR HOUSING Current and Emerging Problems

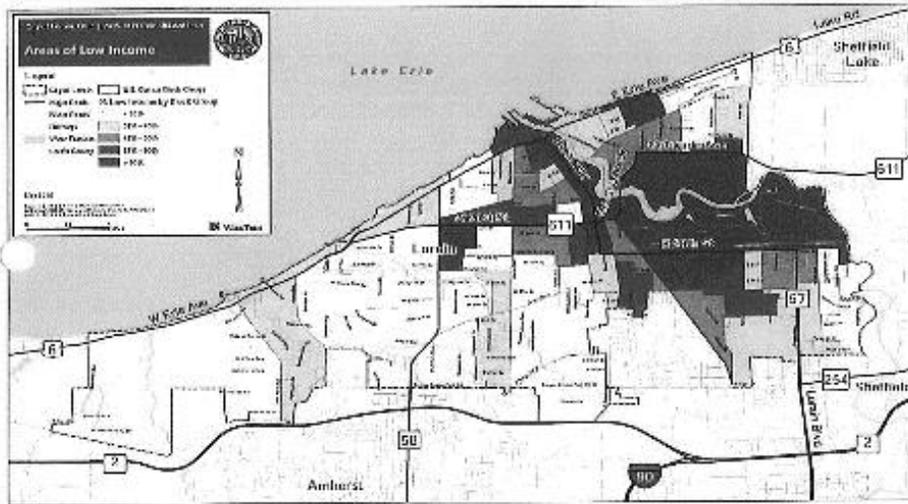
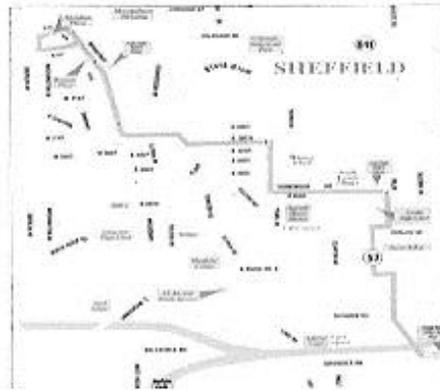
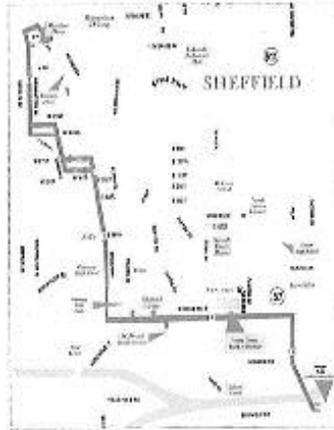
A. Transportation

Transportation is important in relation to housing choice since it often influences where people can or cannot live. Additionally, the availability of varied transportation routes and options is essential to furthering fair housing within a jurisdiction. The issue at hand regarding the connection between transportation and fair housing choice focuses on the ease with which residents that live in lower-income or minority-concentrated areas can travel back and forth between work and home, and the availability of different transportation options that citizens of these neighborhoods may have to travel to other areas of the City of Lorain, or other areas in general, as needed. When transportation routes do not connect concentrated areas of lower-income or minority households to commercial areas, then a majority of lower-income or minority residents are limited to where they may shop for goods or services, attend school, or where they can seek employment.

The availability of public transportation plays a vital role in increasing access to the supply of affordable housing to groups in need and others protected by Fair Housing laws. When residents have access to an effective public transportation system, they are able to easily travel between home and work or other destinations without having to add personal vehicle expenses to their household budget, which is a particularly advantage to low- and moderate income households.

Currently, the Lorain County Transit provides public transportation services to the City of Lorain. However, there are only two routes in the City as illustrated below. The two available routes are very limited, making them inaccessible and not a reliable source of transportation, for many residents in need of public transportation. Moreover, the current routes are extremely limited in relation to the City's low-income and minority-concentrated areas as the map below shows.

Lorain Route 1 and 2²³



According to the most recent American Community Survey, the mean travel time for people in the City of Lorain is 23.5 minutes.⁴⁴ Moreover, out of the 24,547 workers 16 years of age or over 23,266 (95%) drove alone or carpooled as of the latest Survey. Therefore, in the City of Lorain the vast majority of residents seem to require a car for work and most purposes.

Limited availability of public transportation severely affects low- and moderate-income people since they typically cannot afford to purchase and maintain a vehicle.⁴⁵ In addition to low- and moderate-income people, another group that tends to lack access to cars is people with disabilities. People with disabilities consistently indicate that lack of transportation is a major barrier to accomplishing tasks necessary to daily life.⁴⁶

Moreover, according to WalkScore.com the City of Lorain is a "Car-Dependent City" with a Walk Score of 36 out of 100.⁴⁷ Walkscore.com is a website that allocates a walk score number to cities. This score is determined upon an analysis of how pedestrian-friendly an area is based on the proximity of many important amenities. For the City of Lorain the Downtown area is the most walk able area with a walk score of 39. In comparison, looking at a City with a robust public transportation system, the City of Cleveland has a walk able score of 59. Cleveland's downtown area has a walk able score of 90 and Ohio City, one of its small neighborhoods, has a walk score of 78.

The low walkability score of the City of Lorain, along with the limited availability of public transportation, and current use of a car, indicates that low- and moderate-income residents, many of which are from minority populations, the disabled, and the elderly⁴⁸, could benefit from expanded public transportation availability.

⁴⁴ U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates.

⁴⁵ The Brookings Institute reports that nationally 27 percent of households with annual incomes below \$20,000 do not own a car. See Margy Waller, "High Cost or High Opportunity Cost? Transportation and Family Economic Success," Brookings Institute, December 2005, 1,

<http://www.brookings.edu/es/research/projects/wrh/publications/pb/pb35.pdf>.

⁴⁶ In a 2004 national poll a third of people with disabilities polled indicated access to transportation was an issue for them. See Institute of Medicine (US) Committee on Disability in America; Marilyn J. Field and Alan M. Jette, eds., *The Future of Disability in America*, Section G: Transportation Patterns and Problems of People with Disabilities, 1, (Washington, D.C.: National Academies Press (US), 2007), available from <http://www.ncbi.nlm.nih.gov/books/NBK11420/>.

⁴⁷ Walk Score, "Living in Lorain," [walkscore.com](http://www.walkscore.com). Retrieved from: <https://www.walkscore.com/OH/Lorain>

⁴⁸ The American Association for Retired Persons estimates that 20% of people over 65 do not drive and that this number will increase as the size of this demographic increases. Sally Abrahms, *Improving Transportation Services*

B. Limited English Proficiency

Language diversity and rights has been a prevalent theme throughout the history of the United States of America. Moreover, language access rights have been asserted by courts and through legislation since the beginning of this Country. In 1780, during colonial times, an English language law attempted to create an official academy to "purify, develop, and dictate usage of" English-only in reaction to the diversity of language among the population.⁴⁸ At the time, Congress ultimately refused to pass the law due to possible infringement upon private Citizens' individual Constitutional rights and liberties. Additionally, in 1923 the Supreme Court held in *Meyer v. Nebraska* that language restrictions in education settings violated the Due Process Clause of the 14th Amendment.⁴⁹ In *Meyer*, a teacher had been charged with violating a Nebraska law restricting non-English languages as a medium of study by allowing a student to read the Bible in German.⁵⁰ The Supreme Court recognized Nebraska's desire for all of its citizens to speak English, but held that "this cannot be coerced by methods which conflict with the Constitution."⁵² Ultimately, the Supreme Court affirmed that "[t]he protection of the Constitution extends to all, to those who speak other languages as well as to those born with English on the tongue."⁵³

Jurisdictions, such as the City of Lorain, have the responsibility of overcoming Limited English Proficiency (LEP). Title VI of the Civil Rights Act of 1964 prohibits discrimination on the basis of race, color, or national origin. In *Lau v. Nichols*, U.S. 563 (1974) the Supreme Court interpreted Title VI's prohibition on discrimination on the basis of national origin, as prohibiting conduct that has a disproportionate effect on Limited English Proficiency individuals. The Court determined that a person's language is so closely intertwined with his or her national origin, that language-based discrimination is effectively a proxy for national origin discrimination. Agencies and jurisdictions receiving federal funding who fail "to take affirmative steps to provide 'meaningful opportunity' for limited English proficient individuals to participate in its programs and activities

for Seniors, AARP, <http://www.aarp.org/home-family/getting-around/info-04-2013/senior-independent-living-public-transportation.html>.

⁴⁸ *Alce*, P.C., Deason, L.M., "Culturally Competent Public Services and English-Only Laws," 53 *How. L.J.* 53, 73 (2009).

⁴⁹ 252 US 350 (1923)

⁵⁰ *Id.*

⁵¹ *Id.*

⁵² *Id.*

⁵³ *Id.*

violates the recipient's obligations under Title VI and its regulations.⁵⁴ The requirement to provide meaningful access to LEP people is the result of both HUD guidance on this issue and the duty of all recipients of federal financial assistance to affirmatively further fair housing.

People with Limited English Proficiency may have difficulty accessing a fair housing choice. For that reason, Executive Order 13166 (E.O. 13166) was issued in 2000 which requires recipients of federal funding to "take reasonable steps to ensure meaningful access to their programs and activities, by LEP persons." E.O. 13166 sets out the obligations of federal agencies and recipients of federal financial assistance, under Title VI. Pursuant to E.O. 13166, and lays out some of the reasonable steps that must be taken in order to provide meaningful access to programs and services to LEP individuals.

In order to assist entities and jurisdictions receiving federal financial assistance, in determining how to provide meaningful access to programs and services to LEP individuals, particularly in terms of housing, HUD issued its "Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons."⁵⁵ Through this guidance, HUD requires recipients of federal funds to analyze the needs of LEP individuals, develop a language access plan, and provide language assistance whenever necessary. Although, the guidance does not provide specific benchmarks or legal measures for compliance, it does require that recipients of federal funding provide meaningful access to LEP persons to critical services while not imposing undue burdens on small businesses, small local governments, or small nonprofits.

The City of Lorain, as illustrated previously, has a large non-English speaking population. Moreover, out of 18.3% of the population that speaks a language other than English at home 15.2% speak Spanish at home. Because the overwhelming majority of non-English speakers in the City of Lorain speak Spanish there is a clear need for a language access plan to be developed and implemented for Spanish-speakers.

As stated previously, a person's language is so closely intertwined with his or her national origin, that language-based discrimination is effectively a proxy for national origin discrimination. The requirement to provide meaningful access to LEP people is the

⁵⁴ DOJ Policy Guidance on the Enforcement of Title VI of the Civil Rights Act of 1964 – National Origin Discrimination Against Persons with Limited English Proficiency, 65 Fed. Reg. 50124 (Aug. 16, 2000).

⁵⁵ 72 Fed. Reg. 2732 (January 22, 2007).

result of both HUD guidance on this issue and the duty all recipients of federal financial assistance have to Affirmatively Further Fair Housing. Therefore, to ensure that people with LEP have equal access to fair housing choices and opportunities, the City of Lorain must make language access a priority.

C. Zoning and Planning

Rules and Regulations

Rules and regulations regarding zoning and planning directly and indirectly shapes the character, composition, and quality of life within jurisdictions. Unfortunately, historically in this Country, decisions of legislative bodies and zoning regulations have often been used to promote housing segregation and discriminatory patterns.

Zoning is the process by which a municipality legally controls the use that may be made of land or property and the physical configuration of developments upon the tracks of land within the municipality. Zoning ordinances are adopted to divide the land into different districts, and to permit only certain uses within each zoning district. These districts frequently divide the municipality into four major areas: residential, commercial, industrial, and special. There might also be variations in permitted use, within each district. Additionally, the architectural design of buildings and the particular uses to which buildings within designated districts may be placed is also control by zoning ordinances.

Planning, generally, refers to the future physical development and overall programs for the total or a particular area within the jurisdiction. Therefore, planning may involve the consideration of all public improvements and services within an area. Since planning only involves proposals for future action it does not, generally, impose an immediate impermissible restriction. Finally, although the terms planning and zoning are not interchangeable, planning embraces zoning. For that reason, planning and zoning go hand and hand and a review of zoning regulations is important as it affects and influences the City of Lorain's planning process.

Sources of Zoning Regulatory Power

Zoning is considered a matter of local concern and prerogative. Essentially, municipal agencies, boards, and commissions regulate local land use, subject to limitations set by the state legislation, and courts findings.

The derived zoning power of local jurisdictions, such as the City of Lorain, comes from the right of states to make laws governing safety, health, welfare, and morals as interpreted from the Tenth Amendment of the United States Constitution. This Amendment states, "The powers not delegated to the United States by the Constitution, nor prohibited by it to the states, are reserved to the States respectively, or to the people."

The local government has a lot of leverage on this area. As an example, practices such as "exclusionary zoning," which is known as the manipulation of land use by a local government to prevent households that are deem undesirable from setting up residence in the locality, have been recognized and continue to be in place. In fact, the courts have been reluctant to invalidate zoning regulations alleged to be exclusionary in effect. In *Euclid v. Ambler*, the Supreme Court ruled that the state, and as delegated police power to local municipalities could regulate land development through zoning ordinances in order to promote the general public interest. Therefore, when reviewing zoning regulations is important to be mindful that zoning ordinances should be enacted for the protection of public safety, welfare, health, and morals, reflecting proper use and exercise of local police power and not for impermissible or discriminatory purposes.

A review of zoning ordinances, as done by this Analysis is important because it could prevent potential problem for jurisdictions as related to fair housing laws. Although the federal Fair Housing Act "... does not preempt local zoning law, the Act applies to municipalities and other local government entities and prohibits them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against persons, including individuals with disabilities."⁵⁴

⁵⁴ Joint Statement of the Department of Justice and the Department of Housing and Urban Development, "Group Homes, Local Land Use, and the Fair Housing Act," page 1 (August 18, 1999).

Under the Fair Housing Act it is unlawful:

- To utilize land use policies or actions that treat groups of persons with disabilities less favorably than groups of non-disabled person. An example would be an ordinance prohibiting housing for persons with disabilities or a specific type of disability, such as mental illness, from locating in a particular area, while allowing other groups of un-related individuals to live together in that area.
- To take action against, or deny a permit, for a home because of the disability of individuals who live or would live there. An example would be denying a building permit for a home it was intended to provide housing for persons with mental retardation.
- To refuse to make reasonable accommodations in land use and zoning policies and procedures where such accommodations may be necessary to afford persons or groups of persons with disabilities an equal opportunity to use and enjoy housing.

It is important to mention that what constitutes a reasonable accommodation is a case-by-case determination. Not all requested modifications of rules or policies are reasonable. If a requested modification imposes an undue financial or administrative burden on a local government, or if a modification creates a fundamental alternation in a local government's land use and zoning scheme, it is not a "reasonable" accommodation.

HUD, Department of Justice, Private Litigation and Zoning Matters⁵⁷

HUD has the power to receive and investigate complaints of discrimination, including complaints alleging local government discrimination in terms of the use of zoning powers. However, in matters involving zoning and land use, HUD does not issue a charge of discrimination. Instead, HUD refers matters it believes may be meritorious to the Department of Justice, which, in its discretion, may decide to bring suit against the respondent in such a case. The Department of Justice may also bring suit in a case that has not been the subject of a HUD complaint, or a close investigation by HUD, by exercising its independent power to initiate litigation alleging a "pattern or practice" of discrimination or a denial of rights to a group of persons which raises an issue of general public importance. Additionally, a decision by HUD or Department of Justice not to proceed with a zoning or land use alleged matter alleged violation does not foreclose private plaintiffs from pursuing a claim through litigation.

Zoning and Protected Classes

The Amendments to the federal Fair Housing Act of 1988, added two new protected classes, *familial status* and disability.

The 1988 Amendments actually codified the right of people with disabilities to enjoy their freedom of choice in terms of where they live by making their confinement to commercial and industrial districts illegal. Additionally, since some people with disabilities often to live in "group homes" a differential treatment of groups of unrelated people with disabilities living together under zoning regulations could violate fair housing laws protecting *familial status*.

Familial status laws at the federal, state, and local level are designed to prohibit discrimination in various ways in terms of zoning regulations. Families with children are protected as a class under *familial status*. Moreover, jurisdictions that define "family" in a restrictive way, focusing on relationships based on blood and marriage, may violate fair housing laws as well as constitutional rights to freedom of association, equal protection, and due process rights. Generally, restrictive definitions of "family" can have

⁵⁷ *id.*

a disparate impact based on race as well since African Americans and Hispanics are more likely to live with people they are not related to.⁵⁸ Moreover, restrictive definitions of "family" with no provisions for group homes or that only allows for group homes as a conditional use in a zoning district, may limit housing choice for people with disabilities in violation of Fair Housing laws.

Zoning Barriers to Affordable Housing

Zoning regulations can affect the cost of developing housing, making it harder or easier to accommodate affordable housing.⁵⁹ Affordable housing in a diversity of locations, allows for the integration of communities.

Zoning regulations that bar or make the development of affordable housing more difficult or expensive have the potential of disproportionately negatively impacting members of protected classes.⁶⁰ Unfortunately, this effect is due to the fact that minorities in this Country are disproportionately low-income.

Impediments to affordable housing can result from a variety of land use regulations and rules, and some of the most frequently cited are:⁶¹

* **Restrictions in Zoning Ordinance on Multifamily or Affordable Housing.** If affordable or multifamily family housing is either not permitted in a municipality or restricted to a handful of already densely developed zones, developers need to obtain a "Special Permit" in order to build new affordable housing and such permits are often denied.

* **Large Lot Requirements.** Zoning ordinances usually prescribe the size of lots for different zones. The larger the lot the more expensive the development. When large minimum lot requirements apply to the entire municipality, the result can be that affordable housing becomes financially infeasible.

⁵⁸ See, Rose M. Kreider and Diana B. Elliott, U.S. Census Bureau, "The Complex Living Arrangements of Children and Their Unmarried Parents," Issued May 2009, p.4, Retrieved from <http://www.census.gov/population/www/socdemo/complex-abstract.pdf>.

⁵⁹ De Souza Griggs, X., ed., (2005) "The Geography of Opportunity: Race and Housing Choice in Metropolitan America," Brookings Institute Press.

⁶⁰ Linowes, R., Allensworth, D.T., [1973] "The Politics of Land Use: Planning, Zoning, and the Private Developer," New York: Praeger.

⁶¹ Kneap, G., Meck, S., Moore, T., and Parker, R., [2007, July] "Zoning as a Barrier to Multifamily Housing Development," American Planning Association, Planning Advisory Service Report Number 518.

* **Low Density Requirements.** Ordinances can limit the number of units permitted per acre. If this number is set low in all areas of the municipality, for example no more than one or two units per acre, affordable housing throughout the municipality becomes financially infeasible.

* **Other Land Use Requirements.** A range of other requirements can also inhibit the development of affordable housing. These include residency or employment preferences for affordable housing admission, onerous subdivision requirements, such as obligations for numerous parking spaces, sewer restrictions, and wetland limitations.

City of Lorain Planning and Zoning Code

Currently, the Codified Ordinances of the City of Lorain – Part II – Planning and Zoning Code – April 1984 is the document that contains the City's zoning regulations. Since the ordinance was enacted in 1984, it is important to mention that it predates the 1988 Fair Housing Amendments Act. Therefore, the City's current planning and zoning code is currently outdated and does not conform to the federal Fair Housing Act as Amended in 1988. Below is a review of some of the key items.

FAMILY

Per Section 1221.20 of the Code, "family" is defined as follows:

1221.20 FAMILY

"Family" means one or more persons occupying the premises and living as a single housekeeping unit. (Ord. 186-85. Passed 12-16-85.)

The City's definition of "Family" is very inclusive since it does not impose limits, such as blood or marriage relations. Restrictive definitions of "Family" segregate group home residency in fewer desirable commercial or mixed-use districts. The term "group home" refers to housing occupied by groups of unrelated individuals with disabilities.⁶² However, the term "group homes" is within the

⁶² (memo dep. Justice)

definition of "Residential Social Service Facility" an issue that needs to be evaluated.

In isolation, the City's definition of "Family" appears to allow for group home living arrangements within all Districts that permit single "family" dwellings. However, this is not the case since "group homes" are included within the definition of "Residential Social Service Facility" (section 1221.43).

1221.43 RESIDENTIAL SOCIAL SERVICE FACILITY.

"Residential social service facility" means a facility or home which provides resident services to a group or individuals of whom one or more are unrelated, and which may provide additional supervised programming services. Groups served may include the mentally retarded or handicapped, juvenile offenders, drug or alcohol offenders, releases from state institutions, or wards of the court or welfare system. The category includes, but is not limited to, facilities licensed, supervised, or sponsored by any political subdivision or judicial authority. The category includes, but is not limited to, facilities commonly referred to as "halfway houses" or "group homes".

The definition of "group homes" within "Residential Social Services Facility" is in violation of Fair Housing laws. Although the definition used for "family" appears being open and allowing for even "group homes" placement in all single family districts the relegation of group homes to "Residential Social Service Facility" areas, in effect limit the placement of "group homes" to only District R-3, or only any other with permission from the Board (1131.01).

V. Impediments to Fair Housing

The following impediments to fair housing in the City of Lorain were identified through this Analysis of Impediments:

1. Lack of access to public transportation.

Meaningful steps should be taken in order to improve the availability of public transportation. Currently, the areas severely affected are those with a low and moderate-income population in addition to a disabled population. The current type, frequency and reliability of public transportation lacks adequacy and should be improved. Additionally, new and alternative ways should be created in order to increase access to employment, financial services, and food among others.

2. Language access barrier for people with Limited English Proficiency.

The City should implement a Language Access Plan in order to address language access barriers. With a Hispanic population of over 26% and 15.2% of the population speaking Spanish at home, access to Spanish speakers should be a priority. A Language Access Plan should concentrate in the availability of information and general access to Spanish speakers to all resources.

3. Outdated Planning and Zoning Code.

The City of Lorain's Planning and Zoning Code was adopted in 1984, which predates the 1988 Fair Housing Act Amendments. The current planning and zoning code does not conform to the federal Fair Housing Act. A complete review and updates as necessary are needed in order to meet compliance requirements.

4. Lack of Fair Housing Data.

The City of Lorain has a large minority population. Some neighborhoods have a larger concentration of different minority populations than others. Although some of the residents in these neighborhoods feel a strong sense of community the City needs data in order to determine if any discriminatory practices are present within the City. The implementation of a Testers Program will be ideal in identifying potential discriminatory practices.

5. Lack of Fair Housing Awareness.

Efforts to spread awareness regarding federal, state and local Fair Housing laws should continue.