

August 3, 2015

**Five-Year Consolidated Plan
2015/2016 – 2019/2020 &**

**Annual Action Plan
Program Year 2015/2016**

City of Lorain, Ohio

For Submission to the U.S. Department of
Housing & Urban Development



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Executive Summary



ES-05 Executive Summary

INTRODUCTION

The City of Lorain, Ohio has completed the planning process for the 2015/2016-2019/2020 Five-Year Consolidated Plan (Consolidated Plan) as required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Consolidated Plan is to identify goals, objectives and strategies for addressing housing and community development needs, including those of the homeless and other special needs populations. The Consolidated Plan guides the use of City resources to address these needs over a five-year period. In recent program years, the City received an annual allocation of approximately \$1.1 million Community Development Block Grant (CDBG) funds and \$400,000 in HOME Investment Partnerships Program funds. This amount totaled an average of approximately \$1.58 million per year over the previous five-years or a total of \$7.9 million.

The Consolidated Plan is developed in a manner specified by HUD, and the City has followed the prescribed format in completing the plan. The Consolidated Plan was developed using HUD and U.S. Census data for demographics and housing, input from public meetings, City Council meetings, Non-Profit Agency workshop and past program performance. During the planning process, the City conducted public meetings with citizens and stakeholders, meetings and consultation with Non-profit groups, 3 public meetings, and 1 public hearing with the City Council. The purpose of this process was to receive citizen input on the current housing and community development needs of the City.

There are four major areas of focus in the Consolidated Plan: Housing, Homelessness, Non-Housing Community Development and Non- Homeless Special Needs. The Consolidated Plan process requires the City to identify priority needs for each area and prepare an Annual Action Plan to address the priorities. For every priority, there are goals, objectives and strategies established to measure progress. The citizen input was critical in developing the goals, objectives and strategies of this Consolidated Plan.

This Consolidated Plan not only presents goals to address the priority needs of the City, but also to address the statutory goals established by Federal law:

Decent Housing:

- Assist homeless persons to obtain affordable housing
- Assist persons at risk of becoming homeless
- Retain affordable housing stock
- Increase the availability of affordable housing in standard condition to low- and moderate income families, particularly to economically disadvantaged persons (and without discrimination on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, disability, gender identity or sexual orientation)
- Increase the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence
- Provide affordable housing that is accessible to job opportunities.

A Suitable Living Environment:

- Improve the safety and livability of neighborhoods Increase access to quality public and private facilities and services.

Expanded Economic Opportunities:

- Job creation and retention for low-income persons
- Availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing.

SUMMARY OF THE OBJECTIVES AND OUTCOMES IDENTIFIED IN THE PLAN NEEDS ASSESSMENT OVERVIEW

The Five-Year Consolidated Plan identifies four goals, along with corresponding objectives and strategies, to address the City of Lorain's housing and community development needs. These goals are summarized as follows:

GOAL: HOUSING

Improve availability and accessibility of affordable housing to persons of low and moderate income throughout the City of Lorain.

Objective 1:

Increase the supply of standard, affordable housing through the rehabilitation of existing housing units and, if appropriate, the construction of new units.

Objective 2:

Support Fair Housing efforts that provide accessibility to all housing options for all City residents.

Objective 3:

Promote homeownership opportunities.

Objective 4:

Assist in the development of community development corporations and community based organizations through technical and financial assistance.

Objective 5:

Develop fund mechanisms for the disposition of acquired foreclosed and abandoned residential units.

Objective 6:

Provide rental assistance to low to moderate income individuals via Tenant Based Rental Assistance (TBRA).

Objective 7:

Neighborhood revitalization activities; historical home rehabilitation assistance.

Objective 8:

Accessibility improvements to housing occupied by persons with a disability.

GOAL: HOMELESSNESS

Reduce Homelessness in the City of Lorain.

Objective 1:

Support non-profit and faith-based organizations that provide services and outreach programs for homeless persons and persons at risk of becoming homeless.

Objective 2:

Continue to support programs that help homeless persons make the transition to permanent housing and independent living.

Objective 3:

Provide assistance to homeless individuals through increased facilities, shelters, and/or beds i.e. day shelter.

GOAL: COMMUNITY AND ECONOMIC DEVELOPMENT

Enhance the living environment and economic opportunity for persons of low- and moderate-income and special needs populations through public services, public improvement and economic development activities.

Objective 1:

Establish job search and training programs for those entering the workforce, the unemployed and incumbent workers to acquire and/or upgrade skills.

Objective 2:

Encourage the coordination of employers and local job training programs.

Objective 3:

Promote downtown revitalization.

Objective 4:

Identify, prioritize, and upgrade City parks, streets, and related infrastructure, particularly in Community Development Block Grant target areas.

Objective 5:

Promote maximum/optimum public transit coverage of the City.

Objective 6:

Eliminate blight within designated low- and moderate-income areas.

Objective 7:

Improve existing or develop new public facilities that service low- and moderate-income areas, special needs populations, the homeless, or benefit low- and moderate-income persons.

Objective 8:

Improve physical conditions within designated low and moderate income areas through code enforcement.

Objective 9:

Support programs that provide basic needs assistance to special needs populations including, but not limited to, frail/elderly, at-risk youth, disabled, persons living with HIV/AIDS, severe mental illness, and persons with alcohol/drug addiction.

Objective 10:

Promote economic development through the elimination of food deserts.

Objective 11:

Comprehensive Land Use Plan and Zoning Ordinance updates to improve the overall city outlook i.e. Lakefront development, economic opportunities, community center within the city's center area etc.

Objective 12:

Transportation to economic opportunities for low income individuals i.e. transit citywide and to other areas of job opportunities.

GOAL: NON-HOMELESS SPECIAL NEEDS

Expand the accessibility and coordination of social services to City of Lorain low- and moderate-income and special needs populations.

Objective 1:

Support non-profit and faith-based organizations that provide services and outreach programs for populations with special needs.

Objective 2:

To provide technical assistance to human services organizations to develop programs and build organizational capacity to address priority needs within the community.

Objective 3:

Provide support and assistance to healthcare services and agencies that benefit low and moderate income residents.

EVALUATION OF PAST PERFORMANCE

The previous five years have shown significant progress in the City of Lorain's efforts to implement HUD entitlement programs. The City is in compliance with HUD regulations and continues to deliver housing and community development services in an efficient manner.

The Department of Building, Housing, and Planning is a City agency which works to improve the quality of life for City residents and to revitalize neighborhoods by providing decent and safe affordable housing. The Department of Building, Housing, and Planning is in charge of implementing the CDBG and HOME programs.

The Department of Building, Housing, and Planning also offers an array of housing programs and services providing the foundation needed to aid in promoting homeownership and/or sustainable neighborhoods:

- Owner Occupied Repair Loan Program
- Rental Rehab Housing Program
- Emergency Loan Program
- Tenant Based Rental Assistance (TBRA)
- Neighborhood Stabilization Program Housing Acquisition, Rehab, Resale Program
- Park Improvements
- City's Non-Profit Housing Program
- Acquisition of Property for Infill Housing

Additionally, the City funds Code Enforcement, Blight Removal, and Public Works activities through the CDBG program, as follows:

Code Enforcement and Blight Removal

Funds may be used to support code enforcement and blight removal activities in low income areas and target areas in an effort to reduce slum/blight to stabilize neighborhoods, create a safe environment for residents, and preserve the City's affordable housing stock. This program includes all quality of life ordinance enforcement activities such as minimum housing codes; demolish unsafe, non-compliant structures, clean-up debris and weedy lots, and abandoned/junk vehicles. This initiative is part of the City's Strategic Plan, to improve the quality of life in its neighborhoods for the benefit of all residents.

Public Works

Funds may be used to implement programs to improve public facilities and infrastructure, ensure access for the mobility-impaired by addressing physical access barriers to public facilities, and support efforts to ensure that adequate access is provided for public transportation that serve a majority low-income population and those with special needs. This initiative is part of the City's Strategic Plan, Infrastructure and Transportation to invest in community infrastructure and continue to enhance the transportation network and systems.

The City has been successful in implementing these programs in the past and anticipates the continuation of such programs in the future. The City will use CDBG funds to make these programs successful and to meet the goals and objectives identified in the Consolidated Plan.

SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives and strategies. The Consolidated Plan is a collaborative process that involves interviews with stakeholders and meetings with the public to determine areas of need. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, stakeholder consultation, and public meetings, questionnaires and past program performance. In addition, the City consulted with the Lorain Metropolitan Housing Authority (LMHA), the Lorain County

Homeless Task Force, City Departments, and the City Council to identify priority needs and develop corresponding strategies.

SUMMARY OF PUBLIC COMMENTS

Based on input and data received through an extensive citizen participation process, the following summarizes the public comments:

Comments Regarding Community Needs

Although there are many issues that the public felt are important, there are a few items that were stressed throughout the meeting as being of the highest priority:

- Infrastructure improvements
- Job training and educational programs for youth and young adults (vocational)
- Blight elimination
- Housing rehabilitation and affordability
- Economic Development
- Park Improvements and maintenance

Other needs that were discussed and brought to the City's attention are as follows:

- Oakwood Plaza redevelopment
- Economic development in neighborhoods
- Oakwood Park improvements i.e. drainage and amenities
- Road Improvements (28th to State Route 57)
- Abandoned buildings/churches
- Homeless services and facilities
- Improved public transportation
- Housing focused near job centers
- Single family home rehabilitation
- Vacant housing
- Tax incentives for businesses
- Youth programs and services
- Recycling awareness/Deconstruction/Reclaim materials
- Arts/Cultural Center

- Supplies for educational programs
- More cooperation from the City and less red tape
- Mobile library
- Educational internships (collaboration with universities, City, and agencies)
- Senior Center Assistance
- Eastside fire station
- Better communication with the County and the Public
- Promote community involvement/Sense of community
- Improvement and maintenance of parks and baseball fields
- Youth services and programs
- Communicate with parents
- Recreational opportunities
- Road improvements
- Flooding issues
- Leverage City resources with development that is occurring or planned
- Coordinate with LMHA
- Close generational gap
- Senior services
- Rehab and sell vacant houses
- Job creation/Incubator
- Encourage homeownership

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. Documentation of all comments received is included as an attachment (PDF format) to the Five-Year Consolidated Plan submittal.

SUMMARY

The Five-Year Consolidated Plan for years 2015/2016-2019/2020 identifies goals, objectives and strategies to address the City of Lorain’s housing and community development needs. These needs were identified through an extensive citizen participation process that involved neighborhood residents,

service providers and other community partners. The Consolidated Plan guides the City's use of CDBG and HOME funds resources through four goals. These goals are summarized as Housing, Homelessness Non-Homeless Special Needs, and Community and Economic Development. Over the next five years, the City of Lorain will continue to deliver housing and community development services through housing programs, code enforcement and public works, as well as through partnerships with an array of public service providers.

PR-05 Lead & Responsible Agencies

AGENCY/ENTITY RESPONSIBLE FOR PREPARING/ADMINISTERING THE CONSOLIDATED PLAN

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

TABLE 1: RESPONSIBLE AGENCIES

Lead Agency	Responsible Agency	Responsible Department
	CITY OF LORAIN	Building, Housing, and Planning Department

Table 1 – Responsible Agencies

NARRATIVE

The City of Lorain, OH is the lead agency responsible for overseeing the development of the Five-Year Consolidated Plan and Annual Action Plan. The Department of Building, Housing, and Planning is the internal department that is responsible for the day-to-day administration of CDBG and HOME funding.

The development of the Consolidated Plan and Annual Action Plan was based on the previous Consolidated Plan and a number of other studies, plans and reports that have been prepared in recent years. Some of the primary documents included the Lorain Metropolitan Housing Authority PHA Plan, Lorain Vacant Property Report, and the January 2015 PIT count conducted by the Lorain County Homeless Task Force, among others.

To maximize citizen participation, staff along with a consultant (Wade Trim, Inc.) conducted outreach through a series of public notices, hearings, and meetings, as well as a community questionnaire. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Consolidated Plan and Annual Action Plan.

CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

Inquiries, comments or complaints concerning the Consolidated Plan, any amendments, or performance reports, can be conveyed by contacting City staff at:

City of Lorain

Department of Building, Housing, and Planning

200 West Erie Ave, 5th Floor

Lorain, OH 44052

Telephone: (440) 204-2020

Fax: (440) 204-2080

Business hours: 8:30 a.m. – 4:30 p.m., Monday through Friday.

Inquiries, comments or complaints on the programs may also be offered at the public hearings. Written responses to all written complaints may also be made to the Columbus 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

PR-10 Consultation

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

Institutional coordination of the Consolidated Plan establishes a unified vision for community development. The City uses a collaborative process to shape various programs into effective, coordinated strategies. This process also facilitates the opportunity for planning and citizen participation to take place in a comprehensive context, attempting to reduce duplication of effort at the local level.

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.

Table 2 outlines the types of agencies and organizations consulted throughout the program year and during the development of the City of Lorain Consolidated Plan and Annual Action Plan. Organizations consulted included the Lorain Metropolitan Housing Authority, Lorain County Homeless Task Force, and the Haven Center, among others.

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.

DESCRIBE CONSULTATION WITH THE CONTINUUM(S) OF CARE THAT SERVES THE JURISDICTION'S AREA IN DETERMINING HOW TO ALLOCATE ESG FUNDS, DEVELOP PERFORMANCE STANDARDS AND EVALUATE OUTCOMES, AND DEVELOP FUNDING, POLICIES AND PROCEDURES FOR THE ADMINISTRATION OF HMIS.

The City of 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 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 **Lorain County Homeless Taskforce Committee**, which serves as the Continuum of Care for the City, has posited the following goals and strategies to address homelessness in the County:

- Create new Permanent Housing (PH) beds for chronically homeless persons
- Increase percentage of homeless persons staying in PH over 6 months to at least 71%
- Increase percentage of homeless persons moving from Temporary Housing (TH) to PH to at least 61.5%
- Increase percentage of homeless persons employed at exit to at least 18%
- Ensure that the Continuum of Care has a functional Homeless Management Information Strategy

In order to expand and improve the services offered to homeless individuals and families in Lorain, the City encourages local providers to seek funding opportunities at the Federal, State and local levels. If, during the upcoming year, additional funds for homeless assistance and prevention become available, the City will work cooperatively with eligible applicants to obtain such funding.

Tough economic times has fostered an increase of at-risk homelessness among families above those normally served by programs in the Lorain County Continuum of Care (<50% area median income (AMI)). The City of Lorain has recently restructured its programs to complement the Continuum of Care programs for renters and will be implementing a Tenant Based Rental Assistance Program through the use of a qualified sub-recipient.

TABLE 2: Agencies, groups, organizations and others who participated in the process and consultations

Lorain County Homeless Task Force	Housing	Housing Needs Assessment/Strategic Plan	Public Hearing/Phone/Email
Haven Center	Public Services	Non-Homeless Special Needs/Homeless Needs/Strategic Plan	Public Hearing
Lorain Metro Housing Authority	Housing	Housing Needs/Strategic Plan	Public Hearing/Phone/Email
Family and Community Services	Homeless/Health/Education/Employment	Needs Assessment/Strategic Plan	Public Hearing/Coordination
El Faro	Public Services	Community Development Needs/Strategic Plan	Public Hearing
Fulton Homes	Housing	Housing Needs Assessment/Strategic Plan	Public Hearing
City of Lorain	Government/Council/Department of Building, Housing, and Planning	Needs Assessment/Strategic Plan	Public Hearing/Phone/Email
El Centro de Servicios Sociales	Public Services	Needs Assessment/Strategic Plan	Public Hearing
Boy and Girls Club	Public Services- Youth	Needs Assessment/Strategic Plan	Public Hearing
Habitat for Humanity	Housing	Needs Assessment/Strategic Plan	Public Hearing
Little House Learning Center	Public Services	Needs Assessment/Strategic Plan	Public Hearing
Neighborhood Alliance	Homeless/Public Service	Needs Assessment/Strategic Plan	Public Hearing
Lorain Historical Society	Community Development	Needs Assessment/Strategic Plan	Public Hearing

Table 2 – Agencies, groups, organizations who participated

IDENTIFY ANY AGENCY TYPES NOT CONSULTED AND PROVIDE RATIONALE FOR NOT CONSULTING

Not applicable.

DESCRIBE COOPERATION AND COORDINATION WITH OTHER PUBLIC ENTITIES, INCLUDING THE STATE AND ANY ADJACENT UNITS OF GENERAL LOCAL GOVERNMENT, IN THE IMPLEMENTATION OF THE CONSOLIDATED PLAN (91.215(L))

The City actively partners with many local non-profit community agencies. The City also works with Lorain County to support the goals of the provision of affordable, safe and sanitary housing; a suitable living environment, and expanded economic opportunities for low- and moderate-income persons within the City.

At a minimum, implicit in these goals is the City’s commitment to providing coordinated community, housing and supportive services to its low-income residents. These services are provided through partnerships with government and quasi-government agencies, as well as respective planning efforts shown in **Table 3**. The City of Lorain will continue to encourage building partnerships between governments, lenders, builders, developers, real estate professionals, and advocates for low-income persons. The City of Lorain will continue to work with the building industry, banking industry, real estate industry, social service providers and other community groups to promote the development of affordable housing and related housing services.

Many of the programs and activities that will be carried out by the City during the next five (5) years will involve coordination with a number of agencies and organizations.

TABLE 3: OTHER CONSULTATIONS & COORDINATION

Organization/Agency	Coordination
Neighborhood House Association	Public Hearing/Coordination/Action Plan Involvement
Lorain County	Public Hearing/Coordination/Action Plan Involvement
Lorain County Urban League	Public Hearing/Coordination/Action Plan Involvement
Team Lorain County	Public Hearing/Coordination/Action Plan Involvement
Goodwill Industries of Lorain County	Public Hearing/Coordination/Action Plan Involvement
Lorain Development Corporation	Public Hearing/Coordination/Action Plan Involvement
Lorain County Office on Aging	Public Hearing/Coordination/Action Plan Involvement

Table 3 – Other Consultations & Coordination

PR-15 Citizen Participation

SUMMARY OF CITIZEN PARTICIPATION PROCESS/EFFORTS MADE TO BROADEN CITIZEN PARTICIPATION

The development of the Consolidated Plan requires extensive citizen participation. For the 2015/2016 – 2019/2020 Consolidated Plan, the City of Lorain, OH underwent an in depth citizen participation process. HUD requires local jurisdictions to provide for citizen participation which encourages the development of the Consolidated Plan in cooperation with residents from every walk of life. In particular, HUD believes it is important to obtain the views of residents who live in CDBG Target Areas, as well as service providers who deliver services to low-income and special needs residents.

The following section describes the public participation process that was completed for the City of Lorain, OH 2015/2016 – 2019/2020 Consolidated Plan. A summary of the public participation process is shown in **Table 4**.

TABLE 4: CITIZEN PARTICIPATION OUTREACH

Activity	Targeted Community	Date and Number of Attendees	Topics Discussed	Outcomes
Non-Profit Workshop	Non-Targeted/Broad Community	May 13, 2015; Ten (10) Attendees	Training and questions for Non-Profit Service providers	All comments addressed by Strategic Plan.
Community Questionnaire	Non-Targeted/Broad Community	Sixteen (16) Responses	Home Repair, Homelessness, Low-Income Housing Availability, Homeownership, Expanding Public Transportation, Job Training, Rental Assistance, Youth Programs, Infrastructure Improvements, Blight Elimination	All comments addressed by Strategic Plan.
City Council Workshop	Non-Targeted/Broad Community	May 11, 2015; City Council and staff	Home Repair, Homelessness, , Low-Income Housing Availability, Homeownership, Expanding Public Transportation, Job Training, Rental Assistance, Youth Programs, Infrastructure Improvements, Blight Elimination	All comments addressed by Strategic Plan
Public Hearing #1	Non-Targeted/Broad Community	May 19, 2015; Thirty-five (35) Attendees	Home Repair, Homelessness, , Low-Income Housing Availability, Homeownership, Expanding Public Transportation, Job Training, Rental Assistance, Youth Programs, Infrastructure Improvements, Blight Elimination	All comments addressed by Strategic Plan
Public Hearing #2	Non-Targeted/Broad Community	May 20, 2015; Thirty (30) Attendees	Home Repair, Homelessness, , Low-Income Housing Availability, Homeownership, Expanding Public Transportation, Job Training, Rental Assistance, Youth Programs, Infrastructure Improvements, Blight Elimination	All comments addressed by Strategic Plan

Public Hearing #3	Non-Targeted/Broad Community	May 21, 2015; Twenty-four (24) Attendees	Home Repair, Homelessness, Low-Income Housing Availability, Homeownership, Expanding Public Transportation, Job Training, Rental Assistance, Youth Programs, Infrastructure Improvements, Blight Elimination	All comments addressed by Strategic Plan

Table 4 – Citizen Participation Outreach

City Council Workshop

On May 11, 2015, the City of Lorain staff conducted a workshop with City Council at 5:30pm at 200 West Erie Avenue, 5th Floor, Lorain, OH 44052. This was an informational session for Council regarding the Five-Year Plan and 2015 Annual Plan and overview of various federally-funded programs available through the Community Development Department.

City Departments

Ongoing consultation is conducted with City Departments to identify their needs and priorities.

Five-Year Consolidated Plan Public Meetings

On May 19th, 20th, and 21st at 6:00pm, the City conducted a series of community meetings at three separate locations:

May 19, 2015 at 6:00pm to 7:30pm
 El Centro de Servicios Sociales
 First Floor Conference Room
 2800 Pearl Avenue
 Lorain, Ohio 44055

May 20, 2015 at 6:00pm to 7:30pm
Lorain Metropolitan Housing Authority
Conference Room
1600 Kansas Avenue
Lorain, Ohio 44052

May 21, 2015 at 6:00pm to 7:30pm
Frank Jacinto Elementary School
Gymnasium
2515 Marshall Avenue
Lorain, Ohio 44052

Approximately 90 individuals representing neighborhood or community interests attended the meetings. Neighborhoods and organizations represented included but were not limited to:

- Lorain County Homeless Task Force
- Haven Center
- Lorain Metro Housing Authority
- El Faro
- Fulton Homes
- City of Lorain
- El Centro
- Boy and Girls Club
- Habitat for Humanity
- Little House Learning Center
- Neighborhood Alliance
- Lorain Historical Society

In an effort to provide an environment that would allow for all attendees to be heard, a three tier approach was conducted. The first was to present an educational PowerPoint which provided background on the purpose of drafting a Consolidated Plan, which activities and areas are eligible for HUD funding, and the schedule that the City of Lorain will follow to adopt the Consolidated Plan in 2015.

The second was a questionnaire asking participants about their experiences working with City of Lorain to administer HUD funds both in the past and present. The third was an open discussion where participants were asked to discuss issues and concerns publicly.

Although there are many issues that attendees felt are important, there are a few needs that were stressed throughout the meeting as being of the highest priority:

- Infrastructure improvements
- Job training and educational programs for youth and young adults
- Blight elimination
- Housing rehabilitation and affordability
- Economic Development
- Youth programs and services
- Job training (Vocational)
- Park Improvements and maintenance

PUBLIC HEARINGS

On August 3, 2015 the City conducted Public Hearings before the City Council at 200 West Erie Avenue, 5th Floor, Lorain, OH 44052. Comments from the Public Hearings can be viewed in the Appendix of this report.

SUMMARIZE CITIZEN PARTICIPATION PROCESS AND HOW IT IMPACTED GOAL-SETTING

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's goals, objectives and strategies. The Consolidated Plan is a collaborative process that involves interviews with stakeholders and meetings with the public to determine areas of need. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, non-profit agency meetings, questionnaires and past program performance. In addition, the City consulted with various City Departments to identify priority needs and develop corresponding strategies. Complete summaries of the meetings are included in the Appendix to this document.

Housing Strategy

Housing strategies were determined by using housing data provided by HUD and the U.S. Census Bureau. Customized HUD data is available to help communities evaluate housing and homeless needs. Complete summaries of this data are available in the Needs Assessment and Market Analysis section, as the Appendix to this document. Also the City utilized the Lorain Vacant Property Report which was prepared by the Western Reserve Land Conservancy's Thriving Communities Institute in 2013.

In addition, the City has a long and successful history of administering numerous housing programs and meeting housing needs. Several housing programs, particularly housing rehabilitation activities, have been underway for many years and provide good value to the community. In general, housing programs receive emphasis in the City of Lorain due to the large, ongoing need for housing services.

Homeless Strategy

Homeless strategies were developed in several ways. First, the City worked closely with the Lorain County Homeless Task Force as well as others to obtain the latest point-in-time counts of the homeless population. The Lorain County Homeless Task Force is the lead agency for homeless services and represents agencies that implement homeless services. The City also utilized data from HUD that details homelessness. Finally, the City met and invited service providers to public meetings and a non-profit workshop to determine what assistance was most needed and to identify gaps in existing services.

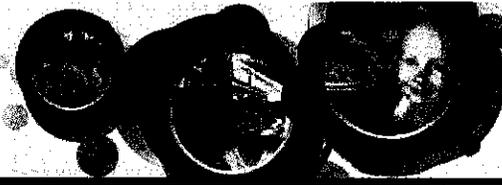
Community Development Strategy

Community Development strategies were determined through questionnaires, community meetings, meetings with staff, and review of current planning activities. The City is working to leverage other planning efforts with funding opportunities where possible.

Non-Housing Special Needs

Non-Housing Special Needs were determined through meetings with service providers, City staff, HUD data and surveys. As with the homeless and housing areas, HUD and the Census provide data on Special Needs populations. In addition, there are service providers that are knowledgeable about Special Needs populations and were able to provide valuable information.

Needs Assessment



NA-05 Overview

NEEDS ASSESSMENT OVERVIEW

The Needs Assessment section of the Five-Year Consolidated Plan identifies the City of Lorain's communitywide housing and community development needs. Data from the Comprehensive Housing Affordability Strategy (CHAS) database and the U.S. Census Bureau's American Community Survey (ACS) database are referenced in this section. Additionally, this section is supported with data from the local Public Housing Authority and other documentation from the City of Lorain and its partners.

The Needs Assessment section evaluates the demand for housing and community development assistance by the following income groups based on Area Median Income (AMI):

- Extremely Low Income (60% of the Section 8 Very Low Income Limits)
- Very Low Income (30%-50% AMI)
- Low Income (50%-80% AMI)

AMI is based on the 2015 HUD Income Limits Documentation System, which is outlined in **Table 5(A)**.

TABLE 5(A): 2014 HUD INCOME LIMITS

Income Category	1-1	1-2	1-3	1-4	1-5	1-6	1-7	1-8	1-9	1-10
Lorain County	\$66,100	Extremely Low (*)	13,900	15,930	20,090	24,250	28,410	32,570	36,730	40,890
		Very Low (50%)	23,150	26,450	29,750	33,050	36,350	39,650	42,950	46,250
		Low (80%)	37,050	42,350	47,650	52,900	57,150	61,400	65,600	69,850

2015 HUD Income Limits Documentation System (2015); *Calculated as 30/50ths (60 %) of the Section 8 very low-income limits

Table 5(A) – 2015 HUD Income Limits

Map 1 shows the 2010 Census Block Groups where 51% or more of the population is within the low- or moderate- income limit categories.

NA-10 Housing Needs Assessment

SUMMARY OF HOUSING NEEDS

The data in the Housing Needs Assessment subsection provides the estimated number and type of households in need of housing assistance by income level, tenure type (owner or renter), household type, and housing problem (cost burdened, severely cost burdened, substandard housing, overcrowding, or geographic concentration of racial/ethnic groups). This section also integrates the needs identified during consultation and public outreach.

The Housing Needs Assessment includes the following sections:

1. Summary of Housing Needs
2. Demographics
3. Number of Households
4. Housing Problems 1
5. Housing Problems 2
6. Cost Burden > 30%
7. Cost Burden > 50%
8. Crowding Table (More than One Person Per Room)
9. Additional Housing Needs Narrative

This subsection also describes the characteristics of the City of Lorain's households and housing stock.

Demographics

Table 5(B) displays the population, number of households, and median income for the base year and most recent year, and the percentage of change over time. This data shows an overall population decline from 68,652 in the year 2000 to 64,017 at the time of the 2009-2013 ACS, an estimated 7% decrease in population.

Moreover, the number of households declined by 758 households from 26,422 households in the year 2000 to 25,664 households at the time of the 2009-2013 ACS. This represents an estimated 3% decrease in the number of households during that time.

Table 5(B) also identifies an estimated 1% decrease in the median income, from \$33,917 to \$33,610.

TABLE 5(B): HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

	Base Year 2000	Interim Year 2010	Most Recent Years 2009-2013 ACS	Percent Change
Population	68,652	64,097	64,017	-7%
Households	26,422	25,529	25,664	-3%
Median Income	\$33,917.00	\$35,353.00	\$33,610.00	-1%

Source:
2000 Census (Base Year), 2006-2010 ACS and 2010 Census (Interim Year); 2009-2013 ACS (Most Recent Year)

Table 5(B) – Housing Needs Assessment Demographics

NUMBER OF HOUSEHOLDS AND TYPES

Table 6 shows the number and type of households by HUD Adjusted Median Family Income (HAMFI). The default data source is the 2007-2011 CHAS database, developed by HUD.

The largest number of households is in the greater than 100% HAMFI group with 8,965 households. The second largest group is the 0-30% HAMFI group (5,960). This means that approximately 23% of all households in the City of Lorain are below 30% of HAMFI.

Small family households are households that have a family with two to four members. The largest number of small family households is within the >100% HAMFI group (4,995). The second-largest number of small family households is within the 0-30% HAMFI group (2,865). There are between 1,000 and 2,000 small family households in each of the remaining income groups.

Large family households are households that have a family of five or more members. Again, the largest number of large family households is within the >80-100% HAMFI group (695). The second-largest number of small family households is within the 0-30% HAMFI group (445) and the third-largest number is within the >50-80% HAMFI group (355). There are less than 200 families each in the >30-50% and >80-100% income groups.

Table 6 also provides data on households that contain at least one person considered to be elderly. The data suggest that among income groups, the largest numbers of households with a person 62-74 years of age are within the >50-80% HAMFI and >100% HAMFI income groups. The largest number of households with a person 75 years or older (1,000) is within the >50%- 80% HAMFI income group.

Finally, data provided Table 6 shows the number of households with one or more children 6 years old or younger. Among the household income groups identified, the largest number of households with children 6 years or younger (1,760) is within the 0-30% HAMFI income category. The second largest number of households with children 6 years old or younger is within the >50-80% HAMFI group (885).

TABLE 6: TOTAL HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,960	3,590	5,110	2,505	8,965
Small Family Households *	2,865	1,480	1,825	1,055	4,995
Large Family Households *	445	160	355	180	695
Household contains at least one person 62-74 years of age	640	615	1,215	485	1,760
Household contains at least one person age 75 or older	575	850	1,000	280	670
Households with one or more children 6 years old or younger*	1,760	745	885	360	625

* the highest income category for these family types is >80% HAMFI

Source: HUD IDIS Output, May 2015: 2007-2011 CHAS

Table 6 – Total Households Table

HOUSING NEEDS SUMMARY TABLES FOR SEVERAL TYPES OF HOUSING PROBLEMS

Housing Problems 1

Table 7 displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI) according to the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities

- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

As shown in **Table 7**, among the “housing problem” categories, households within Lorain are most commonly impacted by severe housing cost burden (greater than 50% of income) and housing cost burden (greater than 30% of income).

The first housing problem, substandard housing, is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. Table 3 identifies 345 renter households and 110 owner households that live in substandard housing.

The second housing problem identified is households living in overcrowded conditions. There are two forms of overcrowding defined by HUD and identified in **Table 7**:

1. Severely overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
2. Overcrowded is defined as a household having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms

As shown in **Table 7**, 375 renter households are experiencing some form of overcrowding while 99 owner occupied households are experiencing some form of overcrowding.

The final housing problem identified is cost burden. Cost burden is a fraction of a household’s total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities.

For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost burden is broken into two categories based on severity:

- Severe housing cost burden greater than 50% of income
- Housing cost burden greater than 30% of income

As shown in **Table 7**, regardless of renter or owner tenure, households within the 0%-30% AMI group are experiencing higher rates of cost burden than those households with higher incomes. Over 1,580 renters are experiencing a cost burden greater than 30% of income and 3,580 renters are burdened greater than 50% of income.

Overall, 3,645 households in the City of Lorain are experiencing a cost burden greater than 30% of income and 4,855 households are experiencing a cost burden greater than 50% of income. Renters appear to be greatly affected by the cost of housing within the City of Lorain. Of the 8,500 households experiencing a cost burden of some kind, 5,160 are renters.

TABLE 7: HOUSING PROBLEMS TABLE (HOUSEHOLDS WITH ONE OF THE LISTED NEEDS)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	85	135	115	10	345	0	30	80	0	110
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	10	40	0	75	25	4	30	0	59
Overcrowded - With 1.01-1.51 people per room (and none of the above problems)	130	55	115	0	300	0	25	15	0	40
Housing cost burden greater than 50% of income (and none of the above problems)	2,990	530	60	0	3,580	555	365	305	50	1,275
Housing cost burden greater than 30% of income (and none of the above problems)	475	760	295	50	1,580	185	455	975	450	2,065
Zero/negative Income (and none of the above problems)	280	0	0	0	280	60	0	0	0	60

Source: HUD IDIS Output, May, 2015: 2007-2011 CHAS

Table 7 – Housing Problems Table

Housing Problems 2

Table 8 displays the number of households with no housing problems, one or more housing problems, and negative income by tenure and HUD Area Median Income (AMI). The Default Data

Source is the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data reveals in **Table 8**, renters in the 0%-30% AMI group experience the highest rate of one or more of housing problems identified. A total of 3,225 households below 30% AMI experience some form of housing problem. Among owner households, the 0%-30% AMI group has the highest number of households (580) with one or more of housing problems.

Additionally, 280 renter households within the 0%-30% AMI group have negative income but none of the other four identified housing problems.

TABLE 8: HOUSING PROBLEMS 2 (HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS: LACKS KITCHEN OR COMPLETE PLUMBING, SEVERE OVERCROWDING, SEVERE COST BURDEN)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	3,225	730	335	10	4,300	580	430	435	50	1,495
Having none of four housing problems	1,415	1,340	1,770	660	5,185	405	1,085	2,575	1,790	5,855
Household has negative income, but none of the other housing problems	280	0	0	0	280	60	0	0	0	60

Source: HUD IDIS Output, April 2014: 2006-2010 CHAS

Table 8 – Housing Problems 2

Cost Burden > 30% and > 50%

Tables 9 and 10 display the number of households with housing cost burdens greater than 30% of income and greater than 50% of income, respectively, by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Households are broken into four categories:

1. Small related – Family households with two to four related members
2. Large related – Family households with five or more related members
3. Elderly – A household whose head, spouse, or sole member is a person who is at least 62 years of age
4. Other – All other households

As shown in **Tables 9**, “Small Related” households are experiencing the highest degree of housing cost burden greater than 30% of income. Approximately 3,935 “Small Related” households have a cost burden greater than 30% of income. Most of these are renters (2,865). Additionally, 1,985 “Other” households and 1,750 “Elderly” households have a cost burden greater than 30% of income. Comparatively, “Large Related” households have the lowest degree of cost burden.

For renter households, the 0% - 30% AMI Income group has the most households (3,630) with a cost burden greater than 30% of income. Among owner households, the 50% - 80% AMI group has the most households (1,325) with a cost burden greater than 30% of income.

TABLE 9: COST BURDEN > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,890	780	245	2,865	255	395	420	1,070
Large Related	395	90	120	605	40	35	145	220
Elderly	400	235	120	755	305	380	310	995
Other	945	315	45	1,305	170	60	450	680
Total need by income	3,630	1,370	530	5,530	770	870	1,325	2,965

Source: HUD IDIS Output, May 2015; 2007-2011 CHAS

Table 9 – Cost Burden > 30%

As shown in **Table 10**, when compared to other types of households, more “Small Related” households are experiencing severe cost burden greater than 50% of income. Approximately 2,500 “Small Related” households experience a cost burden greater than 50% of income. Most of these are renters (1,980). Additionally, 1,300 “Other” households and 885 “Elderly” households have a cost burden greater than 50% of income. Comparatively, “Large Related” households have the lowest degree of cost burden.

For renter households, the 0% - 30% AMI income group has the most households (3,120) with a cost burden greater than 50% of income. Similarly, among owner households, the 0% - 30% AMI group has the most households (580) with a cost burden greater than 50% of income.

TABLE 10: COST BURDEN > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small/Related	1,605	340	35	1,980	225	215	60	500
Large Related	380	30	0	410	40	25	15	80
Elderly	335	130	10	475	200	120	90	410
Other	800	65	15	880	115	50	145	310
Total need by income	3,120	565	60	3,745	580	410	310	1,300

Source: HUD IDIS Output, May 2015; 2007-2011 CHAS

Table 10 – Cost Burden > 50%

Crowding

Table 11 displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As shown in **Table 11**, overcrowding is most prevalent in single family households. Approximately 350 single family renter households and 119 owner-occupied single family homes experience overcrowding.

When accounting for income, low income and extremely low income renter households experience the highest number of crowded households with 155 and 165 households respectively. Among renters, issues with overcrowding seem to decrease as income increases to 80% AMI and above. Among owner-occupied households, the majority of households with crowding issues have income between 50% and 80% AMI.

TABLE 11: CROWDING INFORMATION (MORE THAN ONE PERSON PER ROOM)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	145	60	145	0	350	25	29	65	0	119
Multiple, unrelated family households	20	4	0	0	24	0	0	0	0	0
Other, non-family households	0	0	10	0	10	0	0	0	0	0
Total need by income	165	64	155	0	384	25	29	65	0	119

Source: HUD IDIS Output, April 2014; 2006-2010 CHAS

Table 11 – Crowding Information

DESCRIBE THE NUMBER AND TYPE OF SINGLE PERSON HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE.

A significant housing cost burden is associated with an increased risk of homelessness. Non-homeless small-related households have a significant cost burden when compared to other household types particularly for the 0-30% AMI category. According to the most recent homeless census, or annual point-in-time (PIT) survey conducted on January 27, 2015, there are 115 homeless persons in households without children that are in need of housing assistance.

ESTIMATE THE NUMBER AND TYPE OF FAMILIES IN NEED OF HOUSING ASSISTANCE WHO ARE DISABLED OR VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT AND STALKING.

According to the 2009-2013 ACS 5-Year Estimates, approximately 11,855 or 19% of people in City of Lorain reported having a disability. While the majority of disabled persons (6,509 people) are between 18 and 64 years of age, a high percentage (41%) of persons 65 years and over are disabled. These elderly populations are also likely to live on reduced income and experience housing cost burden.

According to the Ohio Attorney General, 440 incidents of domestic violence, sexual assault or stalking were reported to the Lorain Police Department during the year 2012, resulting in 489 victims and 418 charges. The majority of victims of domestic violence are women (74%).

WHAT ARE THE MOST COMMON HOUSING PROBLEMS?

By far, the most common housing problem in the City of Lorain is cost burden, for both renter and owner households. Substandard (lacking complete plumbing or kitchen facilities) and overcrowded housing (1.01-1.5 people per room) are also housing problems; however, these problems affect more renters than owners. Severely overcrowded housing (more than 1.5 people per room) is also problem, but not as significant when compared to the prevalence of other housing problems.

ARE ANY POPULATIONS/HOUSEHOLD TYPES MORE AFFECTED THAN OTHERS BY THESE PROBLEMS?

Households earning less than 80% AMI are experiencing higher rates of cost burden than those households with higher incomes. More renters are experiencing cost burden than owners, especially those earning less than 30% AMI. Comparisons of cost burden by type of household show that while large related renter and owner households are less affected by cost burden, small related, elderly and other household types are more affected. Substandard and overcrowded housing is more common among renters and owners earning less than 50% AMI. Single family households are more affected by crowding than households with multiple, unrelated members or other non-family households.

DESCRIBE THE CHARACTERISTICS AND NEEDS OF LOW-INCOME INDIVIDUALS AND FAMILIES WITH CHILDREN (ESPECIALLY EXTREMELY LOW-INCOME) WHO ARE CURRENTLY HOUSED BUT ARE AT IMMINENT RISK OF EITHER RESIDING IN SHELTERS OR BECOMING UNSHELTERED 91.205(C)/91.305(C)). ALSO DISCUSS THE NEEDS OF FORMERLY HOMELESS FAMILIES AND INDIVIDUALS WHO ARE RECEIVING RAPID RE-HOUSING ASSISTANCE AND ARE NEARING THE TERMINATION OF THAT ASSISTANCE

Needs identified during the citizen participation process included additional resources including self-sufficiency training and case management, access to healthcare and mental health counseling for the disabled, and employment and legal assistance.

IF A JURISDICTION PROVIDES ESTIMATES OF THE AT-RISK POPULATION(S), IT SHOULD ALSO INCLUDE A DESCRIPTION OF THE OPERATIONAL DEFINITION OF THE AT-RISK GROUP AND THE METHODOLOGY USED TO GENERATE THE ESTIMATES.

Not applicable.

SPECIFY PARTICULAR HOUSING CHARACTERISTICS THAT HAVE BEEN LINKED WITH INSTABILITY AND AN INCREASED RISK OF HOMELESSNESS.

The most recent homeless census, or annual point-in-time (PIT) survey, was conducted on January 27, 2015. The total number of homeless people counted during the annual PIT survey was 164. Of the 164 sheltered homeless persons counted, 48 were persons in households with adults and children and 115 were persons in households with only adults. Two households had only children (less than 18 years of age). There were two chronically homeless families and 32 chronically homeless individuals reported. There were also 24 homeless veterans and 10 unaccompanied children reported. Less than one person with HIV was reported.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. Mental health issues (27%) were the obstacles most reported by interviewees, along with drug/alcohol addiction (19%), domestic violence (11%), and HIV/AIDS (<1%). Many interviewees reported multiple disabilities, addiction problems or health issues.

DISCUSSION

The population and number of households living in Lorain has decreased over the last decade, as has the median income. Over half (56%) of the City's households earns less than 80% HAMFI and nearly a quarter (23%) of the City's households earns less than 30% HAMFI. Low- and moderate- income populations continue to experience higher rates of housing problems, such as housing cost burden and overcrowding. As a result, these populations have an increased risk of homelessness.

NA-15 Disproportionately Greater Need: Housing Problems

INTRODUCTION

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Again, as defined by HUD, housing problems include:

- Substandard housing lacking complete plumbing facilities
- Substandard housing lacking complete kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room, excluding bathrooms, porches, foyers, halls, or half-rooms
- Households with housing cost burden greater than 30% of income

The Disproportionately Greater Needs: Housing Problems section covers the following:

1. Introduction
2. Disproportionately Greater Need—Housing Problems 0-30% Area Median Income (AMI)
3. Disproportionately Greater Need—Housing Problems 30-50% AMI
4. Disproportionately Greater Need—Housing Problems 50-80% AMI
5. Disproportionately Greater Need—Housing Problems 80-100% AMI
6. Discussion

This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100%

AMI). The default data source is the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within the City of Lorain, households within the 0%-30% AMI category have the highest number of households with one or more of four housing problems. Approximately 75% of households in this income category have housing problems.

As shown in **Table 12**, when considering race and this income category, White households have the highest number of households (1,930) with housing problems (80% of all White households earning 0%-30% AMI) and Black/African American households have the second-highest number of households (1,155) with housing problems (70% of all Black/African households earning 0%-30% AMI). When considering ethnicity and this income category, 1,330 Hispanic households have housing problems (79% of all Hispanic households earning 0%-30% AMI).

TABLE 12: DISPROPORTIONALLY GREATER NEED 0 - 30% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	4,465	74.9%	1,155	19.3%	340	5.7%	5,960
White	1,930	79.8%	380	15.7%	110	4.5%	2,420
Black/ African American	1,155	69.8%	405	24.5%	95	5.7%	1,655
Asian	0	0.0%	0	0.0%	0	0.0%	0
American Indian, Alaska Native	0	0.0%	0	0.0%	0	0.0%	0
Pacific Islander	0	0.0%	0	0.0%	0	0.0%	0
Hispanic	1,330	79.4%	255	15.2%	90	5.4%	1,675

Source: HUD IDIS Output, May 2015: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Table 12 – Disproportionally Greater Need 0 - 30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within the City of Lorain, households within the 30%-50% AMI category have the second-highest number of households with one or more of four housing problems. Approximately 70% of households in this income category have housing problems.

As shown in **Table 13**, when considering race and this income category, White households have the highest number of households (1,305) with housing problems (60% of all White households earning 30%-50% AMI) and Black/African American households have the second-highest number of households (385) with housing problems (88% of all Black/African households earning 30%-50% AMI). Additionally, 78% of all American Indian, Alaska Native households earning 30%-50% AMI have housing problems.

When considering ethnicity and this income category, 650 Hispanic households have housing problems (73% of all Hispanic households earning 30%-50% AMI).

TABLE 13: DISPROPORTIONALLY GREATER NEED 30 - 50% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	2,380	66.3%	1,210	33.7%	0	0%	3,590
White	1,305	59.7%	880	40.3%	0	0%	2,185
Black / African American	385	87.5%	55	12.5%	0	0%	440
Asian	0	0%	20	100.0%	0	0%	20
American Indian, Alaska Native	35	77.8%	10	22.2%	0	0%	45
Pacific Islander	0	0%	0	0.0%	0	0%	0
Hispanic	650	73.4%	235	26.6%	0	0%	885

Source: HUD IDIS Output, May 2015; 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Table 13 – Disproportionally Greater Need 30 - 50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within the City of Lorain, households within the 50%-80% AMI category have the third-highest number of households with one or more of four housing problems. Approximately 40% of households in this income category have housing problems.

As shown in **Table 14**, when considering race and this income category, White households have the highest number of households (1,120) with housing problems (36% of all White households earning 50%-80% AMI) and Black/African American households have the second-highest number of households (420) with housing problems (47% of all Black/African households earning 50%-80% AMI). Additionally, 31% of all Asian households earning 50%-80% AMI have housing problems and 100% of all Pacific Islander Households earning 50%-80% AMI have housing problems.

When considering ethnicity and this income category, 405 Hispanic households have housing problems (45% of all Hispanic households earning 50%-80% AMI).

TABLE 14: DISPROPORTIONALLY GREATER NEED 50 - 80% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	2,035	39.9%	3,070	60.1%	0	0%	5,105
White	1,120	36.1%	1,985	63.9%	0	0%	3,105
Black/African American	420	46.7%	480	53.3%	0	0%	900
Asian	20	30.8%	45	69.2%	0	0%	65
American Indian/Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	10	0%	0	0%	0	0%	0
Hispanic	405	44.8%	500	55.2%	0	0%	905

Source: HUD IDIS Output, May 2015; 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Table 14 – Disproportionally Greater Need 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within the City of Lorain, households within the 80%-100% AMI category have the lowest number of households with one or more of four housing problems. Approximately 20% of households in this income category have housing problems.

As shown in **Table 15**, when considering race and this income category, White households have the highest number of households (280) with housing problems (18% of all White households earning 80%-100% AMI) and Black/African American households have the second-highest number of households (100) with housing problems (29% of all Black/African households earning 80%-100% AMI). When considering ethnicity and this income category, 180 Hispanic households have housing problems (30% of all Hispanic households earning 80%-100% AMI).

TABLE 15: DISPROPORTIONALLY GREATER NEED 80 - 100% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	555	22.2%	1,945	77.8%	0	0%	2,500
White	280	18.2%	1,255	81.8%	0	0%	1,535
Black / African American	100	29.4%	240	70.6%	0	0%	340
Asian	0	0%	0	0%	0	0%	0
American Indian, Alaska Native	0	0%	15	100.0%	0	0%	15
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	180	29.5%	430	70.5%	0	0%	610

Source: HUD IDIS Output, May 2015: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Table 15 – Disproportionally Greater Need 80 - 100% AMI

DISCUSSION

Of all households in the 0%-30% AMI category, 75% have one or more of four housing problems. In terms of disproportionate need, no race or ethnicity has a percentage of housing problems that is more than 10 percentage points higher than the income level as a whole. However, the majority of White, Black/African American, and Hispanic households in this income category have housing problems.

Of all households in the 30%-50% AMI category, 66% have one or more of four housing problems. In terms of disproportionate need, Black/African American (88%) and American Indian, Alaskan Native (78%) households have a percentage of housing problems that is more than 10 percentage points higher than the income level as a whole. However, the majority of White and Hispanic households in this income category have housing problems.

Of all households in the 50%-80% AMI category, 40% have one or more of four housing problems. In terms of disproportionate need, only Pacific Islander (100%) households have a percentage of housing problems that is more than 10 percentage points higher than the income level as a whole. However, nearly half of Black/African American and Hispanic households in this income category also have housing problems. Nearly a third of White and Asian households in this income category have housing problems.

Of all households in the 80%-100% AMI category, 22% have one or more of four housing problems. In terms of disproportionate need, no race or ethnicity has a percentage of housing problems that is more than 10 percentage points higher than the income level as a whole. However, nearly a third of Black/African American and Hispanic households in this income category have housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems

INTRODUCTION

As noted in the previous section, a disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

Severe housing problems include:

- Severely overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with severe cost burden of more than 50 percent of income

This section includes:

1. Introduction
2. Disproportionately Greater Need—Severe Housing Problems 0-30% AMI
3. Disproportionately Greater Need—Severe Housing Problems 30-50% AMI
4. Disproportionately Greater Need—Severe Housing Problems 50-80% AMI
5. Disproportionately Greater Need—Severe Housing Problems 80-100% AMI
6. Discussion

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The Default Data Source is the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0% - 30% OF AREA MEDIAN INCOME

Of all the income levels within the City of Lorain, households within the 0%-30% AMI category have the highest number of households with one or more severe housing problems. Approximately 60% of households in this income category have severe housing problems.

As shown in **Table 16**, when considering race and this income category, White households have the highest number of households (1,655) with severe housing problems (68% of all White households earning 0%-30% AMI) and Black/African American households have the second-highest number of households (920) with severe housing problems (56% of all Black/African households earning 0%-30% AMI).

When considering ethnicity and this income category, 1,175 Hispanic households have severe housing problems (70% of all Hispanic households earning 0%-30% AMI).

TABLE 16: SEVERE HOUSING PROBLEMS 0 - 30% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	3,805	63.8%	1,820	30.5%	340	5.7%	5,965
White	1,655	68.4%	655	27.1%	110	4.5%	2,420
Black / African American	920	55.6%	640	38.7%	95	5.7%	1,655
Asian	0	0%	0	0%	0	0%	0
American Indian, Alaska Native	0	0%	0	0%	30	100.0%	30
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	1,175	70.4%	405	24.3%	90	5.4%	1,670

Source: HUD IDIS Output, May 2015; 2007-2011 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table 16 – Severe Housing Problems 0 - 30% AMI

30% - 50% OF AREA MEDIAN INCOME

Of all the income levels within the City of Lorain, households within the 30%-50% AMI category have the second-highest number of households with one or more severe housing problems. Approximately 30% of households in this income category have severe housing problems.

As shown in **Table 17**, when considering race and this income category, White households have the highest number of households (555) with severe housing problems (25% of all White households earning 30%-50% AMI) and Black/African American households have the second-highest number of households (205) with severe housing problems (47% of all Black/African households earning 30%-50% AMI). Additionally, the majority of all American Indian, Alaska Native households earning 30%-50% AMI have severe housing problems.

When considering ethnicity and this income category, 380 Hispanic households have severe housing problems (43% of all Hispanic households earning 30%-50% AMI).

TABLE 17: SEVERE HOUSING PROBLEMS 30 - 50% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	1,160	32.3%	2,430	67.7%	0	0%	3,590
White	555	25.3%	1,635	74.7%	0	0%	2,190
Black / African American	205	46.6%	235	53.4%	0	0%	440
Asian	0	0%	20	100.0%	0	0%	20
American Indian, Alaska Native	20	44.4%	25	55.6%	0	0%	45
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	380	42.9%	505	57.1%	0	0%	885

Source: HUD IDIS Output, May 2015; 2007-2011 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table 17 – Severe Housing Problems 30 - 50% AMI

50% - 80% OF AREA MEDIAN INCOME

Of all the income levels within the City of Lorain, households within the 50%-80% AMI category have the third-highest number of households with one or more severe housing problems. Approximately 15% of households in this income category have severe housing problems.

As shown in **Table 18**, when considering race and this income category, White households have the highest number of households (400) with severe housing problems (13% of all White households earning 50%-80% AMI) and Black/African American households have the second-highest number of households (175) with severe housing problems (19% of all Black/African households earning 50%-80% AMI). Additionally, 31% of all Asian households earning 50%-80% AMI have severe housing problems and 100% of all Pacific Islander Households earning 50%-80% AMI have severe housing problems.

When considering ethnicity and this income category, 150 Hispanic households have severe housing problems (17% of all Hispanic households earning 50%-80% AMI).

TABLE 18: SEVERE HOUSING PROBLEMS 50 - 80% AMI

Housing Problems	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	765	15.0%	4,340	85.0%	0	0%	5,105
White	400	12.9%	2,710	87.1%	0	0%	3,110
Black / African American	175	19.4%	725	80.6%	0	0%	900
Asian	20	30.8%	45	69.2%	0	0%	65
American Indian/Alaska Native	0	0%	0	0%	0	0%	0
Pacific Islander	10	100.0%	0	0%	0	0%	10
Hispanic	150	16.6%	755	83.4%	0	0%	905

Source: HUD IDIS Output, 2007-2011 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table 18 – Severe Housing Problems 50 - 80% AMI

80% - 100% OF AREA MEDIAN INCOME

Of all the income levels within the City of Lorain, households within the 80%-100% AMI category have the lowest number of households with one or more severe housing problems. Approximately 2% of households in this income category have severe housing problems.

As shown in **Table 19**, when considering race and this income category, White households have the highest number of households (20) with severe housing problems (1% of all White households earning 80%-100% AMI) and Black/African American households have the second-highest number of households (15) with severe housing problems (4% of all Black/African households earning 80%-100% AMI).

When considering ethnicity and this income category, 20 Hispanic households have severe housing problems (3% of all Hispanic households earning 80%-100% AMI).

TABLE 19: SEVERE HOUSING PROBLEMS 80 - 100% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	55	2.2%	2,445	97.8%	0	0%	2,500
White	20	1.3%	1,510	98.7%	0	0%	1,530
Black / African American	15	4.4%	325	95.6%	0	0%	340
Asian	0	0%	0	0%	0	0%	0
American Indian, Alaska Native	0	0%	15	100.0%	0	0%	15
Pacific Islander	0	0%	0	0%	0	0%	0
Hispanic	20	3.3%	590	96.7%	0	0%	610

Source: HUD IDIS Output, May 2015; 2007-2011 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Table 19 – Severe Housing Problems 80 - 100% AMI

DISCUSSION

Of all households in the 0%-30% AMI category, 64% have one or more severe housing problems. In terms of disproportionate need, no race or ethnicity has a percentage of severe housing problems that is more than 10 percentage points higher than the income level as a whole. However, the majority of White, Black/African American, and Hispanic households in this income category have severe housing problems.

Of all households in the 30%-50% AMI category, 32% have one or more severe housing problems. In terms of disproportionate need, Black/African American (47%), American Indian, Alaskan Native (44%), and Hispanic (43%) households have a percentage of severe housing problems that is more than 10 percentage points higher than the income level as a whole. A quarter (25%) of White households in this income category has severe housing problems.

Of all households in the 50%-80% AMI category, 15% have one or more severe housing problems. In terms of disproportionate need, Asian (31%) and Pacific Islander (100%) households have a percentage of severe housing problems that is more than 10 percentage points higher than the income level as a whole. However, less than 20% of White, Black/African American, and Hispanic households in this income category have severe housing problems.

Of all households in the 80%-100% AMI category, only 2% have one or more severe housing problems. In terms of disproportionate need, no race or ethnicity has a percentage of severe housing problems that is more than 10 percentage points higher than the income level as a whole. A small percentage of White, Black/African American, and Hispanic households in this income category have severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Again, a disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified.

This section includes:

1. Introduction
2. Disproportionately Greater Need—Housing Cost Burden
3. Discussion

Table 20 displays cost burden information for the City of Lorain and each racial and ethnic group, including no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income. The default data source for this data is the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in **Table 20** suggests, a large number of households (9,040) are cost burdened within their current housing situation. White households have the highest number of cost burdened households (4,795). Hispanic households have the second-highest number of cost burdened households (2,595) and Black/African American households have the third-highest number of cost burdened households (2,100). A small number of Asian, American Indian, Alaska Native, and Pacific Islander households are also cost burdened. Of the households that are cost burdened, over half are severely cost burdened. There are 5,090 households that are considered to be severely cost burdened within the City of Lorain.

TABLE 20: GREATER NEED: HOUSING COST BURDENS AMI

Housing Cost Burden	No Cost Burden (<=30%)		Cost Burden (30-50%)		Severe Cost Burden (>50%)		No / Negative Income		Total Households
	Total	%	Total	%	Total	%	Total	%	
Jurisdiction as a whole	7,755	45.2%	3,950	23.0%	5,090	29.6%	375	2.2%	17,170
White	10,610	68.4%	2,510	16.2%	2,285	14.7%	110	0.7%	15,515
Black / African American	1,960	47.2%	920	22.1%	1,180	28.4%	95	2.3%	4,155
Asian	190	84.4%	0	0.0%	35	15.6%	0	0%	225
American Indian, Alaska Native	40	38.5%	19	18.3%	15	14.4%	30	28.8%	104
Pacific Islander	0	0%	0	0%	10	100.0%	0	0%	10
Hispanic	3,000	52.4%	1,065	18.6%	1,530	26.7%	125	2.2%	5,720

Source: HUD IDIS Output, May 2015; 2007-2011 CHAS

Table 20 – Greater Need: Housing Cost Burdens AMI

DISCUSSION

Within the City of Lorain, 45% of households do not presently experience cost burden, while 23% experience cost burden, 30% experience severe cost burden and 2% have no/negative income.

Overall, 53% of households are either cost burdened or severely cost burdened (>30%). Only the Pacific Islander category experiences a cost burden or severe cost burden in a disproportionate percentage (greater than 10%) to the income level as a whole. It should be noted that this number equates to only 10 households. A high percentage of Black/African American (51%) and Hispanic (45%) are either cost burdened or severely cost burdened when compared to other racial or ethnic categories. American Indian, Alaska Native (33%), White (31%), and Asian (16%) households also experience some degree of cost burden or severe cost burden.

Of all households within the City of Lorain, 23% are cost burdened (30-50%). No racial or ethnic category experiences a cost burden in a disproportionate percentage (greater than 10%) to the income level as a whole; however, a high percentage of Black/African American (22%) and Hispanic (19%) households are cost burdened when compared to other racial or ethnic categories.

Of all households within the City of Lorain, 30% experience severe cost burden (>50%). Only the Pacific Islander category experiences a severe cost burden in a disproportionate percentage (greater than 10%) to the income level as a whole. It should be noted that this number equates to only 10 households. A high percentage of Black/African American (28%) and Hispanic (27%) households are severely cost burdened when compared to other racial or ethnic categories.

Of all households within the City of Lorain, 2% has no/negative income. Only the American Indian, Alaska Native category experiences no/negative income in a disproportionate percentage (greater than 10%) to the income level as a whole. It should be noted that this number equates to only 30 households.

NA-30 Disproportionately Greater Need: Discussion

INCOME CATEGORIES IN WHICH A RACIAL OR ETHNIC GROUP HAS DISPROPORTIONATELY GREATER NEED

As indicated in the previous sections, several racial or ethnic groups were identified as having a disproportionately greater housing need in comparison to the income level as a whole. As detailed below, these include the Black/African American, Asian, American Indian/Alaska Native, Pacific Islander, and Hispanic racial or ethnic groups.

The Black/African American group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 30%-50% AMI category (88% versus 66% as a whole)
- Severe housing problems in the 30%-50% AMI category (47% versus 32% as a whole)

The Asian group experiences a disproportionately greater need in terms of the following:

- Severe housing problems in the 50%-80% AMI category (31% versus 15% as a whole)

The American Indian/Alaska Native group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 30%-50% AMI category (78% versus 66% as a whole)
- Severe housing problems in the 30%-50% AMI category (44% versus 32% as a whole)
- Housing cost burden in the no/negative income category (29% versus 2% as a whole)

The Pacific Islander group experiences a disproportionately greater need in terms of the following:

- Housing problems in the 50%-80% AMI category (100% versus 40% as a whole)
- Severe housing problems in the 50%-80% AMI category (100% versus 15% as a whole)
- Housing cost burden greater than 30% of income (100% versus 53% as a whole)
- Severe housing cost burden greater than 50% of income (100% versus 30% as a whole)

The Hispanic group experiences a disproportionately greater need in terms of the following:

- Severe housing problems in the 30%-50% AMI category (43% versus 32% as a whole)

There are 8,880 households with one or more of the four identified housing problems. Of these households 4,355 or 50% are White households, 1,960 or 22% are Black/African American households, and 2,385 or 27% are Hispanic households. White, Black/African American, and Hispanic households account for the majority of households experiencing one or more of the four identified housing problems.

There are 14,610 households experiencing one or more severe housing problems. Of these households, 6,965 or 48% are White households, 3,260 or 23% are Black/African American households, and 4,090 or 28% are Hispanic households. White, Black/African American, and Hispanic households account for the majority of households experiencing one or more severe housing problems.

There are 3,950 households with cost burden (30%-50% of income). Of these households, 2,510 or 64% are White households, 920 or 23% are Black/African American households, and 1,065 or 27% are Hispanic households. White, Black/African American, and Hispanic households account for the majority of households with cost burden.

When considering households with severe cost burden (>50% of income), a total of 5,090 households in Lorain are severely costs burdened. Of that total, 2,285 or 45% are White households, 1,180 or 23% are Black/African American households, and 1,530 or 30% are Hispanic households. White, Black/African American, and Hispanic households account for the majority of households with severe cost burden.

NEEDS NOT PREVIOUSLY IDENTIFIED

Based on input and data received through an extensive citizen participation process, the greatest housing needs are:

- Housing demolition (e.g. removal of abandoned and blighted housing stock)
- New, quality affordable housing that is attainable to those with low income and located proximate to employment and essential amenities
- Housing rehabilitation (e.g. housing rehabilitation and maintenance assistance, energy efficiency and accessibility retrofits, etc.)
- Improved coordination with housing providers and the Lorain Metropolitan Housing Authority (LMHA) on projects and programs that benefit low income residents

- Self-sufficiency training and case management for all populations (e.g. pathways to homeownership, responsible homeowner/renter/landlord skills, etc.)

ARE ANY OF THOSE RACIAL OR ETHNIC GROUPS LOCATED IN SPECIFIC AREAS OR NEIGHBORHOODS IN YOUR COMMUNITY?

Approximately 33 of the City’s 61 Block Groups have a low and moderate income percentage of 51% or greater, signifying that approximately half of the City’s neighborhoods is CDBG-eligible. Most of these Block Groups are concentrated between State Route 57(Lorain Boulevard) and SR 58 (Leavitt Road).

As a whole, the City of Lorain has a racial minority population of approximately 24%. A disproportionately greater (10 percentage points more or higher) concentration of racial minority population exists within the following Census Tract/Block Groups:

- Census Tract 224.2, 58% Black/African American
- Census Tract 228.1, 52% Black/African American
- Census Tract 233.1, 49% Black/African American
- Census Tract 232.1, 45% Black/African American
- Census Tract 973.4, 43% Black/African American
- Census Tract 973.2, 41% Black/African American
- Census Tract 230.3, 40% Black/African American
- Census Tract 231.1, 39% Black/African American
- Census Tract 232.4, 35% Black/African American

Source: 2009-2013 ACS Data (2013 Census Tracts)

As a whole, the City of Lorain has an ethnic minority population of approximately 26%. A disproportionately greater (10 percentage points more or higher) concentration of ethnic minority population exists within the following Census Tract/Block Groups:

- Census Tract 231.2, 67% Hispanic or Latino
- Census Tract 231.3, 62% Hispanic or Latino
- Census Tract 236.1, 60% Hispanic or Latino
- Census Tract 236.2, 55% Hispanic or Latino
- Census Tract 237.2, 54% Hispanic or Latino

- Census Tract 231.1, 51% Hispanic or Latino (Also, 39% Black/African American)
- Census Tract 228.4, 45% Hispanic or Latino
- Census Tract 232.4, 43% Hispanic or Latino
- Census Tract 238.1, 41% Hispanic or Latino
- Census Tract 236.3, 40% Hispanic or Latino
- Census Tract 973.3, 39% Hispanic or Latino
- Census Tract 237.3, 38 % Hispanic or Latino
- Census Tract 973.1, 37% Hispanic or Latino

Source: 2009-2013 ACS Data (2013 Census Tracts)

These Census Tract/Block Groups are located in the vicinity of W. 21st Street, E. 28th Street, Broadway, Henderson Drive, and Colorado Avenue. These areas are between State Route 57 (Lorain Boulevard) and SR 58 (Leavitt Road).

The areas identified as having high concentrations of minority populations also have a high percentage of low and moderate income households. The data seem to indicate a correlation between concentrations of low income and minority race or ethnicity. As indicated in the previous sections, a person's race, income, and disability status are strong indicators for needing housing assistance through various public housing program types.

Although a disproportionate need is shown throughout for minority low income households, the data provided show that White, Black/African American, and Hispanic groups have a high demand for supportive housing of different types. Among these groups, tenant based housing is the most common type of assistance. Families identified as "Families with Disabilities" have a high need for tenant based housing, while at the same time being in need of improved accessibility within existing housing.

NA-35 Public Housing

INTRODUCTION

The Consolidated Plan must provide a concise summary of the needs of public housing residents.

Information is collected through consultations with the public housing agency or agencies located within the City's boundaries. The Public Housing portion of this report contains the following sections:

- Introduction
- Totals in Use
- Characteristics of Residents
- Race of Residents
- Ethnicity of Residents
- Additional Narrative

The Lorain Metropolitan Housing Authority (LMHA) is a public corporation created for the purpose of administering housing programs for low income persons. The operations of the LMHA are funded through annual appropriations provided by U.S. Department of Housing and Urban Development (HUD). The mission of the LMHA is to provide decent, safe, and affordable housing free from discrimination to qualifying individuals.

According to LMHA's 2015 Annual Public Housing Authority (PHA) Plan (for Fiscal Year beginning July 1, 2015), the housing authority administers 1,435 public housing units as well as 3,021 Housing Choice Vouchers (HCV), which allow low income persons to rent privately owned houses or apartments dispersed throughout the community. While LMHA serves Lorain County as whole, approximately 60% of its public housing units (900+ units) are located within the City of Lorain.

In addition to public housing and Section 8 programs, the LMHA also administers other special housing programs designed to assist specific demographic groups, such as the elderly and persons with disabilities. The LMHA is the managing agent for two Section 8 new construction projects for these groups, which include 100 units each (200 units in total). This brings the total public housing count to 1,635 units.

The LMHA owns and operates thirteen (13) separate housing complexes, as well as scattered sites located in various areas of the county. Seven (7) housing complexes are located within the City of Lorain or the surrounding community.

1. Leavitt Homes – 198 units, 2153 Lorain Drive, Lorain, OH
2. Westview Terrace – 143 units, 2218 W. 24th Street, Lorain, OH
3. Wilkes Villa, 174 units, 104 Louden Court, Elyria, OH
4. John Frederick Oberlin Homes, 53 units, 138 Main Street, Oberlin, OH
5. John F. Kennedy Plaza, 177 units, 1730 Broadway Avenue, Lorain, OH
6. Riverview Plaza, 180 units, 310 East Avenue, Elyria, OH
7. Lakeview Plaza, 209 units, 310 7th Street, Lorain, OH
8. Albright Terrace, 50 units, 129 Milan Avenue, Amherst, OH
9. Westgate Apartments, 12 units, 2310 W. 20th Street, Lorain, OH
10. Southside Gardens, 108 units, 3010 Vine Avenue, Lorain, OH
11. International Plaza, 100 units, 1825 Homewood Drive, Lorain, OH (elderly/disabled)
12. Edward C. Harr Plaza, 100 units, 15 Chestnut Street, Elyria, OH (elderly/disabled)
13. LMHA Oberlin Homes, 51 units, 138 Main Street, Oberlin, OH (LIHTC units)
14. Scattered Public Housing Sites, 80 units (countywide)

Modifications to public housing developments are on-going. The LMHA's 2015 Annual PHA Plan (for Fiscal Year beginning July 1, 2015) identifies modifications and costs related to LMHA activities.

The following data provided in this chapter covers several program types and types of vouchers in use. These vouchers are defined below:

- Certificate: The total number of Section 8 certificates administered by the Public Housing Authority (PHA).
- Mod-Rehab: The total number of units in developments that were funded under the moderate rehabilitation program administered locally by PHAs.
- Public Housing: The total number of units in developments operated by the PHAs within the jurisdiction.
- Total: The total number of Section 8 vouchers administered by the PHA (project based plus tenant based)

- **Project Based:** The total number of project-based Section 8 vouchers administered by the PHA
- **Tenant Based:** The total number of tenant-based Section 8 vouchers administered by the PHA.
- **Special Purpose Veterans Affairs Supportive Housing:** The HUD–Veterans Affairs Supportive Housing program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).

Special Purpose Family Unification Program: Family Unification Program funding is allocated through a competitive process; therefore, not all PHAs administer the program.

Special Purpose Disabled: In this context, disabled includes non-elderly disabled, mainstream 1-year, mainstream 5-year, and nursing home transition.

TOTALS IN USE

Table 21 displays the number of vouchers and units by public housing program type. According to the PIH Information Center (PIC), there are a total of 4,256 public housing units and vouchers in use. There are 1,387 public housing vouchers in use. Tenant-based vouchers are by far the most used program with 2,802 vouchers currently in use. The total number of vouchers in use, excluding project-based vouchers, is 2,869. It is important to note that the LMHA also has 200 project-based vouchers in use. If these vouchers are included, the total number of public housing units and vouchers in use is 4,456. According to PIC, no Special Purpose vouchers are in use.

TABLE 21: PUBLIC HOUSING BY PROGRAM TYPE

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units/vouchers in use	0	0	1,387	2,369	200	2,802	0	0	0

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

Source: HUD IDIS Output, May 2015: Public Information Center (PIC) Office of Public and Indian Housing (PIH)

Table 21 – Public Housing by Program Type

CHARACTERISTICS OF RESIDENTS

Table 22 displays the characteristics of public housing residents by public housing program type. When analyzing the data there are several characteristics that correlate with a corresponding program type. When looking at Average Annual Income, persons with lower incomes tend to live in public housing units when compared to persons living in tenant based programs which tend to have higher incomes. As expected, the average income for all programs is very low with the lowest average income at \$7,558 and the highest being \$11,599. The average household size is also very low (two persons per household).

Elderly program participants comprise 13% of assisted residents and a large number of assisted families are disabled. All families assisted by LMHA (4,256) are requesting accessibility features. The number of families requesting accessibility features is equivalent to the total number of public housing units and vouchers in use, excluding project-based vouchers. These data show that most families in need of housing assistance/vouchers are also disabled or in need of housing accessibility features. No HIV/AIDS participants or victims of domestic violence were counted.

TABLE 22: CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Average Annual Income	0	0	7,558	11,599	0	11,406	0	0	0
Average length of stay	0	0	4	6	0	6	0	0	0
Average Household size	0	0	2.18	2	0	2	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	1157	382	0	376	0	0	0
# of Disabled Families	0	0	420	1,030	0	1,006	0	0	0
# of Families requesting accessibility features	0	0	1,387	2,869	0	2,802	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

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

Source: HUD IDIS Output, May 2015: Public Information Center (PIC) Office of Public and Indian Housing (PIH)

Table 22 – Characteristics of Public Housing Residents by Program Type

RACE OF RESIDENTS

Table 23 displays the racial composition of residents for each public housing program. The data in Table 23 show that a high number of public housing units and tenant-based vouchers are utilized by White (2,584 or 61%) or Black/African American (1,598 or 38%) residents. Less than 1% of the available assistance is utilized by Asian, American Indian/Alaska Native, Pacific Islander, or another race of resident. The majority of Asian, American Indian/Alaska Native, and Pacific Islander residents assisted by these programs are using tenant-based vouchers.

TABLE 23: RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	848	1,736	0	1,698	0	0	0
Black/African American	0	0	531	1,067	0	1,038	0	0	0
Asian	0	0	2	6	0	6	0	0	0
American Indian/Alaska Native	0	0	6	43	0	43	0	0	0
Pacific Islander	0	0	0	17	0	17	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Source: HUD IDIS Output, May 2015: Public Information Center (PIC) Office of Public and Indian Housing (PIH)

Table 23 – Race of Public Housing Residents by Program Type

ETHNICITY OF RESIDENTS

Table 24 displays the ethnic composition of residents for each assisted housing program. The ethnic groups defined as “Not Hispanic” utilize the majority (76%) of units or vouchers available. Residents reporting as “Hispanic” utilize less than a quarter of the units or vouchers available.

TABLE 24: ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	325	699	0	681	0	0	0
Not Hispanic	0	0	1,061	2,170	0	2,121	0	0	0

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

Source: HUD IDIS Output, May 2015: Public Information Center (PIC) Office of Public and Indian Housing (PIH)

Table 24 – Ethnicity of Public Housing Residents by Program Type

Section 504 Needs Assessment

NEEDS OF PUBLIC HOUSING TENANTS AND APPLICANTS ON THE WAITING LIST FOR ACCESSIBLE UNITS

As of December 31, 2014, there were 280 families on the waiting list for public housing and 81 families on the waiting for Housing Choice vouchers. The Public Housing Waiting List is open and new applications are being accepted. The Section 8 Wait List is closed and no new applications are being accepted.

The majority (79%) of families on the waiting list for public housing are extremely low income (<30% AMI) and over half (56%) are families with children. Families with disabilities comprise 11% of those on the waiting list for public housing; however, few families are elderly. An equal percentage of families on the waiting list are White (45%) or Black/African American (45%). The majority of families seeking public

housing are Not Hispanic. Over half (65%) of families on the waiting list for public housing are seeking larger units, with two or more bedrooms. However, 35% are still seeking smaller units.

The majority (78%) of families on the waiting list for Housing Choice vouchers are extremely low income (<30% AMI) and over half (65%) are families with children. Families with disabilities comprise 28% of those on the waiting list for Housing Choice vouchers; however, few families are elderly. A greater percentage of families on the waiting list are White (58%) compared to Black/African American (36%). The majority of families seeking vouchers are Not Hispanic.

MOST IMMEDIATE NEEDS OF RESIDENTS OF PUBLIC HOUSING AND HOUSING CHOICE VOUCHER HOLDERS

Families identified as “Families with Disabilities” have an immediate need for public housing and tenant-based housing with improved accessibility. The number of disabled families assisted totals 1,450. In addition, 4,256 families (nearly all of those assisted) are requesting accessibility features. These data show that most families in need of housing assistance are also disabled or in need of accessibility features. Additionally, 539 program participants are elderly (>62 years) and thus likely to need accessible units.

According to the recent 2015 Annual PHA Plan, there is a greater need for 3-bedroom and 4-bedroom “visitable” or accessible one-floor units. The availability of these unit types within the LMHA inventory is limited except for the LMHA Oberlin Home (LIHTC) and scattered sites.

HOW DO THESE NEEDS COMPARE TO THE HOUSING NEEDS OF THE POPULATION AT LARGE

For City of Lorain, a resident’s race, income and disability status are strong indicators for needing housing assistance through these various public housing programs. The average income for all public housing programs is very low (approximately \$10,000). Public Housing and Housing Choice voucher holders, as well as applicants on waiting lists, are typically cost burdened and many are elderly and/or disabled. Due to their limited income, their housing needs include affordability, availability of assistance, accessibility improvements for the elderly and/or disabled, and Fair Housing options.

DISCUSSION

The LMHA owns and operates thirteen (13) separate housing complexes located in various parts of Lorain County. These complexes provide 1,435 public housing units. Seven (7) of these complexes are within the City of Lorain or surrounding community and supply 60% of those public housing units. The LMHA also administers over 3,000 Section 8 vouchers which allow low income persons to rent privately owned houses or apartments dispersed throughout the community.

The data provided show that both White and Black/African American residents have a high demand for the identified program types. Among all racial and ethnic groups, tenant-based housing is the most common type of assistance. Families identified as “Families with Disabilities” have a high need for tenant-based housing, while at the same time being in need of improved accessibility within existing housing.

NA-40 Homeless Needs Assessment

INTRODUCTION

Meeting homelessness challenges in City of Lorain is a collaborative effort comprising numerous individuals, agencies and organizations. The lead agencies for collecting homeless data, conducting homeless needs assessments and developing community supported homelessness strategies are the Coalition on Homelessness and Housing in Ohio (COHHIO) and the Ohio Development Service Agency (ODSA) Office of Community Development. The COHHIO and ODSA support both Lorain County and City of Lorain and are the lead agencies for the Ohio Balance of State Continuum of Care (BOSCO). Most of the data utilized in this section of the Plan was provided by the COHHIO and ODSA.

The BOSCO is comprised of 80 rural counties in Ohio and 18 Homeless Planning Regions. Homeless program representatives in these Homeless Planning Regions plan and coordinate local homeless systems and programs, and are responsible for working with COHHIO and ODSA to ensure all HUD and state-level homeless program requirements are met. The Homeless Planning Regions report to COHHIO and ODSA, not to HUD. The City of Lorain is within Homeless Planning Region No. 4, which includes the counties of Lorain, Medina, Ashland, and Wayne.

There are four federally defined categories under which individuals and families may qualify as homeless:

1. Literally homeless;
2. Imminent risk of homelessness;
3. Homeless under other Federal statutes; and
4. Fleeing/attempting to flee domestic violence.

As a part of the Consolidated Plan process, the City coordinated with the COHHIO and ODSA to obtain data related to the homeless population in City of Lorain. The COHHIO and ODSA regularly conduct a homeless census where volunteers reach out to identify the homeless and have them complete a short survey to gather information about the number of homeless as well as the characteristics of this population. It should be noted that any homeless census is an undercount, because it is impossible to count locate every homeless person within geography as broad as Lorain County.

HOMELESS NEEDS ASSESSMENT

The most recent homeless census, or annual point-in-time (PIT) survey, was conducted on January 27, 2015. The results of this survey are summarized in **Table 25(A)**. The methodology used by the COHHIO and ODSA included actual counts of homeless persons living on the streets and in shelters. The total number of sheltered homeless people counted during the survey was 164.

Of the 164 sheltered homeless persons counted, 48 were persons in households with adults and children and 115 were persons in households with only adults. Two households had only children (less than 18 years of age). There were two chronically homeless families and 32 chronically homeless individuals reported. There were also 24 homeless veterans and 10 unaccompanied children reported. Less than one person with HIV was reported.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. Mental health issues (27%) were the obstacles most reported by interviewees, along with drug/alcohol addiction (19%), domestic violence (11%), and HIV/AIDS (<1%). Many interviewees reported multiple disabilities, addiction problems or health issues.

TABLE 25(A): HOMELESS NEEDS ASSESSMENT

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	48	N/A	N/A	N/A	N/A	N/A
Persons in Households with Only Children	2	N/A	N/A	N/A	N/A	N/A
Persons in Households with Only Adults	115	N/A	N/A	N/A	N/A	N/A
Chronically Homeless Individuals	32	N/A	N/A	N/A	N/A	N/A
Chronically Homeless Families	2	N/A	N/A	N/A	N/A	N/A
Veterans	24	N/A	N/A	N/A	N/A	N/A
Unaccompanied Child	10	N/A	N/A	N/A	N/A	N/A
Persons with HIV	0	N/A	N/A	N/A	N/A	N/A

Source: 2015 Lorain County Homeless Census, January 27, 2015; N/A – No data available.

Table 25(A) – Homeless Needs Assessment

HOMELESS POPULATION TYPES INCLUDING CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)

Chronically homeless

HUD defines a person as chronically homeless if they have been homeless for one year or longer, or have had four or more episodes of homelessness within the past three years and have a disabling condition. National studies have found that when all costs are factored in, chronically homeless persons account for approximately 50 percent of the total expenditures for homeless services. This percent of expenditure is based on a national average of just fewer than 16% of all homeless persons being considered as chronically homeless. In Lorain, the percentage of chronically homeless persons is slightly

higher. Of the sheltered persons counted during the 2015 PIT, 20% of those surveyed, or 32 individuals, met the HUD definition of chronically homeless. Of the chronically homeless, 19% or 6 people were veterans.

Families

Persons in households comprised a large segment of the overall homeless population counted on January 27, 2015. Of the sheltered homeless, 48 persons were in households with adults and children. The majority of persons in households with adults and children were female (71%) and many of these households included children under 18 years of age (58%).

Veterans

Veterans accounted for nearly 15 percent, or 24 of the 164 sheltered homeless that agreed to be surveyed. The majority of homeless veterans are male. A quarter (25%) of veterans is chronically homeless.

Unaccompanied Youth

Unaccompanied youth accounted for approximately 6%, or 10 of the 164 sheltered homeless that agreed to be surveyed. The majority of unaccompanied you are young adults, between 18 and 24 years of age.

FAMILIES IN NEED OF HOUSING ASSISTANCE

Persons in households comprised a large segment of the overall homeless population counted on January 27, 2015. Of the sheltered homeless, 48 were persons in households with adults and children. The majority of persons in households with adults and children were female (71%) and many of these households included children under 18 years of age (58%).

Many veterans in Lorain County are struggling with disabilities in addition to being homeless, including drug or alcohol addiction. Many reported having multiple disabilities, including physical, mental or developmental disabilities.

NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Homelessness is not unique to a particular gender, race or ethnicity. **Table 25(B)** provides demographic data regarding the homeless population in the Lorain area. Approximately 37 percent of those interviewed were women. The majority of those interviewed were adult males. Children, including males and females under the age of 18 years, accounted for less than 17 percent of those interviewed. Nearly a quarter (15 percent) of those interviewed reported as Veterans.

According to the 2015 data collected by the COHHIO and ODSA, the most commonly reported races were White, at 74% of the sheltered homeless interviewed, and Black/African American, at 22% of the sheltered homeless interviewed. Only 1% reported as Pacific Islander and 6% reported a multiple races. In terms of ethnicity, the majority (80%) of the sheltered homeless interviewed were not Hispanic. Approximately 20% reported as Hispanic.

TABLE 25(B): HOMELESSNESS BY RACIAL AND ETHNIC GROUP

Race	Sheltered	Unsheltered
White	118	N/A
Black or African American	35	N/A
Asian	0	N/A
American Indian or Alaska Native	0	N/A
Pacific Islander	1	N/A
Multi-Racial	6	N/A
Ethnicity	Sheltered	Unsheltered
Hispanic	33	N/A
Not Hispanic	130	N/A

Source: 2015 Lorain County Homeless Census, January 27, 2015; N/A – No data available.

Table 25(B) – Homelessness by Racial and Ethnic Group

Table 26 – RESERVED

Table 27 – RESERVED

NATURE AND EXTENT OF UNSHELTERED AND SHELTERED HOMELESSNESS

The total number of homeless people counted during the annual PIT survey was 164. Of the 164 sheltered homeless persons counted, 48 were persons in households with adults and children and 115 were persons in households with only adults. Two households had only children (less than 18 years of age). There were two chronically homeless families and 32 chronically homeless individuals reported. There were also 24 homeless veterans and 10 unaccompanied children reported. Less than one person with HIV was reported.

Because of the transient nature of homelessness, it is often difficult to locate homeless persons or to follow-up with much needed services and support. Mental health issues (27%) were the obstacles most reported by interviewees, along with drug/alcohol addiction (19%), domestic violence (11%), and HIV/AIDS (<1%). Many interviewees reported multiple disabilities, addiction problems or health issues.

DISCUSSION

Based on the January 27, 2015 survey conducted by the COHHIO and ODSA, the homeless population of Lorain County is approximately 164 individuals. A number of organizations in Lorain County provide temporary, transitional and permanent supportive housing for Lorain area families in need of assistance. These include but are not limited to Blessing House, St. Joseph Church, Family Promise, Neighborhood Alliance, Red Cross, Safe Harbor, YWCA, Nord Center, and Lorain Metropolitan Housing Authority.

NA-45 Non-Homeless Special Needs Assessment

INTRODUCTION

A broad category that applies to any population that is presumed to be low to moderate income and in need of public services, non-homeless special needs include those of the mentally ill, developmentally disabled, at-risk youth, elderly, and other groups such as persons with HIV/AIDS. These special needs are often addressed by non-profit agencies, usually in coordination with the City of Lorain or Lorain County. Understanding the characteristics of its special needs populations will help the City of Lorain to better evaluate public facilities and services directed toward such needs.

CHARACTERISTICS OF SPECIAL NEEDS POPULATIONS

Understanding the characteristics of its special needs populations will help the city of Lorain to better evaluate public facilities and services directed toward such needs.

Elderly & Frail Elderly

According to HUD's Comprehensive Housing Affordability Strategy (CHAS), HUD defines "elderly" as individuals over the age of 62 and "frail elderly" as individuals over the age of 75. According to the 2009-2013 ACS 5-Year Estimates, there are 4,426 individuals over the age of 75 living in City of Lorain. Due to age, the frail elderly may be unable to care for themselves adequately and may have one or more disabilities or need assistance to perform the routine activities of daily life. According to 2009-2013 ACS 5-Year Estimates, there are 1,527 individuals between 65 and 74 years of age with disabilities and 2,074 frail elderly individuals over the age of 75 with disabilities.

Youth and Young Adults

Approximately 17,208 children live in the City of Lorain. According to the 2009-2013 ACS 5-Year Estimates, 27% of the City of Lorain's population is less than 18 years of age. Of the population less than 18 years of age, 51% or 8,613 children are living in poverty. Approximately 64% of households within the City are households with children. According to the 2009-2013 ACS 5-Year Estimates, female-headed households comprise 35% of family households living within the City and 51% of female-headed households are below poverty level.

Additionally, child abuse has been regarded as a serious issue in the Lorain area. The Lorain County Children Services agency receives more than 4,000 referrals each year. Of these, approximately 2,000 are screened out or given additional information or other agency referral. The remaining referrals are assigned caseworkers to determine whether or not intervention is required. In 2014, nearly 500 cases of child abuse were substantiated in Lorain County.

Physically & Developmentally Disabled

According to the 2009-2013 ACS 5-Year Estimates, disabilities are categorized into six types: hearing difficulty, vision difficulty, cognitive ability, ambulatory difficulty, self-care difficulty, and independent living difficulty. According to the 2009-2013 ACS 5-Year Estimates, approximately 11,855 or 19% of people in City of Lorain reported having a disability. While the majority of disabled persons (6,509 people) are between 18 and 64 years of age, a high percentage (41%) of persons 65 years and over are disabled.

Mental Illness & Substance Abuse

The Department of Housing and Urban Development, in the Comprehensive Housing Affordability Strategy (CHAS) manual, defines severe mental illness as a persistent mental or emotional impairment that significantly limits a person's ability to live independently. According to the national statistics, approximately one percent of the adult population meets the definition of severely mentally ill. According to the American Community Survey, City of Lorain has an estimated adult population (over 18 years of age) of 46,796 persons. One percent of this population is 468 persons. According to the Substance Abuse and Mental Health Services Administration (SAMHSA) 2011 National Survey of Substance Abuse Treatment Services, 473 persons per 100,000 population of adult age are in treatment for either an alcohol or drug abuse problem. Since City of Lorain is estimated to have an adult population of 46,796 persons, an estimated 221 individuals in City of Lorain may have a substance abuse problem.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

According to the Ohio Attorney General, 440 incidents of domestic violence, sexual assault or stalking were reported to the Lorain Police Department during the year 2012, resulting in 489 victims and 418

charges. A total of 864 incidents were reported in all of Lorain County, resulting in 1,396 victims and 319 charges. Statewide, the majority of victims of domestic violence are women (74%).

HOUSING AND SUPPORTIVE SERVICE NEEDS AND DETERMINATION

Elderly & Frail Elderly

Within City of Lorain, much of the elderly population is concentrated in low and moderate income neighborhoods. During the citizen participation process, the elderly and frail elderly were identified as needing assistance with housing rehabilitation and home maintenance. Additionally, the elderly were identified as needing facilities and programming, such as those provided at senior centers. The elderly are also susceptible to financial difficulties as well as to health problems, including those caused by poor nutrition. Organizations such as the Lorain County Office on Aging (LCOA) support elderly nutrition services. These types of organizations are critical in determining and meeting elderly and frail elderly service needs.

Youth and Young Adults

During the citizen participation process, youth and young adult services (e.g. educational programming and job skill training) were identified as priority needs, as was the need for improved communication with schools and parents. Currently, there are several agencies within the community that provide programming for low- and moderate-income children. Supportive service needs for youth and young adults are determined by such providers.

Physically and Developmentally Disabled

Accessibility improvements and other supportive services, such as employment assistance, are typical needs of this population. Currently, there are several agencies within the community that provide services for people with disabilities. Supportive service needs for the disabled are determined by such providers.

Mental Illness & Substance Abuse

Healthcare and mental health counseling are typical needs of this population. Currently there are several agencies in the community that offer services to the mentally ill and substance abusers. Supportive service needs for the mentally ill and substance abusers are determined by such providers.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

Family safety and advocacy for both adults and children are typical needs of this population. Currently there are several organizations in the community that offer services to victims of domestic violence, dating violence, sexual assault and stalking. Supportive service needs for victims of domestic violence are determined by such providers.

PUBLIC SIZE AND CHARACTERISTICS OF POPULATION WITH HIV / AIDS

The U.S. Center for Disease Control and Prevention (CDC) estimates that over one million adults and adolescents are living with HIV in the U.S., including those not yet diagnosed and those who have already progressed to AIDS.

Persons who are HIV positive do not, simply by virtue of having the HIV antibody, require special housing. The State of Ohio Housing Opportunities for Persons with AIDS (HOPWA) does not offer any service areas in City of Lorain for persons living with the HIV/AIDS virus.

According to a report that was presented and prepared by the Ohio Department of Health, Lorain County had approximately 284 persons living with HIV/AIDS in 2013. During the year 2013, 20 new cases were reported, which represents a rate of 6.6 persons per 100,000 residents. The number of new HIV cases reported in 2012 was 18, versus 20 in 2013, an 11 percent increase.

Currently, there are no specific housing programs for persons living with HIV/AIDS.

DISCUSSION

Non-Homeless Special Needs is a broad category that applies to any population that is presumed to be low to moderate income and in need of public services. The category covers a large population, including the mentally ill, developmentally disabled, elderly, and other groups.

Based on input and the data received through the citizen participation process, the highest priorities identified by the public are:

- Elderly and frail elderly assistance with housing rehabilitation and home maintenance
- Elderly and frail elderly facilities and programming, such as those provided at senior centers

- Youth and young adult services (e.g. educational programming and job skill training)
- Improved communication with schools and parents regarding youth and young adult matters

Services to address these needs are often provided by non-profit agencies, usually in coordination with the City of Lorain or Lorain County; however, many of these agencies are overburdened and continue to need funding assistance for service delivery.

NA-50 Non-Housing Community Development Needs

PUBLIC FACILITIES NEEDS

The community has identified the follow public facility needs: Oakwood Park improvements (i.e., drainage and amenities), improved park maintenance and recreational opportunities, arts/cultural center, senior center, mobile library, and East Side fire station.

PUBLIC FACILITIES NEED DETERMINATION

These needs were determined during two public meetings, held on May 19, 2015 and May 20, 2015. Combined, sixty-five (65) individuals representing the public interest attended the meeting. The meeting included a questionnaire and open discussion of community needs.

PUBLIC IMPROVEMENTS NEEDS

The community has identified the follow public improvement needs: road improvements (e.g. 28th to State Route 57) and drainage improvements.

PUBLIC IMPROVEMENTS NEED DETERMINATION

These needs were determined during two public meetings, held on May 19, 2015 and May 20, 2015. Combined, sixty-five (65) individuals representing the public interest attended the meeting. The meeting included a questionnaire and open discussion of community needs.

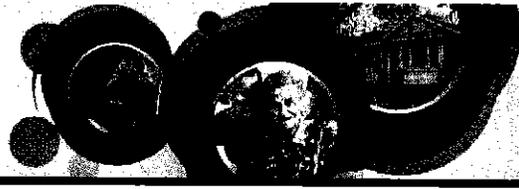
PUBLIC SERVICES NEEDS

The community has identified the follow public service needs: homeless services and facilities; youth services and programs; senior services and programs; improved public transportation; tax incentives for businesses; recycling programs; youth job training, educational programs, and internships; and a job creation/start-up incubator.

PUBLIC SERVICES NEED DETERMINATION

These needs were determined during three public meetings, held on May 19-21, 2015. Combined, ninety (90) individuals representing the public interest attended the meeting. The meetings included a questionnaire and open discussion of community needs.

Housing Market Analysis



MA-05 Overview

HOUSING MARKET ANALYSIS OVERVIEW

The purpose of the Market Analysis is to provide a clear picture of the environment in which Lorain must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered. Most of the data tables in this section are populated with a default data set based on the most recent data available. Additional data has been obtained from various sources, including more current American Community Survey (ACS) estimates and local data sources such as the city of Lorain and Lorain County. This section covers the following broad topics:

- General Characteristics of the Housing Market: The general characteristics of the City's housing market, including supply, demand, and condition and cost of housing, are described in the following sections: Number of Housing Units (MA-10); Cost of Housing (MA-15); and, Condition of Housing (MA-20).
- Lead-based Paint Hazards: The Condition of Housing (MA-10) section provides an estimate of the number of housing units within Lorain that are occupied by low-income families or moderate-income families that contain lead-based paint hazards.
- Public and Assisted Housing: A description and identification of the public housing developments and public housing units in Lorain is provided in the Public and Assisted Housing (MA-25) section. This narrative details the physical condition of such units, the restoration and revitalization needs, Section 504 needs, and the public housing agency's strategy for improving the management and operation of public housing and the living conditions of low- and moderate-income families in public housing.
- Assisted Housing: The information collected in the Number of Housing Units (MA-10) section describes the number and targeting (income level and type of family served) of units currently assisted by local, state, or Federally funded programs and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, such as expiration of Section 8 contracts.

- *Facilities, Housing, and Services for Homeless Persons:* A brief inventory of facilities, housing, and services that meet the needs of homeless persons within the City is provided in the Homeless Facilities and Services (MA-30) section. A particular emphasis is given to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory includes services directly targeted to homeless persons, as well as mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.
- *Special Need Facilities and Services:* The Special Needs Facilities and Services (MA-35) section describes the housing stock available to serve persons with disabilities and other low-income persons with special needs, including persons with HIV/AIDS and their families. The section further describes the facilities and services that assist persons who are not homeless, but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
- *Barriers to Affordable Housing:* This section (MA-40) provides an assessment of the regulatory barriers to affordable housing that exist within Lorain. These regulatory barriers may include tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

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

INTRODUCTION

The total number of housing units in Lorain has increased over the past decade. The City had a total of 28,231 housing units at the time of the 2000 U.S Census and 29,144 housing units at the time of the 2010 U.S. Census. Between 2000 and 2010, the total number of housing units in the City grew by .03%. According to data provided in the 2009-2013 ACS, an estimated total of 29,502 housing units are located within Lorain presently.

TABLE 28: ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

Property Type	Number	%
1-unit detached structure	19,212	65%
1-unit, attached structure	1,284	4%
2-4 units	3,630	12%
5-19 units	3,063	10%
20 or more units	1,857	6%
Mobile Home, boat, RV, van, etc.	456	2%
Total	29,502	100%

Data Source: 2009-2013 ACS

Table 28 – Residential Properties by Unit Number

As shown in **Table 28**, data from the 2009-2013 ACS show that the majority of residential properties are single units (a total of 20,496 or 69%). Single-unit properties are either detached structures (19,212 or 65%) or attached structures (1,284 or 4%). Residential properties are further categorized into properties within 2-4 unit structures (3,630 or 12%), properties within 5-19 unit structures (3,063 or 10%), and properties within 20 or more unit structures (1,857 or 6%). These categories comprise 98% of the City's housing stock. The remainder of residential properties in the City is classified as mobile home, boat, RV, van, etc. (456 or 2%).

TABLE 29: UNIT SIZE BY TENURE

	Owners		Renters	
	Number	%	Number	%
No bedroom	156	1%	581	5%
1 bedroom	160	1%	2,025	18%
2 or 3 bedrooms	2,265	16%	4,094	37%
4 or more bedrooms	11,965	82%	4,418	40%
Total	14,546	100%	11,118	100%

Data Source: 2009-2013 ACS

Table 29 – Unit Size by Tenure

As shown in **Table 29**, there are an estimated 25,664 occupied housing units within the City. Of this total, 14,546 or 57% are owner-occupied and 11,118 or 43% are renter-occupied.

Of all owner-occupied units, most contain 2 or 3 or more bedrooms (14,230 or 98%). Only a small number of owner-occupied units have 1 bedroom (160 or 1%) or are without bedrooms (156 or 1%).

Of all renter-occupied units, most contain 2 or 3 or more bedrooms (8,512 or 77%). In contrast to owner-occupied units, a significant percentage of renter-occupied units have 1 bedroom (2,025 or 18%). Only a small percentage of renter-occupied units are without bedrooms (581 or 5%).

DESCRIBE THE NUMBER AND TARGETING (INCOME LEVEL/TYPE OF FAMILY SERVED) OF UNITS ASSISTED WITH FEDERAL, STATE, AND LOCAL PROGRAMS.

As was noted earlier in Section NA-35, the Lorain 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.

According to the Office of Public and Indian Housing (PIH) Public Information Center (PIC), the following number and type of voucher units are available within Lorain (see also **Table 38**):

- 1,435 total public housing units available
- 3,021 total Section 8 vouchers (project based plus tenant based)

PROVIDE AN ASSESSMENT OF UNITS EXPECTED TO BE LOST FROM THE AFFORDABLE HOUSING INVENTORY FOR ANY REASON, SUCH AS EXPIRATION OF SECTION 8 CONTRACTS.

Some units assisted with Federal, state or local programs may be lost from the inventory during the five-year planning period. International Plaza's original 40-year HAP contract is set to expire in 2019-2020.

DOES THE AVAILABILITY OF HOUSING UNITS MEET THE NEEDS OF THE POPULATION?

A shortage of affordable housing may exist for very low income households earning less than 30% HAMFI. This affordable housing deficiency is more fully documented in the next section (MA-15).

DESCRIBE THE NEED FOR SPECIFIC TYPES OF HOUSING:

Generally, a diverse distribution of housing types is found within the City. The majority of housing units in the City are units within single-unit structures (69%), while nearly 29% are within multiple-unit structures. This distribution generally provides a diverse selection of housing for low- and moderate-income residents. In terms of housing unit size, with the exception of relatively uncommon efficiency units (no bedrooms), a variety of unit sizes (1, 2, 3 and 4 bedrooms) are available within the City (see **Table 28** and **Table 29**). It is important to note that in Lorain, according to the 2009-2013 ACS, larger units (2 or more bedrooms) tend to be occupied by owners while smaller units (2 or fewer bedrooms) tend to be occupied by renters. These trends may indicate a lack of larger units available for rental.

DISCUSSION

The number of housing units in the City has slightly increased over the last decade. Many of these units are within single-unit structures and many of these units are owner-occupied. The LMHA administers a number of public housing units and vouchers within the City. Several housing complexes assisted by Federal, state or local programs may be lost from the inventory during the five-year planning period due to contract expirations. A shortage of affordable housing may exist for very low-income households earning less than 30% HAMFI; however, there is a diverse distribution of housing types available within the City.

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

INTRODUCTION

This section provides an overall picture of housing costs within Lorain. Specifically, the section describes housing cost trends, rent trends, fair market rents, and affordability.

TABLE 30: COST OF HOUSING

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	\$86,000	\$93,400	9%
Median Contract Rent	\$408	\$513	26%

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Table 30 – Cost of Housing

TABLE 31: RENT PAID

Rent Paid	Number	%
Less than \$500	3,194	31%
\$500-999	6,125	59%
\$1,000-1,499	1,009	10%
\$1,500 or more	99	1%
Total	10,427	100%

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year) Table 31 – Rent Paid

The costs of housing trends for Lorain are displayed in **Table 30**. According to the 2009-2013 ACS, the current median home value for Lorain is estimated to be \$93,400. This figure represents a 9% increase from the 2000 U.S. Census median home value of \$86,000. Between the 2000 U.S. Census and the 2009-2013 ACS, the median contract rent within the City increased by 26%, from \$408 to \$513.

The distribution of estimated rents paid within Lorain is detailed in **Table 31**, according to 2009-2013 ACS data. Of all 10,427 rental units within the City, the majority (6,125 or 59%) have a rent between \$500 and \$999. A significant percentage of rental units have a rent less than \$500 (3,194 or 31%), while 1,009 or 10% have a rent between \$1,000 and \$1,499. Only 1% of the City's rental units have a rent that exceeds \$1,500.

TABLE 32: HOUSING AFFORDABILITY

% Units affordable to Households	Renter	Owner
30% HAMFI	1,835	No Data
50% HAMFI	5,395	1,855
80% HAMFI	9,035	5,440
100% HAMFI	No Data	7,390
Total	16,265	14,685

Data Source: 2007-2011 CHAS

Table 32 – Housing Affordability

The overall housing affordability within Lorain is detailed in **Table 32**. According to HUD, a unit is considered affordable if gross rent, including utilities, is no more than 30% of the household income. The table, based on 2007-2011 CHAS data, first divides households into four income ranges: less than or equal to 30% HUD Adjusted Median Family Income (HAMFI), less than or equal to 50% HAMFI, less than or equal to 80% HAMFI, and less than or equal to 100% HAMFI. The table also separates housing units into either rental units or owner units.

For households with incomes less than or equal to 30% HAMFI, a total of 1,835 available rental units are considered to be affordable, while no data is available for owner units. For households with incomes less than or equal to 50% HAMFI, a total of 5,395 affordable rental units are available, while 1,855 affordable owner units are available. For households with incomes less than or equal to 80% HAMFI, a total of 9,035 affordable rental units are available, while 5,440 affordable owner units are available. Finally, for households with incomes less than or equal to 100% HAMFI, a total of 7,390 affordable owner units are available, while no data is provided for affordable rental units.

As noted previously in **Table 29**, an estimated 11,118 renter-occupied housing units are located within Lorain (2009-2013 ACS). Of this total, only 16.5% of renter-occupied housing units are affordable to the lowest income households (less or equal to 30% AMFI) and 48.5% are affordable to households earning less than or equal to 50% AMFI. A much larger percentage (81%) of renter-occupied housing units are affordable to households earning less than or equal to 80% AMFI.

An estimated 14,546 owner-occupied housing units are located within Lorain (see **Table 29**). Of this total, 13% are affordable to households earning less than or equal to 50% HAMFI, 37% are affordable to

households earning less than or equal to 80% HAMFI, and 51% are affordable to households earning less than or equal to 100% HAMFI.

TABLE 33: MONTHLY RENT

Monthly Rent (\$)	Efficiency (no	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$502	\$603	\$764	\$1,023	\$1,216
High HOME Rent	\$502	\$603	\$764	\$1,023	\$1,216
Low HOME Rent	\$502	\$603	\$743	\$859	\$958

Data Source: HUD FY2015 FMR and HOME Rents for Cleveland-Elyria-Mentor, OH MSA

Table 33 – Monthly Rent

Table 33 shows HUD Fair Market Rents and HUD HOME Rents within the Cleveland-Elyria-Mentor Metropolitan Statistical Area (MSA). Fair Market Rents (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g. public housing). High HOME Rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower. Low HOME Rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

A comparison of the total number of households at the various income levels (see Table 6) and the total number of affordable housing units available for the various income levels (see Table 32) can reveal surpluses or shortages of affordable housing.

There are 1,835 very low income households earning 0-30% HAMFI in Lorain. Because only 1,835 affordable rental units are identified in the CHAS database, and an undetermined number of owner units are available, a significant shortage of affordable units likely exists within the City for very low income households. In contrast, there appears to be sufficient housing for low income households. A total of 7,250 households in the City earn less than or equal to 50% HAMFI. According to the CHAS database, 5,395 rental-units and 1,855 owner-units are available and affordable to this income group. There also appears to be sufficient housing for moderate income households. A total of 14,475 households in the City earn less than or equal to 80% HAMFI. There are approximately 9,035 affordable rental units and 5,440 affordable owner-units available, according to the CHAS database.

HOW IS AFFORDABILITY OF HOUSING LIKELY TO CHANGE CONSIDERING CHANGES TO HOME VALUES AND/OR RENTS?

The estimated median home value within Lorain decreased from \$104,700 in 2010 to \$93,400 in 2013 according to the ACS for those years. Moreover, the long-term trend in housing value has been positive growth, as evidenced by the City's 8.6% increase in median home value between the 2000 U.S. Census and the 2009-2013 ACS. Over this same period, the City's gross contract rent increased by 29.9% from \$485 to \$630.

The City's median household income has decreased by .9% between the 2000 Census and the 2009-2013 ACS, declining slightly from \$33,917 to \$33,610. If past trends continue, where the median housing values increase at a much faster rate than median household incomes, it can be anticipated that housing within the City will generally become less affordable to households.

HOW DO HOME RENTS / FAIR MARKET RENT COMPARE TO AREA MEDIAN RENT? HOW MIGHT THIS IMPACT YOUR STRATEGY TO PRODUCE OR PRESERVE AFFORDABLE HOUSING?

The City's current median contract rent is estimated to be \$513 (according to the 2009-2013 ACS). This median contract rent is lower than the Fair Market Rents for 1 bedroom, 2 bedroom, 3 bedroom and 4 bedroom units, but is higher than the Fair Market Rents for efficiency units. In terms of High HOME Rent and Low HOME Rent, the trend is the same. The City's current median contract rent is lower than the HOME Rents for 1 bedroom, 2 bedroom, 3 bedroom and 4 bedroom units, but is higher than the HOME Rents for efficiency units.

DISCUSSION:

Within Lorain, there is a potential shortage of units affordable to very low and low income households. While the cost of housing has increased over the past decade, household incomes have stayed relatively unchanged. As housing costs outpace household incomes, housing may become less affordable to low- and moderate-income households.

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

INTRODUCTION

This section describes the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. Additionally, it provides a summary of the housing stock available to serve persons with disabilities and persons with HIV/AIDS and their families.

DEFINITIONS

The following definitions pertain to this section:

- “Standard condition” – A housing unit that meets HUD Housing Quality Standards (HQS) and all applicable state and local codes.
- “Substandard condition but suitable for rehabilitation” – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation but is both structurally and financially feasible to rehabilitate.
- “Substandard condition not suitable for rehabilitation” – A housing unit that contains one or more housing condition (defined below), contains a lead-based paint hazard, and/or is condemned as unfit for human habitation and is not structurally or financially feasible to rehabilitate.

Additionally, the term “abandoned vacant unit” is defined by HUD as:

- A housing unit that has been foreclosed upon and vacant for at least 90 days.
- A housing unit where no mortgage or tax payments have been made by the property owner for at least 90 days.
- A housing unit where a code enforcement inspection has determined that the property is not habitable and the owner has taken no corrective actions within 90 days of the notification of the deficiencies.

TABLE 34: CONDITION OF UNITS

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,576	25%	5,388	48%
With two selected Conditions	70	0%	476	4%
With three selected Conditions	57	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,843	75%	5,244	47%
Total	14,546	100%	11,118	100%

Data Source: 2009-2013 ACS Table 34 – Condition of Units

Table 34 shows the condition of occupied housing units within Lorain, with a breakdown of owner-occupied units and renter-occupied units. As defined by HUD, a housing “condition” includes the following:

- A housing unit that lacks complete plumbing facilities
- A housing unit that lacks complete kitchen facilities
- A housing unit with more than one person per room
- A housing unit with a cost burden greater than 30% of the occupant’s household income

According to 2009-2013 ACS data, the majority (10,843 or 75%) of owner-occupied housing units have no housing conditions. Of the remaining owner-occupied housing units, nearly all feature one housing condition (3,576 or 25%). Only 70 owner-occupied units (less than 1%) have two housing conditions and only 57 owner-occupied units have three housing conditions (less than 1%). No owner-occupied housing units have four housing conditions.

Of the estimated 11,118 renter-occupied housing units in the City, the majority (5,388 or 48%) have one housing condition. Nearly half (5,244 or 47%) of renter-occupied units have no housing conditions. Only 4% of renter-occupied units have two housing conditions. No renter-occupied housing units have more than two housing conditions.

TABLE 35: YEAR UNIT BUILT

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,174	8%	369	3%
1980-1999	1,192	8%	998	9%
1950-1979	8,184	55%	6,378	57%
Before 1950	4,423	30%	3,408	31%
Total	14,973	100%	11,153	100%

Data Source: 2007-2011 CHAS Table 35 – Year Unit Built

The age of housing within Lorain is detailed in **Table 35**. Of the 14,973 owner-occupied housing units, 8,184 or 55% were built between 1950 and 1979, 1,192 or 8% were built between 1980 and 1999, and 1,174 or 8% were built during 2000 or later. A significant number (4,423 or 30%) of owner-occupied housing units were built before 1950.

Of the 11,153 renter-occupied housing units, 6,378 or 57% were built between 1950 and 1979, 998 or 9% were built between 1980 and 1999, and 369 or 3% were built during 2000 or later. A significant number (3,408 or 31%) of renter-occupied units were built before 1950.

TABLE 36: RISK OF LEAD-BASED PAINT HAZARD

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,224	84%	9,673	87%
Housing Units built before 1980 with children present	340	2%	380	3%

Data Source: 2009-2013 ACS (Total Units); 2007-2011 CHAS (Units with Children present)

Table 36 – Risk of Lead-Based Paint

The risk of lead-based paint hazards within Lorain is estimated in **Table 36**. Because the actual number of housing units in the City with lead-based paint is not available, an assumption must be made. For the purposes of this plan, a housing unit built before 1980 is presumed to have a higher risk of lead-based paint. Therefore, the table shows the total number of owner-occupied and renter-occupied units that were built before 1980, as well as those built before 1980 with children present. The data for this table is from the 2009-2013 ACS and 2007-2011 CHAS.

As shown in **Table 36**, 12,224 or 84% of owner-occupied housing units in the City were built prior to 1980, while 340 or 2% were built before 1980 and have children present. For renter-occupied housing units, 9,673 or 87% were built prior to 1980, while 380 or 3% were built prior to 1980 and have children present.

TABLE 37: VACANT UNITS

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,232	266	1,498
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	84
Abandoned REO Properties	N/A	N/A	0

Data Source: Lorain Vacant Property Inventory; RealtyTrac.com. Lorain, OH. Date accessed: 5/27/15

Table 37 – Vacant Units

According to 2009-2013 ACS data, there are a total of 29,502 housing units within Lorain. Of these, 3,838 or 13% are vacant. As defined in the American Community Survey a housing unit is vacant if no one is living in it at the time of interview. Units occupied at the time of interview entirely by persons who are staying two months or less and who have a more permanent residence elsewhere are considered to be temporarily occupied, and are classified as “vacant.”

According to the City of Lorain Vacant Property Inventory there are 1,498 vacant structures within the City limits. While the 2009-2013 ACS estimates this number to be 3,838. This number is much higher as the current study evaluated structures, whereas the Census tracks units. There may be multiple units associated with an individual structure (i.e. multifamily house). Overall, the number of blighted structures is lower than perceived by City officials.

New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Vacant units are excluded from the housing inventory if they are open to the elements, that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements. Also, excluded are vacant units with a sign that they are condemned or they are to be demolished.

According to the foreclosure database maintained by RealtyTrac.com, as accessed in May 2015, a total of 84 properties are in some state of foreclosure (i.e., default, auction, pre-foreclosure or bank owned). The foreclosure rate in Lorain is comparable to countywide and statewide foreclosure rates; however, it is higher than national foreclosure rates.

The RealtyTrac.com foreclosure database accessed in May 2015 indicates that, of the 284 foreclosed properties within the City, none are Real Estate Owned (REO).

NEED FOR OWNER AND RENTAL REHABILITATION

In terms of housing quality, 25% of owner-occupied housing units in the City have at least one housing condition, while 48% of renter-occupied housing units have at least one housing condition (see **Table 34**). Relative to the age of housing, 30% of the City's owner-occupied units were built prior to 1950, while 31% of renter-occupied units were built prior to 1950 (see **Table 35**). Although the exact number of homes with lead-based paint is not known, it is assumed that housing units in the City built prior to 1980 have a higher risk of lead-based paint hazards. About 85% of owner-occupied homes and 87% of renter-occupied homes were built prior to 1980. Generally, these statistics point toward the need for Lorain to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

ESTIMATED NUMBER OF HOUSING UNITS OCCUPIED BY LOW OR MODERATE INCOME FAMILIES WITH LBP HAZARDS

Table 36 notes that, in Lorain, 12,224 owner-occupied housing units were built prior to 1980 and 9,673 renter-occupied housing units were built prior to 1980. These units are assumed to have a higher risk of lead-based paint hazards.

As of the 2009-2013 ACS, there are an estimated 25,664 occupied housing units within Lorain. Approximately 22,000 (21,897 or 85%) of these housing units are assumed to have a higher risk of lead-based paint hazards. According to HUD CDBG low- and moderate-income data for FY 2013, 14,475 low- or moderate-income households (earning less than or equal to 80% HAMFI) reside in Lorain. Therefore, approximately 21,897 housing units, or 85% of housing units occupied by low- and moderate-income families, may have a higher risk of lead-based paint hazards.

DISCUSSION

In terms of housing conditions, more renter-occupied units have housing conditions than owner-occupied units. The majority of the City's housing units were built prior to 1980. Due to the combination of housing conditions and unit age, there is a need for Lorain to facilitate both owner-unit and rental-unit rehabilitations. It is estimated that approximately 21,897 housing units, or 85% of housing units occupied by low- and moderate-income families, may have a higher risk of lead-based paint hazards.

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

INTRODUCTION:

As was noted earlier in Section NA-35, 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 U.S. Department of Housing and Urban Development.

TABLE 38: TOTALS NUMBER OF UNITS

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available			1,435	3,073	200*	2,956	117	0	0
# of accessible units	N/A	N/A	28 units mobility accessible; 402 units sensory impaired	N/A	22	N/A	N/A	N/A	N/A

Data Source: PIC (PIH Information Center) and the PHA 5-Year and Annual Plan (2015).

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

Table 38 – Total Number of Units by Program Type

DESCRIBE THE SUPPLY OF PUBLIC HOUSING DEVELOPMENTS:

The LMHA administers two programs that deliver housing to low- and very low-income persons in Lorain County. These include low rent public housing, Section 8 voucher rental assistance, and homeownership (i.e., rent-to-own) programs. Combined, these programs incorporate approximately 4,304 housing units in the Lorain area.

DESCRIBE THE NUMBER AND PHYSICAL CONDITION OF PUBLIC HOUSING UNITS IN THE JURISDICTION, INCLUDING THOSE THAT ARE PARTICIPATING IN AN APPROVED PUBLIC HOUSING AGENCY PLAN:

Table 38 shows the total number of units currently assisted by local, state or federally funded programs. In total, 1,435 public housing units are programmed within Lorain. These units are designated for low- and very-low income persons and open to the general population. Low rent public housing units are located in 16 complexes throughout the Lorain area, five of which are scattered site properties comprised of 80 units:

1. Leavitt Homes, 2153 Lorain Dr., Lorain: 198 units
2. Westview Terrace, 2218 W. 24th St., Lorain: 142 units
3. Wilkes Villa, 104 Loudon Court, Elyria: 171 units
4. J.F. Oberlin Homes, 138 S. Main St., Oberlin: 53 units
5. Kennedy Plaza, 1730 Broadway Av, Lorain: 177 units
6. Riverview Plaza, 310 East Ave., Elyria: 180 units
7. Lakeview Plaza, 310 7th St., Lorain: 205 units
8. Albright Terrace, 129 Milan Ave., Amherst: 50 units
9. Westgate Apts, 2310 W. 20th St, Lorain: 12 units
10. Southside Gardens, 3010 Vine Ave., Lorain: 50 units
11. International Plaza, 1825 Homewood Dr., Lorain: 100 units
12. Harr Plaza, 15 Chestnut St., Elyria: 100 units
13. Oberlin Homes (LIHTC Homes), 138 S. Main St., Oberlin: 51 units
14. Scattered sites: 80 units

Of these units, there are 430 units designed for those who require special assistance. There are 28 units that are mobility accessible, and 402 units designed for the sensory impaired.

Low rent public housing is 30% of the qualified person's adjusted gross income and there is a security deposit of \$100. The estimated wait time for public housing in Lorain is approximately 1-12 months. Administered by the LMHA, **Table 38** notes that there are 3,073 Section 8 vouchers available. The Section 8 program provides rental assistance to qualified very low-income families and very low-income elderly, disabled, handicapped and single persons. Section 8 vouchers typically cover 30% of adjusted gross income, total tenant payment or a payment standard. A security deposit, paid by the tenant, is

required. The estimated wait time for Section 8 vouchers is 1-12 months. Of the total 3,073 Section 8 voucher units, there are 22 units that are disability-accessible.

The LMHA continually assesses the condition of its public housing units to determine whether physical improvements are necessary. LMHA units are decent, safe, sanitary and in good repair and are 98+% occupied with waiting lists. **Table 39** shows HUD’s Real Estate Assessment Center (REAC) scores for LMHA’s public housing units.

TABLE 39: PUBLIC HOUSING CONDITION

Public Housing Development	Inspection Score (2007/2010)
AMP 1 (Leavitt Homes, Westview Terrace, Westgate Apartments, Scattered Sites)	83
AMP 2 (Kennedy Plaza, Lakeview Plaza, Scattered Sites)	90
AMP 3 (Wilkes Villa, Riverview Plaza, Scattered Sites)	87
AMP 4 (Southside Gardens, John Frederick Oberlin Homes, Albright Terrace, Scattered Sites)	96
AMP 5 (LMHA Oberlin Homes (LIHTC units))	97

Data Source: LMHA

Table 39 – Public Housing Condition

DESCRIBE THE RESTORATION AND REVITALIZATION NEEDS OF PUBLIC HOUSING UNITS IN THE JURISDICTION:

According to the LMHA’s 2015 PHA Plan, the LMHA has identified a need for good quality housing. The LMHA seeks to construct, acquire and rehab at least 200 units through replacement housing funds, City funding, and/or grants.

DESCRIBE THE PUBLIC HOUSING AGENCY’S STRATEGY FOR IMPROVING THE LIVING ENVIRONMENT OF LOW- AND MODERATE-INCOME FAMILIES RESIDING IN PUBLIC HOUSING:

The overall goals of the Lorain Housing Authority were listed earlier in Section NA-35. Related to physical improvements to the public housing living environment, the mission of the LMHA is to provide decent, safe, affordable housing free from discrimination to qualifying individuals. In support of its mission, the LMHA will continue to assess the condition of its public housing units and plan and implement physical modifications, as necessary, in accordance with a 5-Year Action Plan. Moreover, the LMHA establishes quality standards or enforces HUD quality standards for its public housing and assisted units.

DISCUSSION:

The LMHA administers housing programs for low income persons through annual appropriations provided by HUD. Currently, the LMHA oversees 16 public housing complexes, five of which are scattered rental site properties, comprised of 80 housing units. The LMHA also administers Section 8 voucher rental assistance and homeownership programs. Activities of the LMHA are further outlined the LMHA's Public Housing Authority (PHA) five-year and annual plans.

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

INTRODUCTION

What is perhaps critical to the success of homeless services is the capacity to coordinate systems of care beyond sheltering, healthcare, mental health counseling, employment, etc. and the ability to follow a case through a myriad of providers to ensure that individual or family is transitioned out of homelessness.

The State of Ohio has several Continua of Care (CoC) that coordinate services for homeless persons. Lorain falls under the Lorain County Task Force for the Homeless CoC. The Lorain County Task Force for the Homeless seeks to eliminate homelessness in Lorain County by assessing the characteristics and needs of the county's homeless; fostering the development of housing and services to meet these needs; educating citizens and officials about homelessness; and advocating on behalf of homeless persons.

The Lorain County Taskforce for the Homeless is responsible for advancing community-wide efforts, including the 5-Year Plan to End Homelessness and the Annual Point-In-Time (PIT) survey, which involves various partnering agencies. HUD and the Ohio Housing and Community Development Authority (OHCDHA) publish CoC and statewide PIT findings annually. Data related to facilities and housing targeted to homeless households can be viewed in **Table 40**.

Challenges identified during the Consolidated Plan citizen participation process were housing affordability and rehabilitation. To address these challenges, priorities identified during the citizen participation process included identifying areas with particularly large homeless populations, the number of Nord Family Foundation placements, and improving city services to address these needs.

TABLE 40: FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	34	0	27	153	0
Households with Only Adults	34	0	53	116	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	10	0	0	0	0

Table 40 – Facilities and Housing Targeted to Homeless Households

Data Source: January 27th 2015 PIT Survey, supplied by the Lorain County Continuum of Care.

* While no beds are specifically allocated to veterans, several organizations list veterans as a secondary target population.

DESCRIBE MAINSTREAM SERVICES, SUCH AS HEALTH, MENTAL HEALTH, AND EMPLOYMENT SERVICES TO THE EXTENT THOSE SERVICES ARE USED TO COMPLEMENT SERVICES TARGETED TO HOMELESS PERSONS.

Several mainstream providers offer services to the homeless population as well low- and moderate- income populations. These providers include, but are not limited to, the following organizations:

Medical/Healthcare Resources

- *Lorain County Free Clinic, 3323 Pearl Ave, Lorain, OH: Provides quality health care to those who are medically uninsured.*
- *Lorain County Health and Dentistry, 3745 Grove Ave, Lorain, OH 44055: Provides affordable primary and preventative care for all ages.*

Mental Health Resources

- *The Nord Center, 6140 South Broadway, Lorain, OH 44053:* Mental health resource center for adults and children.

Employment Resources

- *Ohio Means Jobs: Lorain County, 42495 North Ridge Rd, Elyria, OH 44035:* A resource center for job-seekers and employers designed to meet education, training, employment, or supportive service needs.

LIST AND DESCRIBE SERVICES AND FACILITIES THAT MEET THE NEEDS OF HOMELESS PERSONS, PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH. IF THE SERVICES AND FACILITIES ARE LISTED ON SCREEN SP-40 INSTITUTIONAL DELIVERY STRUCTURE OR SCREEN MA-35 SPECIAL NEEDS FACILITIES AND SERVICES, DESCRIBE HOW THESE FACILITIES AND SERVICES SPECIFICALLY ADDRESS THE NEEDS OF THESE POPULATIONS.

Several non-profit providers and faith-based organizations offer services to the homeless population, which include emergency shelter, transitional housing, and permanent supportive housing. These providers include, but are not limited to, the following organizations:

Blessing House – Opened in 2005, the Blessing House is a five-bedroom home that provides a place for children to stay during times of family crisis. It is a licensed Children’s Crisis Care Facility. 5440 Grove Avenue, Lorain, OH, 44055. [Capacity: 10 beds]

Faith House I and II – Faith House I is a transitional housing program which works with various social services agencies to help residents gain self-sufficiency and independence. Faith House II provides homeless single-parent families with disabilities the opportunity for permanent housing with supportive services to assist. 1561 E East 30th Street, Lorain, OH 44055.

Family Promise Interfaith Hospitality Network of Lorain County – guest families stay at a host congregation which provides shelter, meals, and support. The main facility is open during the day to provide families with housing, jobs, and other needed resources. 709 Middle Avenue, Lorain, OH, 44055. [Capacity: 10 beds]

Genesis House – Genesis House is a domestic violence shelter that provides temporary shelter, food, and support for victims of domestic violence and their children. It is administered by Lorain County Safe Harbor. PO Box 718 Lorain, OH, 44052. [Capacity: 8 beds]

Haven Center Homeless Shelter – Haven Center is a homeless shelter that is administered by the Neighborhood Alliance and is open to men, women and children that provides emergency shelter, as well as meals, toiletry, laundry, clothing, work referrals, vocational rehab programs, GED programs, bus tickets, and assistance applying to affordable housing. Located at 1536 East 30th Street, Lorain, OH 44055. [Capacity: 68 beds]

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

INTRODUCTION

This section describes facilities and services that assist persons who are not homeless but require supportive housing and programs. These populations may include elderly and frail elderly, persons with disabilities, persons with alcohol or drug addictions, persons with HIV/AIDS, or other groups. Such facilities and services include units that are barrier-free and physically accessible, units with on-site supportive services such as case management, counseling and healthcare, and units that are affordable to persons on a fixed or limited income.

INCLUDING THE ELDERLY, FRAIL ELDERLY, PERSONS WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL), PERSONS WITH ALCOHOL OR OTHER DRUG ADDICTIONS, PERSONS WITH HIV/AIDS AND THEIR FAMILIES, PUBLIC HOUSING RESIDENTS AND ANY OTHER CATEGORIES THE JURISDICTION MAY SPECIFY, AND DESCRIBE THEIR SUPPORTIVE HOUSING NEEDS.

Elderly & Frail Elderly

The elderly, and particularly the frail elderly, require supportive housing, including units that are barrier-free and accessible to the disabled, units with on-site supportive services, and units that are affordable to persons on a fixed-income. The elderly population with housing needs continue to be an area of focus in Lorain. CDBG funds are used to provide assistance with maintenance so that the elderly can remain in their homes for as long as possible. Those with fixed incomes, such as the elderly and disabled, are particularly hit hard with the increasing costs of gasoline. Not only the increased utility costs, but also increased food and other costs can leave them in a financial crisis. There are not enough resources or funds to provide for this population.

Persons with Disabilities (Mental, Physical, Developmental)

Disabled persons require barrier-free housing that is also affordable. Accessibility retrofits tend to be expensive and homes with such features tend to be higher in value. In contrast, income levels for the disabled (mentally, physically or developmentally) tend to be lower than median area income, resulting in affordability concerns. While new multi-family units are required to have accessibility for such populations, older units tend to be lacking such features. Moreover, persons with mental or developmental disabilities often require supportive housing that includes on-site services.

Persons with Alcohol or Drug Addictions

Persons with addictions may require temporary housing and treatment. This type of housing can include beds for extended stay and counseling rooms for on-site services. The primary agency serving those with addictions is Lorain County Alcohol and Drug Abuse Services, Inc. (LCADA). The LCADA administers an Intensive Outpatient Program (separate facilities for men and women), Low Intensity Treatment (exclusively for men), and AfterCare (separate facilities for men and women). Additionally, The Key (1882 East 32nd St. Lorain, OH) is a recovery center available exclusively for women and their children.

Persons with HIV/AIDS

Persons living with HIV/AIDS face particular challenges with regard to supportive housing. Many are experiencing physical disability, loss of employment, and lack of income resulting in a need for more stable housing. Several organizations exist within Lorain to serve this population, including the Lorain County AIDS Task Force (1800 Livingston Avenue, Lorain, OH 44052).

Other Groups

Persons leaving a violent domestic situation are often homeless at first. The availability of emergency and transitional housing is critical to prevent their return to such a situation. Most of the needs for this group are related to shelter and counseling. Runaway youth require similar housing and counseling services.

DESCRIBE PROGRAMS FOR ENSURING THAT PERSONS RETURNING FROM MENTAL AND PHYSICAL HEALTH INSTITUTIONS RECEIVE APPROPRIATE SUPPORTIVE HOUSING

Households with mental or physical health issues face barriers to safe, decent and affordable housing. Often, persons with mental or physical issues are discharged from institutions, but are then unable to find independent housing that they can afford or reasonably maintain. A number of homeless people have been discharged from institutions with no other housing options.

Lorain will work with homeless service providers to implement a cohesive, community-wide Discharge Coordination Policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do not become homeless upon release.

SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. 91.315(E)

Several programs exist in the city of Lorain to assist low-income households with their housing maintenance and acquisition needs. These programs include:

- The Owner Occupied Repair Loan Program assists income-eligible households in Lorain with repairs and improvements to their primary residence.
- The Emergency Loan Program assists income-eligible households to make essential repairs to their residence, without which these households may result in displacement.
- The Neighborhood Stabilization Program Housing Acquisition, Rehab, Resale Program acquires foreclosed homes that are renovated then sold to income eligible households in Lorain.
- The Infill Housing Development Program assist income eligible households purchase newly constructed homes in Lorain.
- The city also provides funding to Community Development Corporations and Community Housing Development Organizations which support housing revitalization efforts, such as the development of new affordable housing for homebuyers, acquisition and rehabilitation of existing housing for homebuyers, and development of quality affordable rental housing.

FOR ENTITLEMENT/CONSORTIA GRANTEES: SPECIFY THE ACTIVITIES THAT THE JURISDICTION PLANS TO UNDERTAKE DURING THE NEXT YEAR TO ADDRESS THE HOUSING AND SUPPORTIVE SERVICES NEEDS IDENTIFIED IN ACCORDANCE WITH 91.215(E) WITH RESPECT TO PERSONS WHO ARE NOT HOMELESS BUT HAVE OTHER SPECIAL NEEDS. LINK TO ONE-YEAR GOALS. (91.220(2))

See response, above (previous question and response).

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

DESCRIBE ANY NEGATIVE EFFECTS OF PUBLIC POLICIES ON AFFORDABLE HOUSING AND RESIDENTIAL INVESTMENT.

This section requires the jurisdiction to explain 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. Lorain has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing.

The following is a summary of these barriers and corresponding strategies:

1. Zoning Ordinances

- *Barrier* – Zoning ordinances are a barrier to affordable housing, as they restrict density and limit housing types in locations that would otherwise be suitable for affordable housing – ultimately excluding lower income households from many neighborhoods.
- *Strategy* – A revised zoning code was adopted by the City 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.

2. Security Deposits

- *Barrier* – Security deposits, utility deposits, and high rent fees are a barrier to affordable housing, since many lower income households cannot afford to pay both the deposit/fee and the rent at the same time.
- *Strategy* – Sub-recipients using CDBG funds continue to off-set barrier costs such as security deposits, utility connection/reconnection fees, and high late rent fees with financial help and one-time emergency assistance payments.

3. Lack of Quality Housing

- *Barrier* – The lack of quality housing units for low-income persons is a barrier to affordable housing.
- *Strategy* – The City utilizes a multi-faceted approach to address this barrier, including the use of NSP funds to construct new homes, reclaiming abandoned and nuisance properties

through acquisition/demolition, stimulating private developers and other public resources to invest in inner-city communities and create mixed-income communities of choice, and continuing its Rehabilitation Program that allows persons to remain in their homes with the assistance of grant funds to replace roofs, windows and insulation.

4. Lead Based Paint

- *Barrier – Lead based paint (LBP) is a barrier to affordable housing, as many homes in Lorain were built prior to 1980. LBP is a serious health hazard, particularly for young children. Contracting work on houses with documented LBP can be expensive and thus a deterrent to successful rehabilitation.*
- *Strategy – The City utilizes a multi-faceted approach to address this barrier, including looking at other cities and their approach to contracting for LBP remediation, looking for additional funding for LBP remediation, targeting families with children under the age of six specifically for LBP remediation.*

5. Age and Condition of Housing Stock

- *Barrier – The age and condition of housing stock is a barrier, as many homes are 50 years old or older which substantially increases the cost of maintenance and rehabilitation. Moreover, those interested in architectural or historical preservation are met with resistance because of fears of gentrification. For the elderly, the cost of maintenance is a burden, and some have either converted their single family home into a duplex or multi-family structure or simply let the home deteriorate beyond repair. In some cases, properties are simply abandoned and taxes are not paid, ultimately attracting vandals or other nuisances.*
- *Strategy – The City utilizes a multi-faceted approach to address this barrier, including rehabilitation assistance with the elderly, disabled and families with children receiving priority funding, marketing of homeownership programs to public housing tenants to support housing choice, counseling to homeowners to educate them on basic maintenance to prevent further deterioration, and an ordinance requiring that blighted or abandoned vacant properties be registered with the City.*

6. Financing

- *Barrier* – Financing is a barrier to the production of affordable housing, as many owners and occupants do not have the resources to pay for housing rehabilitation. Moreover, persons with special needs do not have the resource to make their housing fully accessible.
- *Strategy* – The City utilizes a multi-faceted approach to address this barrier, including a credit-counseling course funded by the City's CDBG and administered by Housing Opportunities, Inc., partnerships with local banks to encourage redevelopment in low- and moderate-income neighborhoods, and lease-purchase options under the NSP program.

In general, the City of Lorain will continue to work with non-profit housing developers and providers to increase the amount of affordable housing. The City will do this primarily through continuation of the Owner Occupied Repair Loan Program, Emergency Loan Program, and the Neighborhood Stabilization Program, among others, which assist low-income households with home repairs.

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

INTRODUCTION

The Consolidated Plan provides a concise summary of the City's priority non-housing community development needs that are eligible for assistance. The following section describes the economic development needs of Lorain.

This section also provides data regarding the local economic condition of the jurisdiction and compares the ability of the local work force to satisfy the needs of local businesses. Much of this data can be used to describe the level of housing demand in the local market.

This section discusses the following topics:

- Business by Sector
- Labor Force
- Occupations by Sector
- Travel Time to Work
- Educational Attainment
- Median Earnings in the Past 12 Months
- Additional Narrative

ECONOMIC DEVELOPMENT MARKET ANALYSIS

TABLE 41: BUSINESS ACTIVITY

Business by Sector	Number of Workers	Number of Jobs	Share of %	Share of %	Jobs less %
Agriculture, Mining, Oil & Gas Extraction	236	6	1%	0%	-1%
Arts, Entertainment, Accommodations	2,404	1,166	10%	9%	-1%
Construction	1,024	396	4%	3%	-1%
Education and Health Care Services	6,118	4,370	25%	33%	8%
Finance, Insurance, and Real Estate	1,113	599	4%	4%	0%
Information	339	226	1%	2%	0%
Manufacturing	4,681	2,509	19%	19%	0%
Other Services	1,142	630	5%	5%	0%
Professional, Scientific, Management	1,962	783	8%	6%	-2%
Public Administration	1,087	0	4%	0%	-4%
Retail Trade	2,921	1,843	12%	14%	2%
Transportation and Warehousing	1,182	299	5%	2%	-3%
Wholesale Trade	565	559	2%	4%	2%
Total	24,774	13,386	100%	100%	-

Data Source: 2009-2013 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Table 41 – Business Activity

Information provided in **Table 41** identifies workers and jobs within Lorain by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to 2009-2013 ACS, there are 24,774 workers within all business sectors identified in Lorain. The number of jobs within all sectors is estimated to be 13,386 according to 2011 Longitudinal Employer-Household Dynamics data published by the U.S. Census Bureau.

The largest percentages of workers are within the Education and Health Care Services sector (25%) and Manufacturing sector (19%). Workers in Retail Trade sector comprise 12% and workers in the Arts, Entertainment, and Accommodations sector comprise 10%. Workers in the Agriculture, Mining, Oil and Gas Extraction sector as well as the Information sector comprise the smallest percentage of workers (1%).

In regard to the share of jobs, the largest share of jobs is within the Education and Health Care Services sector (33%). Jobs in the Manufacturing sector (19%), Arts, Entertainment, and Accommodations (17%) and Retail Trade (17%) sectors are also well-represented. The Public Administration, Information and

Agriculture, Mining, Oil and Gas Extraction sectors account for the smallest percentages of jobs (less than 1%, 1% and 1%, respectively).

By comparing the share of workers to share of jobs, it can be determined within which sectors there are deficiencies to be addressed. The data below identifies the “jobs less workers.” This is determined by the percentage of jobs less the percentage of workers. A negative number reflects an oversupply of labor for the sector. As **Table 41** shows, within Lorain there are fewer jobs than workers within six business sectors: Agriculture, Mining, Oil and Gas Extraction; Arts, Entertainment, and Accommodations; Construction; Professional, Scientific, Professional, Scientific, Management Services; Public Administration; and Transportation and Warehousing. This means that workers in these business sectors may have more difficulty finding a job that matches their skillset. In contrast, there may be more jobs than workers in three business sectors: Education and Health Care Services; Retail Trade; and Wholesale Trade. This means that workers from outside Lorain may be meeting the needs of the local job market.

TABLE 42: LABOR FORCE

Total Population in the Civilian Labor Force*	48,713
Civilian Employed Population 16 years and over	24,795
Unemployment Rate	49.1%
Unemployment Rate for Ages 16-24	66.9%
Unemployment Rate for Ages 25-65	38.0%

Data Source: 2009-2013 ACS

**Universe: population 16 years and over*

Table 42 – Labor Force

Table 42 portrays the labor force within Lorain. According to the 2009-2013 ACS the total population within the City in the civilian labor force is 48,713. This number includes the number of civilian workers plus those actively seeking employment and does not include those who are not actively seeking employment.

The number of the civilian population 16 years and over who are employed totals 24,795. At the time of the 2000 U.S. Census, the City’s unemployment rate was only 6.5%. According to 2009-2013 ACS estimates, the City’s unemployment rate is approaching 16%. The unemployment rate for ages 16-24 is

much higher than for the City as a whole. The unemployment rate for those between the ages of 16-24 is approximately 32% while for ages 25-65 the unemployment rate is approximately 13%.

TABLE 43: OCCUPATIONS BY SECTOR

Occupations by Sector	Number of People*	Median Earnings
Management, business, science, and arts	5,827	45,468
Service	5,928	15,374
Sales and office	5,931	22,269
Natural resources, construction, and maintenance	1,825	32,917
Production, transportation and material moving	5,263	29,473

Data Source: 2009-2013 ACS

**Universe: Civilian employed population 16 years and over with earnings (past 12 months)*

Table 43 – Occupations by Sector

Table 43 displays occupations by Sector within Lorain according to the 2009-2013 ACS: Sales and Office occupations account for the largest number of occupations with 5,931 people. Service (5,928); Management, business, science, and arts occupations (5,827); and Production, transportation and material moving (5,263) are also well-represented. The least represented occupations in Lorain are Natural resources, construction, and maintenance (1,825). Of these occupations, median earnings are highest in the Management, business, science, and arts occupations (\$45,468), whereas median earnings are lowest in the Service occupations (\$15,374).

TABLE 44: TRAVEL TIME

Travel Time	Number*	Percentage
< 30 Minutes	16,776	71%
30-59 Minutes	5,916	25%
60 or More Minutes	1,027	4%
Total	23,719	100%

Data Source: 2009-2013 ACS

*Universe: population not working at home

Table 44 – Travel Time

As shown in **Table 44**, the vast majority of Lorain residents commute less than 30 minutes to work (71%). A notable percentage travel 30-59 minutes (25%) with a small percentage commuting more than one hour (4%). Eighty-four percent of Lorain workers drive to work alone and 10% carpool. According to 2009-2013 ACS estimates, for those who commute to work the average travel time is 22.9 minutes one-way.

EDUCATION:**TABLE 45: EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS (POPULATION 16 AND OLDER)**

Educational Attainment*	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,246	680	2,176
High school graduate (includes equivalency)	7,006	1,180	3,369
Some college or Associate's degree	7,895	1,067	2,573
Bachelor's degree or higher	3,334	153	552

Data Source: 2009-2013 ACS

*Universe: population 25 to 64 years (Civilian)

Table 45 – Educational Attainment by Employment Status

Table 45 displays Educational Attainment by Employment Status. Within Lorain, the highest numbers of employed are those with some college or an Associate's degree (7,895) and high school graduates (7,006). A significant number of employed also have a Bachelor's degree or higher (3,334). About 11% of the civilian employed population never graduated from high school.

The highest numbers of unemployed are high school graduates (1,180) or those with some college or an Associate's degree (1,067). Less than 5% of the unemployed population has a Bachelor's degree or higher; and 22% of the unemployed population never graduated from high school.

When looking at the civilian labor force ages 16 years and over, 24,795 are employed, 7,647 are unemployed, and 19,339 are not in the labor force and are not actively seeking employment.

TABLE 46: EDUCATIONAL ATTAINMENT BY AGE

	Age*				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	221	339	254	553	1,059
9th to 12th grade, no diploma	1,317	1,366	743	1,847	1,660
High school graduate, GED, or alternative	1,754	1,977	2,821	6,757	3,799
Some college, no degree	1,738	2,018	2,247	4,170	1,388
Associate's degree	268	690	868	1,544	343
Bachelor's degree	86	674	350	737	279
Graduate or professional degree	0	81	165	509	315

Data Source: 2008-2012 ACS

**Universe: population age 18 years and over*

Table 46 – Educational Attainment by Age

Table 46 shows Educational Attainment by Age. A significant population over the age of 18 (9,353 or 19%) in Lorain did not graduate from high school. A significant number of adults (32,383 or 69%) graduated from high school or have some college education but no four-year college degree. Combined, nearly 89% of the population 18 years or older (41,735 adults) do not have a college degree.

TABLE 47: EDUCATIONAL ATTAINMENT – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$18,356
High school graduate (includes equivalency)	\$23,231
Some college or Associate's degree	\$30,826
Bachelor's degree	\$44,197
Graduate or professional degree	\$64,583

Data Source: 2009-2013 ACS

**Universe = population 25 years and over w/earnings*

***2013 inflation-adjusted dollars*

Table 47 – Median Earnings in the Past 12 Months

Table 47 identifies income over a 12-month period as it relates to educational attainment in Lorain. The data shown is based on 2009-2013 ACS estimates. Greater educational attainment strongly correlates with increased income over a 12-month period. In Lorain, persons having a graduate or professional degree have an estimated median income of \$64,583 and persons having a Bachelor's degree have a median income of \$44,197. In contrast, persons with some college or an Associate's degree have a

median of \$30,826. Similarly, those with a high school diploma or equivalency have a median income of \$23,231 and those without a high school diploma or equivalency have a median income of \$18,356.

BASED ON THE BUSINESS ACTIVITY TABLE ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?

Lorain is proximate to Cleveland and other leading industrial and consumer markets. The City is well-known for its manufacturing and industrial sectors which are complemented by retail and service sectors sustained by employers such as Mercy Hospital, the Lorain City School District, Lorain Tubular, and Industrias CH, S.A. de C.V. (Republic Steel), and the City of Lorain. These top employers (as of 2011) reflect the major employment sectors in Lorain, which are Manufacturing; Education and Health Care Services; Manufacturing; and Retail Trade. Combined, these employment sectors represent approximately 59% of all workers and jobs in Lorain.

DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY:

As of the 2011 CEDES, three sectors dominated employment in Lorain County: Education and Health Services, Manufacturing, and Trade, Transportation, and Utilities. Health Services.

The public process has identified a need for workforce development in the areas of construction/carpentry, trade and logistics, and the electronics, energy and utility industries.

Since a large percentage of Lorain's population lacks a post-secondary education, there may be a demand for adult basic education, workforce training and other education opportunities to better match the needs of the business community with skilled employees. However, there are a number of private and public educational institutions, as well as workforce training initiatives, available in Lorain to address this need.

During the Consolidated Plan citizen participation process, other needs identified by the public included increased public transportation service, additional workforce/job skill training, and the development of housing and transportation located in close proximity to job centers.

DESCRIBE ANY MAJOR CHANGES THAT MAY HAVE AN ECONOMIC IMPACT, SUCH AS PLANNED LOCAL OR REGIONAL PUBLIC OR PRIVATE SECTOR INVESTMENTS OR INITIATIVES THAT HAVE AFFECTED OR MAY AFFECT JOB AND BUSINESS GROWTH OPPORTUNITIES DURING THE PLANNING PERIOD. DESCRIBE ANY NEEDS FOR WORKFORCE DEVELOPMENT, BUSINESS SUPPORT OR INFRASTRUCTURE THESE CHANGES MAY CREATE.

Over the past decade, Lorain has experienced a loss of jobs with closure and tentative closure of two major employers, the Lorain Ford Assembly Plant and a U.S. Steel plant. The Ford Plant was steadily losing jobs since the 1970s, but still brought in \$2.2 million in income tax revenue for the city at the time of its closure in 2005. Additionally, the recent announcement that Lorain's U.S. Steel plant will 'idle' will lose the city an additional 614 jobs, although it has also been cutting jobs over the past few decades.

The loss of these jobs then requires intervention to promote business location to the area. Such programs include the Enterprise Zone. Businesses located within a designated EZ are eligible for certain tax exemptions. The Lorain EZ covers the entire city of Lorain. Businesses locating within the EZ are afforded tax benefits. The existence of the Lorain EZ may stimulate job and business growth in underserved areas of the City. The type of businesses expected to invest in the EZ are consistent with the existing employment sectors and available workforce. Other programs such as the county's Revolving Loan Fund and Tax Increment Financing (TIF) districts may also lead to increased business activity.

HOW DO THE SKILLS AND EDUCATION OF THE CURRENT WORKFORCE CORRESPOND TO EMPLOYMENT OPPORTUNITIES IN THE JURISDICTION?

Within six business sectors there is a potential oversupply of labor. Agriculture, Mining, Oil and Gas Extraction; Arts, Entertainment, and Accommodations; Construction; Professional, Scientific, Professional, Scientific, Management Services; Public Administration; and Transportation and Warehousing are business sectors where there are more workers than jobs. This means that workers in these business sectors may have more difficulty finding a job that matches their skill-set.

Within Lorain there are fewer workers than jobs within three sectors: Education and Health Care Services; Retail Trade; and Wholesale Trade. This means that workers from outside of Lorain may be meeting the employment needs of these business sectors.

With that, there has been national momentum to promote jobs in state-of-the-art manufacturing practices. These jobs sometimes require a bachelor's degree or higher in areas such as mechanical,

physics, or materials sciences. Of the unemployed labor force in Lorain, only 5% have a bachelor's degree or higher. Of the total population age 18 and older, only 11% have a bachelor's degree or higher.

DESCRIBE ANY CURRENT WORKFORCE TRAINING INITIATIVES, INCLUDING THOSE SUPPORTED BY WORKFORCE INVESTMENT BOARDS, COMMUNITY COLLEGES AND OTHER ORGANIZATIONS. DESCRIBE HOW THESE EFFORTS WILL SUPPORT THE JURISDICTION'S CONSOLIDATED PLAN.

The following workforce training initiatives are available to residents of Lorain:

- *Workforce Institute of Lorain County – Ohio Means Jobs; 42495 North Ridge Road, Elyria, OH:* A resource center for job-seekers and employers designed to meet education, training, employment, or supportive service needs.
- *Goodwill of Lorain County; 145 Keep Court, Elyria, OH:* Provides vocational and employment training programs for the citizens of Lorain County. Programs include the Job Club, the Lorain County Adult Parole Authority Class, Job Coaching, Job Readiness Training, and other skills courses and assistance.

DOES YOUR JURISDICTION PARTICIPATE IN A COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDs)?

Yes, Lorain County developed a comprehensive Strategic Plan for economic development was approved in 2013. The Lorain County Growth Partnership is designated as the Strategy Committee.

IF SO, WHAT ECONOMIC DEVELOPMENT INITIATIVES ARE YOU UNDERTAKING THAT MAY BE COORDINATED WITH THE CONSOLIDATED PLAN? IF NOT, DESCRIBE OTHER LOCAL/REGIONAL PLANS OR INITIATIVES THAT IMPACT ECONOMIC GROWTH.

The following areas of action and corresponding activities to attract more business and create more jobs in Lorain:

- *Job Creation Incentive Program:* The City may offer an eligible company a cash rebate based on a percentage of annual employee payroll withholding and/or corporate net income taxes new to the City.
- *Business Development Loan Fund:* Provides loans for acquisition, construction, and other improvements and administrative costs necessary to develop business structures.
- *EDA Title IX Loan Fund:* Designed to support business activities of small to medium sized manufacturing and industrial companies within the City of Lorain for which credit is not otherwise available.

- *US EPA Brownfield Remediation Revolving Loan:* Offers below-market rate loans to assist with the remediation of brownfield properties to return them to productive economic use in communities.
- *Commercial Façade Loan Program:* Designed to improve exterior of buildings, including windows, doors, roof repair, exterior cleaning and painting, gutters and landscaping.
- *Enterprise Zone Tax Abatement:* Provides incentives to expand existing or open new facilities, but must create and/or retain jobs.

Each of these areas of action overlap and can be coordinated with the Consolidated Plan, particularly areas such as workforce development/education and integration with community development efforts to address homelessness and affordable housing options.

DISCUSSION

According to the 2009-2013 ACS, the Lorain labor force is comprised of approximately 48,713 people, of which approximately 51% are employed and 49% are unemployed. The largest employment sectors in Lorain are manufacturing, education, healthcare, arts, entertainment and accommodations, and retail trade. Like in most cities, higher median earnings generally correlate with higher education. The highest median earnings in Lorain are in occupations such as management, business, science and the arts, while the lowest median earnings are in service occupations. Approximately 67% of Lorain's population has a high school diploma or equivalent, but 11% of the City's population has a Bachelor's, graduate or professional degree. While there may be a need for workforce training, there are also several workforce training initiatives in the community to meet this need.

Approximately 71% of Lorain's population drives less than 30 minutes to get to work, and approximately 96% of Lorain's population drives less than one hour to get to work. This means that most employees live locally or within the Lorain region. In order to stimulate more local investment, Lorain has an Enterprise Zone (EZ) that offers tax incentives to businesses and individuals that relocate to underserved areas of the City. Moreover, Lorain continues to coordinate with the city's department of Economic and Community Development to identify ways to attract employers and retain a skilled workforce.

MA-50 Needs and Market Analysis Discussion

ARE THERE AREAS WHERE HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

From 2009-2014, the City focused the majority of its CDBG-funded housing rehabilitation and public service activities in eligible block groups having a population of 51% or more low- and moderate-income persons (i.e., areas of low- and moderate-income concentration). Generally, these same areas are also disproportionately affected by housing problems, such as overcrowding, substandard conditions, or significant cost burden.

According to the HUD CPD Maps tool, the following Census Tracts have concentrations of housing problems (i.e., more than half of extremely low income, low income, or moderate income households residing therein have some type of housing problem):

TABLE 48: CONCENTRATIONS OF HOUSEHOLDS WITH HOUSING PROBLEMS

% of Households w/Housing Problems	Extremely Low Income Households	Low Income Households	Moderate Income Households
50-75%	231, 230, 222, 973, 233, 239, 237, 224, 232, 228	973, 237, 230, 224, 231, 222, 234, 22601, 236, 232, 240, 242, 241, 239, 224	231, 230, 222, 973, 233, 239, 237, 224, 232, 228
>75%	232, 228	239, 224, 232, 231, 228, 222, 233	232, 228

Source: HUD CPD Maps, Accessed May 2015

Table 48 – Concentrations of Households with Housing Problems

Because of the age of the Lorain's housing stock, housing problems are distributed throughout the City's limits. Geographically, housing problems affecting extremely low income households are the most widespread. The majority of extremely low income households have some type of housing problem, regardless of their location. Housing problems affecting low income households are most concentrated in the city's eastern areas, particularly on either side of Black River. Housing problems affecting moderate income households are most concentrated in the east as well, interspersed with the low income areas surrounding Black River.

ARE THERE ANY AREAS IN THE JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

The lowest income areas of Lorain are most affected by housing problems and in need of community investment. Unfortunately, these areas are widespread. 33 of the City's 61 Census Tracts have a low- and moderate-income population of 51% or greater.

The following Block Groups have populations where racial or ethnic minorities comprise 10% or more of the population:

Hispanic/Latino:

- Census Tract 231, Block Group 2; 67.1% Hispanic or Latino
- Census Tract 231, Block Group 3; 62.2% Hispanic or Latino
- Census Tract 236, Block Group 1; 59.9% Hispanic or Latino
- Census Tract 236, Block Group 2; 55.5% Hispanic or Latino
- Census Tract 237, Block Group 2; 53.9% Hispanic or Latino
- Census Tract 231, Block Group 1; 50.9% Hispanic or Latino
- Census Tract 228, Block Group 4; 45.3% Hispanic or Latino
- Census Tract 232, Block Group 4; 42.9% Hispanic or Latino
- Census Tract 238, Block Group 1; 40.7% Hispanic or Latino
- Census Tract 236, Block Group 3; 40.3% Hispanic or Latino
- Census Tract 973, Block Group 3; 39.0% Hispanic or Latino
- Census Tract 237, Block Group 3; 37.6% Hispanic or Latino
- Census Tract 973, Block Group 1; 36.7% Hispanic or Latino
- Census Tract 233, Block Group 2; 36.3% Hispanic or Latino

[Source: 2009-2013 ACS Data, U.S. Census Bureau TIGER/Line GIS Data]

Black/African American:

- Census Tract 224, Block Group 2; 58.3% Black or African American
- Census Tract 228, Block Group 1; 52.2% Black or African American
- Census Tract 233, Block Group 1; 48.8% Black or African American
- Census Tract 232, Block Group 1; 45.3% Black or African American

- Census Tract 973, Block Group 4; 43.3% Black or African American
- Census Tract 973, Block Group 2; 40.9% Black or African American
- Census Tract 230, Block Group 3; 39.5% Black or African American
- Census Tract 231, Block Group 1; 38.8% Black or African American
- Census Tract 232, Block Group 4; 34.7% Black or African American
- Census Tract 228, Block Group 4; 33.8% Black or African American
- Census Tract 232, Block Group 2; 33.2% Black or African American
- Census Tract 973, Block Group 3; 32.5% Black or African American
- Census Tract 973, Block Group 1; 32.4% Black or African American

[Source: 2009-2013 ACS Data, U.S. Census Bureau TIGER/Line GIS Data]

Many of these tracts are also areas of low- and moderate-income concentration. For example, the greatest concentrations of racial or ethnic minorities in Lorain are in Census Tract 224 (58.3% Black/African American) and Census Tract 231 (67.1% Hispanic or Latino). Census Tract 239 also has a population of 90.5% low- and moderate-income persons. Although these concentrations exist, the data provided in the Market Analysis show that all racial and ethnic groups living in the City have significant housing needs, particularly for housing repairs, rehabilitation and accessibility retrofits.

WHAT ARE THE CHARACTERISTICS OF THE MARKET IN THESE AREAS/NEIGHBORHOODS?

These areas are characterized by few employment opportunities and limited access to public transportation – which limits residents from getting to and/or keeping jobs. The lack of local, accessible, and skill-matched employment opportunities has led to a situation where young workers are leaving Lorain to seek residence and employment elsewhere.

The City’s low- and moderate-income neighborhoods are characterized by low-density single family homes with few neighborhood-level commercial or other service activities interspersed except for commercial properties along the City’s major corridors, such as Broadway Avenue.

Major nearby employment centers include Mercy Regional Medical Center, Lorain City School District, and Lorain Tubular. However, many of these employers are located in surrounding communities, and, with limited transportation options, are difficult to access.

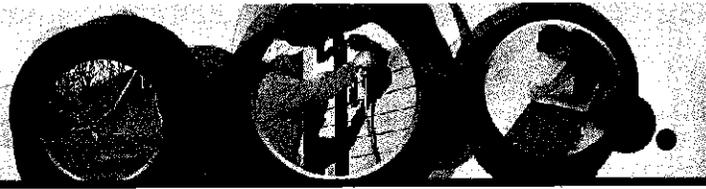
ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/NEIGHBORHOODS?

Lorain may have vacant sites and/or brownfield redevelopment opportunities that could be pursued. The City continues to coordinate with Lorain County on economic development activities to better market to, attract and retain businesses and develop the City's resident workforce. Like many communities, the community itself is a strong asset for economic development. Organization at the community-level combined with other means, including CDBG assistance, is the primary asset for positive change in Lorain's low- and moderate-income neighborhoods.

ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?

One of the major projects that may provide employment opportunities for low- and moderate-income persons is the conversion of Spitzer Plaza Hotel on Broadway Avenue into a senior community with 50 apartments, and first-floor retail space. The development will create dwelling units and retail space which holds the opportunity to benefit current residents by creating jobs, having developers and business owners invest money in the city, and attracting new residents to the city. The success of this development is anticipated to "spill over" into the surrounding neighborhoods providing economic stimulus to the downtown area.

Strategic Plan



SP-05 Overview

STRATEGIC PLAN OVERVIEW

The Consolidated Plan process requires the City to identify priority needs and a Strategic Plan to meet those needs over the next five years. For every priority, there are goals and objectives established to measure progress, as well as strategies to address them. There are essentially four major topics of focus in the Consolidated Plan:

- Housing
- Homelessness
- Community Development
- Non-Homeless Special Needs

Housing Needs

The Housing topic is focused on the physical state and tenure of housing in the City of Lorain and ways that federal and local resources can be used to address housing issues. Based on input and data received through the public involvement process, the highest priorities identified by the public are:

- Home repair/housing rehabilitation
- Need for homeownership opportunities
- Need for accessible housing and accessibility improvements
- Need for safe and affordable low-income housing
- A lack of ample Section 8 Housing and resources
- Demolition and clearance of blighted structures
- Many abandoned homes and vacant lots
- Needed repairs and capital improvement for public housing
- Existence of unsafe housing
- Rental assistance

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: HOUSING

Improve availability and accessibility of affordable housing to persons of low and moderate income throughout the City of Lorain.

Objective 1:

Increase the supply of standard, affordable housing through the rehabilitation of existing housing units and, if appropriate, the construction of new units.

Objective 2:

Support Fair Housing efforts that provide accessibility to all housing options for all City residents.

Objective 3:

Promote homeownership opportunities.

Objective 4:

Assist in the development of community development corporations and community based organizations through technical and financial assistance.

Objective 5:

Develop fund mechanisms for the disposition of acquired foreclosed and abandoned residential units.

Objective 6:

Provide rental assistance to low to moderate income individuals via Tenant Based Rental Assistance (TBRA).

Objective 7:

Neighborhood revitalization activities; historical home rehabilitation assistance.

Objective 8:

Accessibility improvements to housing occupied by persons with a disability.

Homelessness Needs

Meeting homelessness challenges in City of Lorain is a collaborative effort comprising numerous individuals, agencies and organizations. Lorain County Homeless Task Force is the lead agency for collecting homeless data for the Continuum of Care. The Homeless Task Force assists in conducting homeless needs assessments and developing community supported homelessness strategies in Lorain County. In developing priority homeless needs, the City of Lorain coordinated with the Lorain County Homeless Task Force, as well as the general public through public meetings.

Based on input and the data received through the citizen participation process, the highest priorities identified are services such as:

- Additional housing for homeless
- Rental assistance
- Utility assistance
- Homeless services
- Additional homeless shelter and facilities
- Increase capacity of service providers to assist the homeless.

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: HOMELESSNESS

Reduce Homelessness in the City of Lorain.

Objective 1:

Support non-profit and faith-based organizations that provide services and outreach programs for homeless persons and persons at risk of becoming homeless.

Objective 2:

Continue to support programs that help homeless persons make the transition to permanent housing and independent living.

Objective 3:

Provide assistance to homeless individuals through increased facilities, shelters, and/or beds i.e. Day Shelter.

Non-Housing Community Development Needs

Non-Housing Community Development is a broad category of spending that covers many types of public facilities and improvements such as roads, sewer improvements, water improvements, wastewater improvements, lighting, drainage, community centers, parks, and virtually any other public project that benefits low- and moderate-income neighborhoods.

Based on the needs assessment, input received through the citizen participation process, including public meetings, the following community development needs were identified:

- Expansion and integration of Public Transportation (increased service and extended hours)
- Prisoner re-entry program, assistance with housing, job placement, substance abuse, and social stabilization in the community.
- Youth and young adult services (e.g. educational programming, mentoring, and internships)
- Blighted and dilapidated structures in the community.
- Jobs skills training and vocational tools for the unemployed, underemployed, and youth.
- Economic Development in neighborhoods and existing developments.
- Infrastructure Improvements (roads, drainage, parks)
- Incentives for businesses
- Mobile library

- Elimination of food deserts
- Recreational opportunities
- Park improvements and maintenance
- Senior center assistance and senior services
- Job creation/Incubator
- Eastside fire station
- Code enforcement (Litter control, recycling program, repurpose, reclaim)

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: COMMUNITY AND ECONOMIC DEVELOPMENT

Enhance the living environment and economic opportunity for persons of low- and moderate-income and special needs populations through public services, public improvement and economic development activities.

Objective 1:

Establish job search and training programs for those entering the workforce, the unemployed and incumbent workers to acquire and/or upgrade skills.

Objective 2:

Encourage the coordination of employers and local job training programs.

Objective 3:

Promote downtown revitalization.

Objective 4:

Identify, prioritize, and upgrade City parks, streets, and related infrastructure, particularly in Community Development Block Grant target areas.

Objective 5:

Promote maximum/optimum public transit coverage of the City.

Objective 6:

Eliminate blight within designated low- and moderate-income areas.

Objective 7:

Improve existing or develop new public facilities that service low- and moderate-income areas, special needs populations, the homeless, or benefit low- and moderate-income persons.

Objective 8:

Improve physical conditions within designated low and moderate income areas through code enforcement.

Objective 9:

Support programs that provide basic needs assistance to special needs populations including, but not limited to, frail/elderly, at-risk youth, disabled, persons living with HIV/AIDS, severe mental illness, and persons with alcohol/drug addiction.

Objective 10:

Promote economic development through the elimination of food deserts.

Objective 11:

Comprehensive Land Use plan and Zoning Ordinance updates to improve the overall city outlook i.e. Lakefront development, economic opportunities, community center within the city's center area etc.

Objective 12:

Transportation to economic opportunities for low income individuals i.e. transit citywide and to other areas of job opportunities.

Non-Homeless Special Needs

Non-Homeless Special Needs is a broad category that applies to any population that is presumed to be low- and moderate-income and in need of public services. The category covers a large population, including the mentally ill, developmentally disabled, elderly, and other groups. These specific services are often provided by non-profit agencies, usually in coordination with the City of Lorain or Lorain County.

Based on input and the data received through the citizen participation process, the highest priorities identified by the public are:

- Senior services
- ADA accessibility improvements to housing stock
- ADA accessibility improvements to sidewalks and parks

Considering these priorities, the following draft goals and objectives are recommended:

GOAL: NON-HOMELESS SPECIAL NEEDS

Expand the accessibility and coordination of social services to City of Lorain low- and moderate-income and special needs populations.

Objective 1:

Support non-profit and faith-based organizations that provide services and outreach programs for populations with special needs.

Objective 2:

To provide technical assistance to human services organizations to develop programs and build organizational capacity to address priority needs within the community.

Objective 3:

Provide support and assistance to healthcare services and agencies that benefit low and moderate income residents.

SP-10 Geographic Priorities

GENERAL ALLOCATION PRIORITIES

Describe the basis for allocating investments geographically within the City.

Five (5) areas have been designated as Local Target Areas within the City of Lorain (see **Target Areas Map** and **Table 49**). Target area boundaries are defined by City Council Ward boundaries. The Wards that have been designated as CDBG Target Areas are Wards 1, 2, 3, 5, and 6. The areas selected for the 2015/2016-2019/2020 Plan were identified through data collection and analysis and the citizen participation process, which consisted of a non-profit workshop, questionnaires, and public meetings, as well as meetings with the City Council. Each of these areas meets the eligibility requirements for low- and moderate-income benefit. While Local Target Areas allow the City to plan and invest in a coordinated manner, they do not limit the City from expending funds in other areas of Lorain that also meet the eligibility requirements for low- and moderate-income benefit.

MAP 2

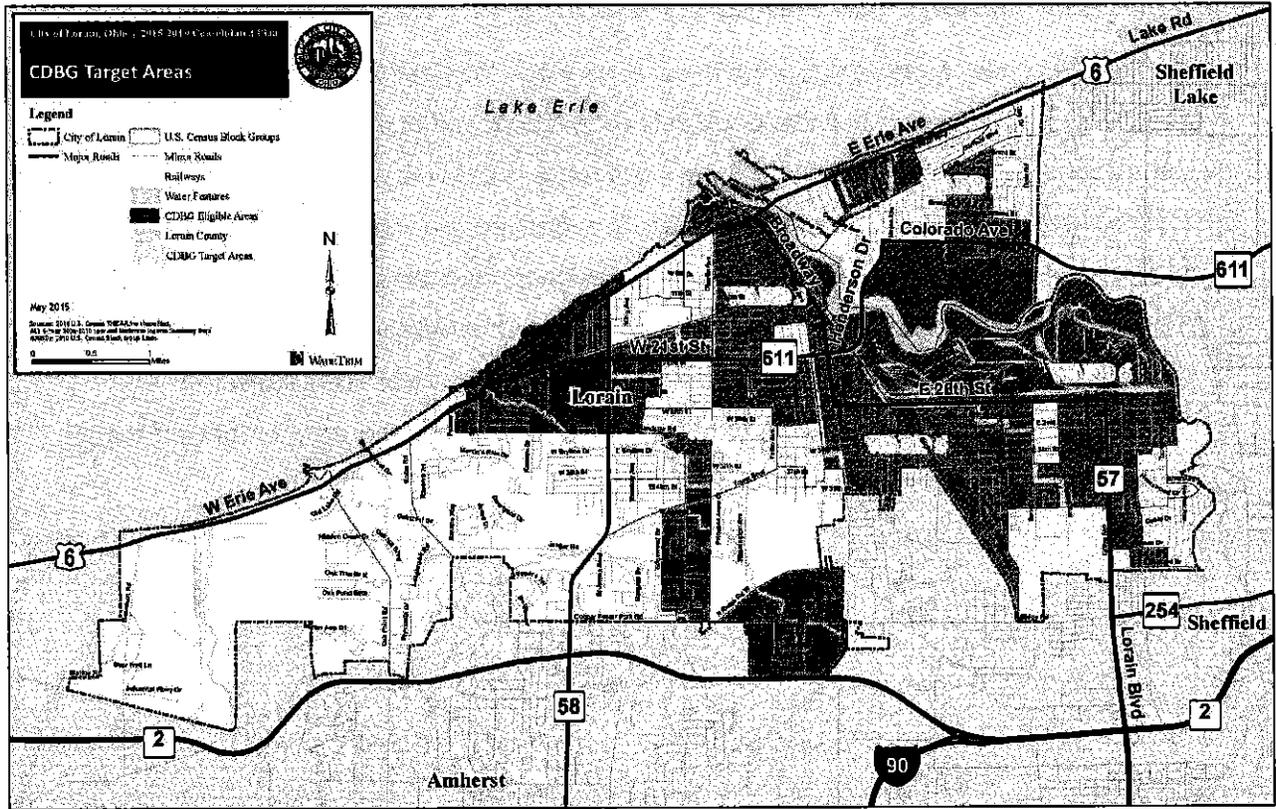


TABLE 49: GEOGRAPHIC AREA

1. Area Name: WARD 1

Area Type: Local Target Area

Identify the neighborhood boundaries for this target area.

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. See Ward Map in the Appendix of this report.

Include specific housing and commercial characteristics of this target area.

Ward 1 is comprised of both residential and commercial structures. This target area is considered "high risk" due to the number of unoccupied structures. Ward 1 consist of fifteen percent (15%) of the city's overall vacant structures; thirty-four (34) vacant structures; and sixteen percent (16%) or 779 code violations; the third highest in the City of Lorain. New housing construction has been stagnant excluded the far east and far west sections of the ward. There exists a concentration of low-income, multi-family housing structures in the western and central sections of the Ward, with a majority of the housing stock being built before the early-to-mid 1970's.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This targeted area was determined through the use of the Vacant Property Report, as well as input from Building, Housing and Planning staff, elected officials, and residents of the City of Lorain.

Identify the needs in this target area.

The needs of Ward 1 include the following: blight removal; housing rehabilitation; infrastructure improvements e.g. streets, sidewalks and sewer; code enforcement to suppress further blight; and homeownership opportunities.

What are the opportunities for improvement in this target area?

The opportunities for improvement in this targeted area include, but are not limited to; Owner-Occupied Housing Rehabilitation, code enforcement, street, sidewalk and sewer replacements, public facilities improvements, and neighborhood clean up in the LMI Census Tracts of 230 and 222 and other eligible areas.

Are there barriers to improvement in this target area?

The barriers of improvement for this target area include, but are not limited to the following: lack of resources outside of entitlement and City general fund dollars, limited to no incentives for development as similar target areas, and lack of interest from private developers in the target area.

2. Area Name: WARD 2

Area Type: Local Target Area

Identify the neighborhood boundaries for this target area.

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. See Ward Map in the Appendix of this report.

Include specific housing and commercial characteristics of this target area.

The Ward 2 target area consists predominately of residential housing, and is inclusive of the City's Downtown Business District (Broadway Avenue) and other retail on the southern end of Broadway Avenue. Ward 2 is also comprised of two (2) Community Reinvestment Areas; CRA #1 and CRA #2 respectively, as well as the Central Lorain and Riverfront Urban Renewal areas. Ward #2 is considered a "high risk" ward as a result of the City's Vacant Property Registry, with twenty-five percent (25%) of the city's vacant properties (607); eighty-nine percent (89%) of the units in the ward are occupied; twenty-three percent (23%) or 1102 of the city's code violations, which is the highest of any other ward in the city. Furthermore, Ward 2 consists of an antiquated housing stock that has seen very little new housing construction in recent years outside of infill housing completed by the City.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This targeted area was determined through the use of data compiled through the Vacant Property Report, as well as input from Building, Housing and Planning staff, elected officials, and residents of the City of Lorain.

Identify the needs in this target area.

The needs of Ward 2 include, but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; increased economic opportunities and waterfront development.

What are the opportunities for improvement in this target area?

The opportunities for improvement for Ward 2 include, but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; new housing construction; and first-time homebuyer opportunities.

Are there barriers to improvement in this target area?

The barriers to improvement in this target area are the following: lack of additional funding outside of entitlement and general fund resources, and lack of interest by private developers in the target area.

3. Area Name: WARD 3

Area Type: Local Target Area

Identify the neighborhood boundaries for this target area.

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. See Ward Map in the Appendix of this report.

Include specific housing and commercial characteristics of this target area.

Ward 3 has a high concentration of residential housing, and accounts for thirteen percent (13%) of the City's code violations, currently totaling 644 in this targeted area. Ward 3 currently contains thirty-eight (38) vacant and blighted structures and 227 vacant lots that are in need of attention to eliminate further slum and blight in the ward. The third ward has an estimated 7% of its properties vacant, and a "risk score" of 37, ranking it the fourth highest of the target areas.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This targeted area was determined through the use of data compiled through the Vacant Property Report, as well as input from Building, Housing and Planning staff, elected officials, and residents of the City of Lorain.

Identify the needs in this target area.

The needs of Ward 3 include, but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; increased economic opportunities and waterfront development.

What are the opportunities for improvement in this target area?

The opportunities for improvement for Ward 3 include, but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; new housing construction; and first-time homebuyer opportunities.

Are there barriers to improvement in this target area?

The barriers to improvement in this target area are the following: lack of additional funding outside of entitlement and city general fund resources, and lack of interest from private developers in this target area.

4. Area Name: WARD 5

Area Type: Local Target Area

Identify the neighborhood boundaries for this target area.

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 E 29th St. See Ward Map in the Appendix of this report.

Include specific housing and commercial characteristics of this target area.

Ward 5 is comprised of both residential and commercial uses. Approximately 20.4% (306) of the vacant structures in the City of Lorain are located within Ward 5. Of all structures in Ward 5, 10.6% are considered vacant and 66 are blighted. Ward 5 shows one of the highest occurrences of vacant structures, vacant and blighted structures, code violations, and more generally, the highest risk number of disamenities.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This targeted area was determined through the use of data compiled through the Vacant Property Report, as well as input from Building, Housing and Planning staff, elected officials, and residents of the City of Lorain.

Identify the needs in this target area.

The needs of Ward 5 include, but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; increased economic opportunities and waterfront development.

What are the opportunities for improvement in this target area?

The opportunities for improvement for Ward 5 include, but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; new housing construction; and first-time homebuyer opportunities.

Are there barriers to improvement in this target area?

The barriers to improvement in this target area are the following: lack of additional funding outside of entitlement and city general fund resources; and lack of interest from private developers in this target area.

5. Area Name: WARD 6

Area Type: Local Target Area

Identify the neighborhood boundaries for this target area.

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 E 29th St. See Ward Map in the Appendix of this report.

Include specific housing and commercial characteristics of this target area.

Ward 6 is comprised of both residential and commercial uses. Approximately 12% (179) of the vacant structures in the City of Lorain are located within Ward 6. Of all structures in Ward 6, 5.6% are considered vacant and 31 are blighted.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

This targeted area was determined through the use of data compiled through the Vacant Property Report, as well as input from Building, Housing and Planning staff, elected officials, and residents of the City of Lorain.

Identify the needs in this target area.

The needs of Ward 6 include, but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; increased economic opportunities and waterfront development.

What are the opportunities for improvement in this target area?

The opportunities for improvement for Ward 6 include, but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; new housing construction; and first-time homebuyer opportunities.

Are there barriers to improvement in this target area?

The City of Lorain has a high percentage of poverty and vacant/blighted structures within the City. The community is active and organized; however, commercial uses are struggling and older vacant manufacturing property make investment more difficult within neighborhoods. Further investment in Lorain may be dependent upon leveraging public and private dollars and efforts. The needs of Ward 6 include, but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; increased economic opportunities and waterfront development.

Table 49 – Geographic Priority Areas

SP-25 Priority Needs

The Five-Year Consolidated Plan must indicate the general priorities for allocating investment of available resources among different needs. Priority needs are those that will be addressed by the goals outlined in the Strategic Plan. For each priority, the City of Lorain has indicated one or more populations to be served, as well as an assigned priority level indicating relative importance among the needs listed (see Table 50).

TABLE 50: PRIORITY NEEDS SUMMARY

Priority Need Name	Priority Level	Population	Geographic Areas	Goals Addressing
Housing Rehabilitation	High	Low/Moderate Income and Special Needs	Citywide and Target Areas	Housing
Elimination of Slum and Blight	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Code Enforcement	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Increased Homeownership Opportunities	High	Low/Moderate Income and Special Needs	Citywide and Target Areas	Housing/Non-Homeless Special Needs
Affordable and Accessible Housing for Special Needs	High	Special Needs	Citywide and Target Areas	Housing/Non-Homeless Special Needs
Homeless Services and Prevention	High	Homeless	Citywide and Target Areas	Homelessness
Public Facilities and Infrastructure	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Economic Development Opportunities	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Fair Housing Education and Outreach	High	Low/Moderate Income	Citywide and Target Areas	Housing
Youth Programs and Services	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Programs and services for low and moderate income residents	High	Low/Moderate Income	Citywide and Target Areas	Housing/Community and Economic Development
Public Transportation	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Social Service Program	High	Low/Moderate Income	Citywide and Target Areas	Community and Economic Development
Programs and services for special needs residents	High	Special Needs	Citywide and Target Areas	Housing/Non-Homeless Special Needs

Table 50 – Priority Needs Summary

SP-30 Influence of Market Conditions

TABLE 51: INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant-based vouchers are by far the most common voucher used in the City of Lorain. The average annual income of residents using TBRA is \$11,406. This voucher continues to be critical for persons with extremely low incomes who are severely cost burdened. It is estimated that while approximately 2,802 TBRA vouchers are in use, nearly 5,960 households in Lorain have extremely low incomes.
TBRA for Non-Homeless Special Needs	Non-Homeless Special Needs populations have a high need for TBRA, while at the same time being in need of improved accessibility within housing. Approximately 1,382 disabled or elderly families receive TBRA. Due to their limited income, housing needs for those with non-homeless special needs include affordability, availability of assistance, accessibility improvements and Fair Housing options.
New Unit Production	A shortage of affordable housing exists for several income groups, including both renter and owner households earning less than 80% HAMFI. The current housing inventory lacks rental units to house persons with low- and extremely low-incomes (less than 50% HAMFI). Necessary demolition of ageing and unsafe structures has contributed to the loss of affordable rental units.
Rehabilitation	Many of renter-occupied housing units have at least one housing problem (4,300), while a large number (1,495) of owner-occupied housing units have at least one housing problem. Furthermore, 85% of owner-occupied housing units, and 88% of renter-occupied were built prior to 1980 and are more than 35 years old. Generally, these statistics point toward the need for the City of Lorain to facilitate both owner-unit and rental unit rehabilitations to improve the condition of housing within its jurisdiction. The City of Lorain also has identified areas of the City of Community Reinvestment Areas which offers tax abatements to residents that rehab and build homes in these areas.
Acquisition, including preservation	Housing preservation/restoration within low- and moderate-income neighborhoods was identified during the citizen participation process with regard to the expense associated with preserving/restoring homes and obstacles to demolition in cases of ageing and unsafe structures.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources

INTRODUCTION

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **Table 52**.

The City of Lorain anticipates a total allocation of \$1,153,149 in CDBG funding and \$131,307 in HOME funding for the 2015/2016 program year. Program income may be realized over the course of the 2015/2016 program year and subsequent program years. These funds will be used for CDBG and HOME eligible activities consistent with the current goals and objectives identified in the Five-Year Consolidated Plan. CDBG funds will be used for housing and community development activities including, but not limited to, increasing homeownership, providing existing homeownership assistance (e.g. housing rehabilitation), public services, code enforcement/blight removal and administration of the City's CDBG program.

Other resources, such as private and non-Federal public sources may become available to the City of Lorain during the program year. For CDBG leveraging, these include funding from State and Federal grant sources, City Departments (e.g. Public Works, Parks and Recreation), public or social service providers, or other sources. The City will also look to leverage funds, if available, from Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against CDBG and HOME dollars.

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first-year of the Strategic Plan. These goals must be described in quantitative terms. The City of Lorain has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2015/2016 Annual Action Plan. See **Table 57**.

TABLE 52: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public, Federal	Increasing Homeownership, Public Facility and Infrastructure Improvements, Public Services, Code Enforcement, Community Development, Planning & Administration	\$1,153,149	\$1,125,941.78	\$123,152.37	\$2,402,243.15	\$400,000	Additional resources for leveraging may include other State and Federal grant sources, City Departments (Public Works, Parks and Recreation), public or social service providers or other sources of funding.
HOME	Public, Federal	Increasing Homeownership, CHDO Assistance, Home Rehabilitation	\$131,307	\$173,724	\$0	\$305,031	\$520,000	Additional resources for leveraging may include other State and Federal grant sources, CHDO's, and public or social service providers

Table 52 – Anticipated Resources

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED.

The City will look to leverage funds, if available, from State and Federal grants sources, City Departments (e.g. Public Works, Parks and Recreation), public or social service providers, or other sources against CDBG and HOME dollars. The City will look to leverage funds, if available, from Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against CDBG and HOME dollars.

IF APPROPRIATE, DESCRIBE PUBLICALLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN.

The City of Lorain actively markets City owned homes for owner occupancy. Homes are affordable and are marketed on the City website.

In addition, the City plans the purchase of additional land parcels and vacant sites scattered throughout the City of Lorain, to continuously build units in the next 3 to 5 years, once the current projects are completed and sold. Sites acquired will largely be formerly foreclosed upon properties that previously were blighted and in disrepair. The lots may be sold to private developers, specifically for new housing construction.

DISCUSSION

The City of Lorain's anticipated funding allocation from CDBG and HOME will address many of the City's goals, including housing, non-homeless special needs, community and economic development, and homelessness. The City is fortunate to have a network of public or social service providers to help address these goals through financial leveraging, as well as other Federal funding sources such as City Departments, Community Housing Development Organizations (CHDOs) and other agency and program funding.

SP-40 Institutional Delivery Structure

EXPLAIN THE INSTITUTIONAL STRUCTURE THROUGH WHICH THE JURISDICTION WILL CARRY OUT ITS CONSOLIDATED PLAN INCLUDING PRIVATE INDUSTRY, NON-PROFIT ORGANIZATIONS, AND PUBLIC INSTITUTIONS.

The City of Lorain will have staff funded through CDBG and HOME administration dollars that will be dedicated to making sure the CDBG and HOME Programs are administered fully. The city will also work with the following organizations throughout the implementation of the CDBG Program.

TABLE 53: INSTITUTIONAL DELIVERY STRUCTURE

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Lorain Building, Housing, and Planning Department	Government	Planning/Administration	Jurisdiction
Lorain Metro Housing Authority	Government	Public Housing/ Section 8	Jurisdiction
Lorain County	Government	Housing and Community Development	Lorain County
State of Ohio (CHIP Program)	Government	Housing and Community Development	Statewide
Lorain County Homeless Task Force	Non-Profit Organization	Homelessness	Lorain County

Table 53 – Institutional Delivery Structure

ASSESS THE STRENGTHS AND GAPS OF THE INSTITUTIONAL DELIVERY STRUCTURE

Table 53 shows the institutional structure through which the City of Lorain will carry out its Strategic Plan. Although not every organization involved in the program of delivery is included in Table 53, the lead agency and other organizations presented show the breadth of delivery capacity within the City.

The lead agency for institutional delivery is the City of Lorain Building, Housing, and Planning Department, along with other City divisions and departments. These divisions and departments carryout objectives related to housing and community development. Furthermore, there are multiple nonprofit organizations that provide a range of public services, from programs to reduce homelessness to programs for non-homeless special needs populations. The Lorain County Homeless Task Force is the lead agency for collecting homeless data for the Continuum of Care. The Homeless Task Force assists in conducting homeless needs assessments and developing community supported homelessness strategies in Lorain County.

The 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 services, supportive services, and other services such as nutrition programs and youth programs (see Table 54). These programs are provided by nonprofit organizations and the Continuum of Care (CoC).

TABLE 54: AVAILABILITY OF SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV AND MAINSTREAM SERVICES

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

Table 54 – Homeless Prevention Services Summary

DESCRIBE HOW THE SERVICE DELIVERY SYSTEM INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE MEET THE NEEDS OF HOMELESS PERSONS (PARTICULARLY CHRONICALLY HOMELESS INDIVIDUALS AND FAMILIES, FAMILIES WITH CHILDREN, VETERANS AND THEIR FAMILIES, AND UNACCOMPANIED YOUTH)

Meeting homelessness challenges in City of Lorain collaborative effort comprising numerous individuals, agencies and organizations. Lorain County Homeless Task Force is the lead agency for collecting homeless data for the Continuum of Care. The Homeless Task Force assists in conducting homeless needs assessments and developing community supported homelessness strategies in Lorain County. The Continuum of Care (CoC) for the area consists of numerous agencies. The Homeless Task Force is also responsible for advancing community-wide efforts, including the Annual Point-in-Time (PIT) survey conducted by the CoC, which involves various partnering organizations.

DESCRIBE THE STRENGTHS AND GAPS OF THE SERVICE DELIVERY SYSTEM FOR SPECIAL NEEDS POPULATION AND PERSONS EXPERIENCING HOMELESSNESS, INCLUDING, BUT NOT LIMITED TO, THE SERVICES LISTED ABOVE.

In order to improve the housing and community development delivery system in Lorain, better coordination between and amongst the public, non-profit and private agencies will be required. The programs and services that exist and that are available to residents in Lorain are extensive and varied. Further, all of the agencies identified exhibit a commitment to providing these services. However, the agencies that participate in Lorain's delivery system will need to operate in a more comprehensive and cohesive manner. At times, these services and programs are provided with little cooperation between and amongst the many other agencies that make up the housing and community development delivery system network which causes a duplication of services.

The City of Lorain views the Consolidated Plan development process as an opportunity to bring together the public, non-profit, and private organizations that provide housing and community development services in Lorain. Through the City's Citizen Participation Plan, which was developed to maintain contact with the public, the City hopes to provide enough public forums and meetings throughout the year to create a greater awareness of housing and community development activities which may lead to better coordination over the next five years.

PROVIDE A SUMMARY OF THE STRATEGY FOR OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE AND SERVICE DELIVERY SYSTEM TO ADDRESS PRIORITY NEEDS.

Although the City of Lorain coordinates with homeless and public service providers, better coordination between these agencies and with the public and private sector organizations will be a high priority during the next five years.

The City will utilize the following strategies to overcome gaps in the institutional structure and service delivery system for homeless prevention services:

- Support non-profit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent and reduce homelessness.
- Assist the Lorain County Homeless Task Force in their efforts to improve coordination between service providers.
- Continue to support programs that assist the homeless or those at risk of becoming homeless.
- Promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing.
- Coordinate with the Continuum of Care, non-profit service providers, and other organizations to establish additional transitional or permanent supportive housing.

SP-45 Goals Summary

TABLE 55: FIVE-YEAR GOALS SUMMARY INFORMATION

Goal Name	Description	Category	Start Year	End Year	Objective	Outcome	Geographic Area	Priority Needs Addressed	Funding Allocated (Five-Year Total)	Goal Outcome Indicator	Quantity (Five-Year Total)	Unit of Measure (UoM)
Housing	Improve availability and accessibility of affordable housing to persons of low and moderate income throughout the City of Lorain.	Affordable Housing	2015/2016	2019/2020	Decent Housing	Affordability	Citywide	Housing Rehabilitation Increased Homeownership Opportunities Affordable and Accessible Housing for Special Needs Fair Housing Education and Outreach	CDRG - \$659,619 HOME - \$586,376	Homeowner Housing Rehabilitated Direct Financial Assistance to Homebuyers	15 50	Housing Units Households Assisted
Homelessness	Reduce Homelessness in the City of Lorain	Homelessness	2015/2016	2019/2020	Decent Housing Sustainable Living Environment	Availability Accessibility	Citywide	Homeless Services and Prevention Youth Programs and Services	CDRG - \$210,200	Tenant Based Rental Assistance (TBRA) Shelter Beds Homeless Prevention	50 20 150	Households Assisted Beds Persons Assisted
Community and Economic Development	Enhance the living environment and economic opportunity for persons of low- and moderate-income and special needs populations through public services, public improvement and economic development activities.	Community Development	2015/2016	2019/2020	Sustainable Living Environment Creating Economic Opportunities	Sustainability	Low/Mid Income Areas	Elimination of Slum and Blight Code Enforcement Public Facilities and Infrastructure Economic Development Opportunities Youth Programs and Services Programs and services for low and moderate income residents	CDRG - \$2,700,000	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit Public Service Activities Other Than Low/Moderate Income Housing Benefit Housing Code Enforcement/Foreclosed Property Care Buildings Demolished Businesses Assisted Jobs Created/Retained	10,000 35,840 3,500 32 20 200	Persons Assisted Persons Assisted Household Housing Units Buildings Businesses Assisted Jobs
Non-Homeless Special Needs	Expand the accessibility and coordination of special services to City of Lorain low- and moderate-income and special needs populations.	Non-Homeless Special Needs	2015/2016	2019/2020	Sustainable Living Environment	Availability Accessibility	Citywide	Affordable and Accessible Housing for Special Needs Youth Programs and Services Programs and services for special needs population	CDRG - \$632,000	Public Service Activities Other Than Low/Moderate Income Housing Benefit Public Service Activities for Low/Moderate Income Housing Benefit	125 50	Persons Assisted Households Assisted
Program Administration	N/A	Program Administration	2015/2016	2019/2020	N/A	N/A	Citywide	Program Administration (Indirect Need)	CDRG - \$110,629 HOME - \$65,130	N/A	N/A	N/A

Table 55 – Goals Summary

Note: 20% of CDRG Entitlement Grant and 10% of HOME Entitlement will be reserved for Administration and Planning Activities

ESTIMATE THE NUMBER OF EXTREMELY LOW-INCOME, LOW-INCOME, AND MODERATE-INCOME FAMILIES TO WHOM THE JURISDICTION WILL PROVIDE AFFORDABLE HOUSING AS DEFINED BY HOME 91.315(B)(2)

The Five-Year Consolidated Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the five-year term of the Strategic Plan. These goals must be described in quantitative terms. The City of Lorain has selected funding allocations, goal outcome indicators and quantities using past and anticipated performance measures from its Annual Action Plans. These performance measures have been projected over the course of the five-year period to arrive at a total five-year funding allocation and quantity for each outcome indicator. See **Table 55**.

Through annual CDBG allocations, the City will provide affordable housing activities to support on average 23 income-eligible non-homeless and special needs households annually, or approximately 115 households over the next five years. Activities to support income-eligible non-homeless and special needs households may include rental assistance, production of new units, and rehabilitation of existing units, as well as public service activities for low- and moderate-income housing benefit.

SP-50 Public Housing Accessibility and Involvement

NEED TO INCREASE THE NUMBER OF ACCESSIBLE UNITS (IF REQUIRED BY A SECTION 504 VOLUNTARY COMPLIANCE AGREEMENT)

The number of disabled families getting assistance totals 1,450. In addition, 1,387 families are requesting accessibility features. This data shows that a high number of disabled families are in need of both housing assistance/vouchers and accessible units. Additionally, 539 program participants are elderly (>62 years) and may also need accessible units.

ACTIVITIES TO INCREASE RESIDENT INVOLVEMENTS

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, HUD's perspective on issues, and various resident initiatives that can be explored and implemented at various points in time.

IS THE PUBLIC HOUSING AGENCY DESIGNATED AS TROUBLED UNDER 24 CFR PART 902?

No.

IF APPLICABLE, PLAN TO REMOVE THE 'TROUBLED' DESIGNATION

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

SP-55 Barriers to Affordable Housing

BARRIERS TO AFFORDABLE HOUSING

This section requires the jurisdiction to explain 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.

The City of Lorain has identified various relevant public policies that could potentially affect the availability of affordable housing. In some cases, these public policies may be considered barriers to affordable housing, in which case the City will address strategies to eliminate or minimize such a negative effect on the affordable housing opportunities in Lorain.

STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO 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), and Ohio Plumbing Codes (OPC) and the ICC International Building Code. 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.

SP-60 Homelessness Strategy

REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS

The City of Lorain network of homeless service providers consists of shelter and housing providers, service providers, faith-based organizations, local governments and other entities focused on finding solutions to homelessness. The Lorain County Homeless Task Force is designated as the lead agency for the homeless services.

The City shall seek to offer a TBRA program, through a sub-recipient agreement with a qualified organization. This program will require that the sub-recipient provide outreach and informational sessions to landlords, social service agencies, homeless, and those at-risk of being homeless, pertaining to the program.

ADDRESSING THE EMERGENCY AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

One of Lorain's strategies for preventing and reducing homelessness is to assist non-profit service providers in obtaining additional funding sources for shelter services. Many of these non-profit service providers are CoC partnering agencies.

The Haven Center, administered by Neighborhood Alliance, is a twenty-four hour, 365 day emergency shelter for men, women and children, is a 68 bed facility that provides case plans for clients that seeks to assist them with transitioning them into independent housing, and provides them with employment referrals; vocational rehabilitation; GED courses, tickets for public transit, and assistance with applying for affordable housing.

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.

Another of Lorain's strategies for preventing and reducing homelessness is to promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing. Many of these programs are operated by the CoC partnering agencies.

The City, through the use of a qualified sub-recipient, shall provide a TBRA program that would provide a monthly rental subsidy for an eligible household for a specified period of time to enable the household to afford their housing. A tenant-based rental subsidy program would provide the subsidy on behalf of an eligible tenant to an approved landlord for an approved rental unit which has an approved rent.

The Valor Home of Lorain County, located at 221 W. 21st Street shall seek to provide transitional housing for homeless veterans, within the City and throughout the County by providing drug and alcohol counseling, vocational training, and other services through programs from both Family and Community Services and the VA and Veterans Health Clinic.

HELP LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES WHO ARE LIKELY TO BECOME HOMELESS AFTER BEING DISCHARGED FROM A PUBLICLY FUNDED INSTITUTION OR SYSTEM OF CARE, OR WHO ARE RECEIVING ASSISTANCE FROM PUBLIC AND PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION OR YOUTH NEEDS

Another of the City's strategies for reducing homelessness is to support non-profit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent homelessness. Many of these non-profit service providers are CoC partnering agencies.

The non-homeless special needs populations include the elderly, mentally ill, developmentally disabled, physically disabled, substance abusers, and persons with HIV/AIDS or related diseases. The City and

other non-profits will 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.

SP-65 Lead based paint Hazards

ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS

Lead was used as a pigment and drying agent in “alkyd” oil based paint in most homes built before 1978. Lead may be present on any interior or exterior surface, particularly on woodwork, doors, and windows. In 1978, the U.S. Consumer Product Safety Commission lowered the legal maximum lead content in most kinds of paint to 0.06% (a trace amount). According to the Commission, about two-thirds of homes built before 1940, one-half of the homes built from 1940 to 1960, and a large number of homes built after 1960 contain heavily-lead-painted. Given the age of the City’s housing stock, lead paint is presumed to be present in most areas of the City.

The City will continue to work with the Lorain City Health Department to reduce lead-based paint hazards in Lorain, especially in older homes and older homes with small children under the age of seven. In 1994, the City provided CDBG funds to purchase lead-based paint analyzer equipment, so that the Health Department could inspect older homes and buildings in Lorain. In addition to this funding, the City, through the Health Department, will undertake an aggressive lead based paint hazard reduction program aimed at alleviating the harmful effects of lead based paint, especially as it relates to small children under the age of seven.

The Health Department provides the Department of Community Development with an updated list of lead-based paint risk assessments in housing units on a quarterly basis. This information is used to ensure that there are no inadvertent lead hazards created by the City. The City is sending staff from the Building Department and Health Department to classes that will prepare them for State certification as lead risk assessors. In addition, the City has made this class open to local non-profits and contractors to provide capacity to address lead-based paint issues in the local housing stock. Other opportunities to develop capacity through training and technical assistance will be pursued. The City and its departments are currently working to coordinate efforts and activities with the Lorain Metropolitan Housing Authority (LMHA) to ensure that Section 8 housing is included in efforts to control lead hazards.

HOW ARE THE ACTIONS LISTED ABOVE RELATED TO THE EXTENT OF LEAD POISONING AND HAZARDS?

Housing built before 1980 is presumed to have a higher risk of lead-based paint. In the City of Lorain, 84.9% of housing units were built prior to 1980 present. For owner-occupied housing units, 84% were built prior to 1980 and for renter-occupied the percentage is slightly higher at 87%. It can be estimated that a large percentage of these are housing units that are occupied by low- and moderate-income families. Generally, these statistics point toward the need for the City of Lorain to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?

The City of Lorain requires inspection of units undergoing rehabilitation through the Building, Housing, and Planning Department's housing programs. This inspection includes documentation of the year built, names and ages of the children living in the unit (if under 7 years), and whether or not the children have symptoms of elevated blood lead levels (EBL). If any child has symptoms, then all chewable surfaces up to five feet from the ground will be tested and abated (i.e., covered or removed).

For every rehabilitation project, the resident is given an educational pamphlet on the dangers of lead-based paint, including the age of homes affected, age group most susceptible, symptoms of EBL and whom to contact if symptoms are evident.

Each substandard housing unit to be rehabilitated is inspected and tested by a licensed inspector to identify lead-based paint hazards. A report with the rehabilitation approach and strategy to eliminate lead hazards is issued to the City's Building, Housing, and Planning Department and the homeowner by the inspector(s).

SP-70 Anti-Poverty Strategy

JURISDICTION GOALS, PROGRAMS AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES

According to the 2009-2013 American Community Survey (ACS) estimates, 30.4% of people living in the City of Lorain are at poverty level or below. To combat this trend, the City of Lorain and Lorain County have a number of agencies that provide public services to persons in poverty. These agencies typically provide services to other homeless and non-homeless special needs populations, as well as low- and moderate-income families. These services include housing, job/skills training and other assistance to promote self-sufficiency. The City of Lorain will continue to support and collaborate with these agencies to meet the common goal of reducing poverty within the City of Lorain.

HOW ARE THE JURISDICTION POVERTY REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN.

The City will continue to provide CDBG funding, where appropriate, to support programs that are designed to help families gain self-sufficiency such as childcare programs and job training and creation programs. The City of Lorain's goals for the Five-Year Consolidated Plan is to address the role of self-sufficiency in protecting and enhancing the condition of the City's housing stock and neighborhoods.

The City of Lorain will take the following steps to promote self-sufficiency and reduce the number of households living below the poverty level while increasing the number of affordable units within the City:

- Increase the supply of standard, affordable housing through the rehabilitation of existing housing units and, if appropriate, the construction of new units.
- Support Fair Housing efforts that provide accessibility to all housing options for all City residents.
- Promote homeownership opportunities.
- Assist in the development of community development corporations and community based organizations through technical and financial assistance.
- Provide rental assistance to low to moderate income individuals via Tenant Based Rental Assistance (TBRA).

SP-80 Monitoring

DESCRIBE THE STANDARDS AND PROCEDURES THAT THE JURISDICTION WILL USE TO MONITOR ACTIVITIES CARRIED OUT IN FURTHERANCE OF THE PLAN AND WILL USE TO ENSURE LONG-TERM COMPLIANCE WITH REQUIREMENTS OF THE PROGRAMS INVOLVED, INCLUDING MINORITY BUSINESS OUTREACH AND THE COMPREHENSIVE PLANNING REQUIREMENTS

Monitoring is an integral management control technique to ensure the effective and proper use of Federal dollars. In addition, it is an ongoing process that assesses the quality of a program participant's performance over a period of time. This program performance relates to external and internal clients, as well as City staff who will be managing the programs. Monitoring provides information about program participants that is critical for making informed judgments about program effectiveness and management efficiency. It also helps in identifying instances of fraud, waste and abuse.

CDBG Program Staff is responsible for monitoring all CDBG related activities to ensure that National Objectives are being met. Staff continues desk reviews as a key component of the basic monitoring activities. Materials submitted to the CDBG office are reviewed, as well as progress reports. Progress reports are required as part of the Public Services grants and are assisting in keeping sub-recipients on track for expenditures. On-site reviews will be scheduled at least once in the coming year for recipients of Public Services funds to ensure compliance with HUD regulations.

The City has decided that the most consistent way to monitor sub-recipients is to monitor their activities using the sub-recipient contract as a monitoring tool. The contract will be used in conjunction with standardized monitoring forms that our office has created for this purpose. This is to simultaneously make the sub-recipients aware of the contract compliance requirements that will increase their knowledge of what the contract contains and is applicable to them. In addition, the monitoring will increase compliance with the timelines established in the agreements and the importance of spending the CDBG funds in a timely manner. The cross-cutting requirements will be an integral part of this monitoring.

Staff also has been doing on-site monitoring for compliance with Davis Bacon regulations. The monitoring includes meetings with contractors to ensure compliance before work begins. Review of certified payrolls is done weekly before payment is authorized to the contractor as well. The City

continues to meet with contractors before work begins so that Davis Bacon requirements can be discussed and explained which has been an effective tool for the City in ensuring compliance.

CDBG staff monitors compliance with timeliness of expenditures by reviewing IDIS reports. All sub-recipients are expected to expend their funds in a timely manner. Failure to meet spending thresholds eliminates them from requesting future funding until this threshold is met. It will be emphasized to all of the sub-recipients the importance of continuing to spend funds in a timely manner. Contract compliance will be emphasized since most of the sub-recipient agreements contain milestones and achieving these milestones will improve spend down of the CDBG funds. IDIS reports are used to monitor spend down rates for the CDBG program overall and for each project individually.

On site monitoring will include yearly site visits to verify on-going compliance or to inspect work, either in-progress or completed and review records to ensure that program requirements are satisfied. Areas to review during the site visits may include agency financial management systems, client eligibility, labor standards, equal opportunity, lead-based paint regulations, procurement practices, and other areas as applicable. Technical assistance is provided as needed.



Action Plan

AP-15 Expected Resources

INTRODUCTION

The Five-Year Consolidated Plan identifies the federal, state, local and private resources expected to be available to the City of Lorain to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **SP-35**.

City of Lorain anticipates a total allocation of \$1,153,149 in CDBG funding and \$131,307 in HOME funding for the 2015/2016 program year. Program income for CDBG and HOME is expected. CDBG funds will be used for housing and community development activities such as housing, code enforcement, economic development, land banking, public improvements, public services, and administration of the City's CDBG program. HOME funds will be used to support Community Housing Development Organizations (CHDOs), down payment assistance, and lead safety measures.

Anticipated resources are summarized in **Table 56**.

TABLE 56: ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Admin and Planning, Public Services, Code Enforcement, Public Facilities, Public Improvements, Economic Development, Land Banking, Lead Safety Measures	\$1,153,149	\$1,125,941.78	\$123,152.37	\$2,402,243.15	\$4,400,000	Additional resources for leveraging may include State and Federal grants, City Departments, public or social service providers, or other sources.
HOME	Public-Federal	Admin, CHDO, Down-Payment Assistance, Lead Safety Measures	\$131,307*	\$173,724	0	\$305,031	\$520,000	Additional resources for leveraging may include State and Federal grants, partner housing providers, or other sources.

*HUD 2015 Formula Allocation

Table 56 – Anticipated Resources

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first-year of the Strategic Plan. These goals must be described in quantitative terms. City of Lorain has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2015/2016 Annual Action Plan. See **Table 57** and **Table 58**.

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED

The City will look to leverage funds, if available, from State and Federal grants, City Departments (e.g. Public Works, Parks and Recreation), public or social service providers, or other sources against CDBG and HOME dollars. The City will look to leverage funds, if available, from Community Housing Development Organizations (CHDOs), Lorain Metropolitan Housing Authority (LMHA), or other agencies and programs against CDBG and HOME dollars. The City shall assure that the requirements as it relates to non-federal share will be utilized as referenced in 24 CFR 570.201 (3) (g), for any project in which CDBG funding is used as the non-federal match. In the future, the city will continue to aggressively pursue funding from private, public, and federal sources to complete both our economic and community development needs.

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. 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

City of Lorain's anticipated funding allocation from CDBG and HOME will address many of the City's goals, including housing, homelessness, non-homeless special needs, and community and economic development. The City is fortunate to have a network of public or social service providers and other City departments to help address these goals through financial leveraging, coordination and collaboration.

AP-20 Annual Goals and Objectives

TABLE 57: GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2015	2016	Affordable Housing	Citywide and Target Areas	Housing rehabilitation and affordability	\$154,951.02	3 units rehabbed 50 people assisted
2	Homelessness	2015	2016	Homelessness	Citywide and Target Areas	Homelessness and facilities	\$3,250	N/A
3	Non-Homeless Special Needs	2015	2016	Non-Homeless Special Needs	Citywide and Target Areas	Job training and educational programs; youth, young adult, and senior services	\$25,000	16 people assisted
4	Community & Economic Development	2015	2016	Non-Homeless Community Development	Citywide and Target Areas	Job training, economic development, and infrastructure improvements	\$1,765,473.97	1 person Assisted 1 Household Housing Units 1 Building 1 Business Assisted 15 Jobs
5	Program Administration	2015	2016	Program Administration	Citywide and Target Areas	Program Administration [Indirect Need]	\$468,949.20	N/A

Table 57 – Goals Summary Information

TABLE 58: GOAL DESCRIPTIONS

1	Goal Name	Housing
	Goal Description	Improve availability and accessibility of affordable housing to persons of low and moderate income throughout the City of Lorain. CDBG - \$154,951.02; HOME - \$118,176
2	Goal Name	Homelessness
	Goal Description	Reduce Homelessness in the City of Lorain CDBG - \$0; HOME - \$0
3	Goal Name	Non-Homeless Special Needs
	Goal Description	Expand the accessibility and coordination of social services to City of Lorain low- and moderate- income and special needs populations. CDBG - \$25,000; HOME - \$0
4	Goal Name	Community & Economic Development
	Goal Description	Enhance the living environment and economic opportunity for persons of low- and moderate-income and special needs populations through public services, public improvement and economic development activities. CDBG - \$1,766,473.97; HOME - \$0
5	Goal Name	Program Administration
	Goal Description	Program administration is required to implement the City's five (5) goals. Program administration addresses all outcomes, objectives and priority needs. CDBG - \$455,818.16; HOME - \$13,131

Table 58 – Goal Descriptions

AP-35 Projects

INTRODUCTION

City of Lorain’s planned actions for the 2015/2016 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 Economic & Community Development Department, which will continue to provide funding for housing rehabilitation, ownership,

and rental assistance/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 2015/2016 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 parks and recreation, flood drainage, sidewalks, trees, and asbestos removal to enhance the living environment for people living in low- and moderate-income neighborhoods.

City of Lorain's planned actions for the 2015/2016 Annual Action Plan are summarized in **Table 59** and **Table 60**.

TABLE 59: PROJECT INFORMATION

#	Project Name
1	CDBG – Building, Housing, and Planning Department (CDBG Administration)
2	CDBG - Fair Housing
3	CDBG - Planning
4	CDBG - Code Enforcement
5	CDBG - Public Facilities Improvement
6	CDBG - Economic Development
7	CDBG – City of Lorain Land Reutilization
8	CDBG - Lead-Based Paint/Lead Hazards Testing/Abatement
9	CDBG – Boys and Girls Club Basketball/Tennis Court Oakwood Club
10	CDBG – Downtown Surveillance Cameras
11	CDBG – Lorain Police Department Emergency Operations Center
12	CDBG – Lorain Development Corporation
13	CDBG – Public Service
14	Debt Services CIP
15	CDBG - Accessibility Program
16	CDBG – Sidewalk Repair (Target Areas)
17	CDBG - Emergency Home Repair
18	CDBG – Revolving Loan Programs
19	HOME – Building, Housing, and Planning Department (HOME Administration)
20	HOME – Community Housing Development Organization (CHDO) Set-Aside
21	HOME – Down Payment Assistance

Table 59 – Project Information

DESCRIBE THE REASONS FOR ALLOCATION PRIORITIES AND ANY OBSTACLES TO ADDRESSING UNDERSERVED NEEDS

The allocation priorities are focused on the five goals of the Strategic Plan: housing, homelessness, non-homeless special needs, community and economic development, and program administration. It is important to note that total funding for public services is capped at 15% of the total CDBG allocation. Total funding for activities related to administration is capped at 20% for CDBG and 10% for HOME.

<u>Strategic Plan Goal</u>	<u>CDBG (% of Total Award)*</u>
Program Administration:	\$455,818.16 (19.0%)
Housing:	\$154,951.02 (6.5%)
Homelessness:	\$0 (0%)
Non-Homeless Special Needs:	\$25,000 (1.0%)
Community and Economic Development	\$1,766,473.97 (73.5%).

**Includes program income and prior year resources. Percentages may not equal 100% due to rounding.*

<u>Strategic Plan Goal</u>	<u>HOME (% of Total Award)*</u>
Program Administration:	\$13,131 (10.0%)
Housing:	\$118,176 (90.0%)**
Homelessness:	\$0 (0%)
Non-Homeless Special Needs:	\$0 (0%)
Community and Economic Development	\$0 (0%).

**Excludes program income and prior year resources. Percentages may not equal 100% due to rounding*

***A portion of this amount if the required CHDO Set-Aside (\$19,696)*

The City's primary obstacle to meeting underserved needs is a lack of funding. 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

TABLE 60: PROJECT SUMMARY INFORMATION

1	Project Name	CDBG – Building, Housing and Planning Department (CDBG Administration)
	Target Area	None [Citywide]
	Goals Supported	Program Administration
	Needs Addressed	Program Administration [Indirect Need]
	Funding	CDBG: \$330,818.16
	Description	City of Lorain CDBG Administration (2015/2016); CDBG \$330,818.16
	Planned Activities	Salaries /Administration
2	Project Name	CDBG – Fair Housing
	Target Area	None [Citywide]
	Goals Supported	Housing
	Needs Addressed	Fair Housing Education and Outreach
	Funding	CDBG: \$19,804.08
	Description	City of Lorain CDBG Administration (2015/2016); CDBG \$19,804.08
	Planned Activities	Fair Housing Activities
3	Project Name	CDBG - Planning
	Target Area	None [Citywide]
	Goals Supported	Program Administration
	Needs Addressed	Program Administration [Indirect Need]
	Funding	CDBG: \$125,000
	Description	City of Lorain CDBG Administration (2015/2016); CDBG \$125,000
	Planned Activities	Planning and Zoning activities
4	Project Name	CDBG - Code Enforcement
	Target Area	None [Citywide]
	Goals Supported	Community & Economic Development
	Needs Addressed	Code Enforcement/Elimination of Slum and Blight
	Funding	CDBG: \$210,000
	Description	City of Lorain Code Enforcement (2015/2016); CDBG

		\$210,000
	Planned Activities	Code Enforcement (15) - Ongoing code enforcement activities in targeted areas
5	Project Name	CDBG - Public Facilities Improvement
	Target Area	None [Citywide]
	Goals Supported	Community & Economic Development
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$207,205
	Description	City of Lorain Public Facilities Improvements (2015/2016); CDBG - \$207,205
	Planned Activities	(03F parks and rec., 03I flood drainage, 03L sidewalks 03N trees, and 03R asbestos removal); City of Lorain Evidence Retention and impound lot; Oakwood Park; General Johnnie Wilson Park; Central Park; and Pawlak Park Phase - equipment/amenity upgrades; Implementation of Oakwood Park Design Plan
6	Project Name	CDBG - Economic Development
	Target Area	None [Citywide]
	Goals Supported	Community & Economic Development
	Needs Addressed	Economic Development Opportunities
	Funding	CDBG: \$70,000
	Description	City of Lorain Economic Development (2015/2016); CDBG - \$70,000
	Planned Activities	Elimination of food deserts through economic development (Westside; Eastside and Southside); Other economic development opportunities.
7	Project Name	CDBG – City of Lorain Land Reutilization
	Target Area	None [Citywide]
	Goals Supported	Community & Economic Development
	Needs Addressed	Blight elimination-economic development
	Funding	CDBG: \$50,000
	Description	City of Lorain Land Bank (2015/2016); CDBG: \$50,000
	Planned Activities	Disposal and acquisition of lands

8	Project Name	CDBG - Lead-Based Paint/Lead Hazards Testing/Abatement
	Target Area	None [Citywide]
	Goals Supported	Housing
	Needs Addressed	Housing rehabilitation and affordability
	Funding	CDBG: \$45,000
	Description	City of Lorain Lead Abatement (2015/2016); CDBG \$45,000
	Planned Activities	City of Lorain Health Department lead hazard efforts
9	Project Name	CDBG – Boys and Girls Club Basketball/Tennis Court Oakwood Club
	Target Area	None [Citywide]
	Goals Supported	Community & Economic Development
	Needs Addressed	Youth Programs and Services
	Funding	CDBG: \$21,820
	Description	City of Lorain Boys and Girls Club (2015/2016); CDBG \$21,820
	Planned Activities	Purchase and install a Versa court multi-purpose sport court (basketball, tennis, shuffle ball and pickle ball (a racquet ball sport that combines elements of badminton, tennis, and table tennis) in the parking lot of the club's Oakwood site.
10	Project Name	CDBG - Downtown Surveillance Cameras
	Target Area	None [Citywide]
	Goals Supported	Community & Economic Development
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$27,268
	Description	City of Lorain Downtown (2015/2016); CDBG: \$27,268
	Planned Activities	Installation of surveillance cameras in Downtown Lorain.
11	Project Name	CDBG - Lorain Police Department Emergency Operations Center
	Target Area	None [Citywide]
	Goals Supported	Community & Economic Development
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$46,230
	Description	City of Lorain Police Department (2015/2016); CDBG \$46,230

	Planned Activities	Central command and control center to be used for coordinating emergency operations, high risk incidents, or planning for special events.
12	Project Name	CDBG - Lorain Development Corporation
	Target Area	None (Citywide)
	Goals Supported	Community & Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$50,000
	Description	City of Lorain Development Corporation (2015/2016); CDBG - \$50,000
	Planned Activities	Funds to support the Lorain Development Corporation which promotes and assists small and medium size businesses located in the City of Lorain.
13	Project Name	CDBG - Public Services
	Target Area	Citywide and Target Areas
	Goals Supported	Community & Economic Development
	Needs Addressed	Public Transportation; Social Service Programs
	Funding	CDBG: \$273,883.27
	Description	City of Lorain Public Services (2015/2016); CDBG - \$273,883.27
	Planned Activities	Public service or public transit activities completed within the City of Lorain that benefit low and moderate income persons.
14	Project Name	CDBG – Debt Services CIP
	Target Area	None (Citywide)
	Goals Supported	Community & Economic Development
	Needs Addressed	Blight elimination; economic development
	Funding	CDBG: \$253,000
	Description	City of Lorain URL Debt Service for CIP Expansion (2015/2016); CDBG - \$253,000
	Planned Activities	Debt payment

15	Project Name	CDBG - Accessibility Program
	Target Area	None (Citywide)
	Goals Supported	Housing
	Needs Addressed	Housing rehabilitation and affordability
	Funding	CDBG: \$25,000
	Description	City of Lorain Accessibility Program (2015/2016); CDBG - \$25,000
Planned Activities	The Home Accessibility Program is for disabled owner occupied homeowners to make their homes more accommodating and accessible	
16	Project Name	CDBG - Sidewalk Repair (Target Areas)
	Target Area	Target Areas (Ward 1, 2, 3, 5, 6)
	Goals Supported	Community & Economic Development
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$114,000
	Description	City of Lorain Sidewalk Program (2015/2016); CDBG - \$114,000
Planned Activities	The City will operate a 50/50 sidewalk repair program, where the City will cover 50% of the cost for income eligible persons to repair hazardous sidewalks. (Residential only)	
17	Project Name	CDBG - Emergency Home Repair
	Target Area	None (Citywide)
	Goals Supported	Housing
	Needs Addressed	Housing rehabilitation and affordability; Elimination of slum and blight
	Funding	CDBG: \$90,146.94
	Description	City of Lorain Emergency Home Repair Program (2015/2016); CDBG - \$90,146.94
Planned Activities	The Emergency Home Repair Program is for Owner Occupied Homeowners to make their homes decent, safe and sanitary.	
18	Project Name	CDBG - Revolving Loan Programs
	Target Area	None (Citywide)
	Goals Supported	Community & Economic Development
	Needs Addressed	Economic development; Elimination of slum and blight
	Funding	CDBG: \$443,272.70

	Description	City of Lorain Revolving Loan Program (2015/2016); CDBG - \$443,272.70
	Planned Activities	Assistance to business owners to open and operate businesses within the City of Lorain.
19	Project Name	HOME – Building, Housing and Planning Department (HOME Administration)
	Target Area	None [Citywide]
	Goals Supported	Program Administration
	Needs Addressed	Program Administration (Indirect Need)
	Funding	HOME: \$13,131
	Description	City of Lorain HOME Administration (2015/2016); HOME - \$13,131
	Planned Activities	Salaries /Administration
20	Project Name	HOME – Community Housing Development Organization (CHDO) Set-Aside
	Target Area	None [Citywide]
	Goals Supported	Housing
	Needs Addressed	Housing rehabilitation and affordability
	Funding	HOME; \$19,696
	Description	City of Lorain CHDO Set-Aside (2015/2016); HOME \$19,696
	Planned Activities	Funds to support a Community Housing Development Organization carrying out housing activities in the City of Lorain.
21	Project Name	HOME – Down Payment Assistance
	Target Area	None [Citywide]
	Goals Supported	Housing
	Needs Addressed	Housing rehabilitation and affordability
	Funding	HOME: \$98,480
	Description	City of Lorain Down Payment Assistance (2015/2016); HOME - \$98,480
	Planned Activities	Downpayment assistance to income qualified homebuyers.

Table 60 – Project Summary Information

AP-50 Geographic Distribution

DESCRIPTION OF THE GEOGRAPHIC AREAS OF THE ENTITLEMENT (INCLUDING AREAS OF LOW-INCOME AND MINORITY CONCENTRATION) WHERE ASSISTANCE WILL BE DIRECTED

For the 2015/2016 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. (See **Table 61**). 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.

See the Ward Map in the Appendix of this report for a graphical representation of Ward locations.

TABLE 61: GEOGRAPHIC DISTRIBUTION

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

Table 61 – 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 22 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 first 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 economic development, code enforcement, and the police emergency operations center as well as the City’s administration of the CDBG and HOME programs.

AP-55 Affordable Housing

INTRODUCTION

As stated previously, the City places a high priority on providing homeownership opportunity 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 jurisdiction shall seek creative ways in which we can provide affordable housing opportunities and a means for obtaining such.

The Annual Action Plan must specify goals for the number of homeless, non-homeless, and special needs households to be supported within the program year. These numbers are shown in **Table 62** and are inclusive of the affordable housing activities shown in **Table 57**, in addition to other planned housing activities identified in **Table 59**. **Table 63** indicates the number of households to be supported through specific activities, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. For the purposes of this section, the term “affordable housing” is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. [This section replaces the former HUD Table 3B.]

TABLE 62: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	53
Special Needs	16
Total	69

Table 62 – One Year Goals for Affordable Housing by Support Requirement

TABLE 63: ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

One Year Goals for the Number of Households Supported Through:	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	22
Acquisition of Existing Units	0
Total	22

Table 63 – One Year Goals for Affordable Housing by Support Type

DISCUSSION

The City will rely on various partners throughout the jurisdiction, and county in assisting its residents in obtaining affordable housing. Through programs including but not limited to: First Time Homebuyer/Downpayment Assistance; Tenant Based Rental Assistance; Owner-Occupied Rehabilitation grants; Emergency Rehabilitation Grants, and city-owned homes available for purchase.

AP-60 Public Housing

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. During the upcoming year, the LMHA estimates utilizing Comprehensive Grant Program funds to rehabilitate public housing developments located in the City of Lorain. In addition, the LMHA will likely assist over 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 2015/2016 program year to carry out the public housing portion of the Strategic Plan. Below, the City has identified the manner in which the 2015/2016 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

As was noted in Section NA-35, 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; 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.

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, 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 designated as 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

INTRODUCTION

This section of the Annual Action Plan describes City of Lorain's one-year goal and the specific actions 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.

DESCRIBE THE JURISDICTIONS ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS

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 the homeless and to create supports to prevent at-risk populations from becoming homeless.

REACHING OUT TO HOMELESS PERSONS (ESPECIALLY UNSHELTERED PERSONS) AND ASSESSING THEIR INDIVIDUAL NEEDS

The City shall seek to offer a TBRA program, through a sub-recipient agreement with a qualified organization. This program will require that the sub-recipient provide outreach and informational sessions to landlords, social service agencies, homeless, and those at-risk of being homeless, pertaining to the program.

ADDRESSING THE EMERGENCY SHELTER AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

The Haven Center, administered by Neighborhood Alliance, is a twenty-four hour, 365 day emergency shelter for men, women and children, is a 68 bed facility that provides case plans for clients that seeks to assist them with transitioning them into independent housing, and provides them with employment referrals; vocational rehabilitation; GED courses, tickets for public transit, and assistance with applying for affordable housing.

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, through the use of a qualified sub-recipient, shall provide a Tenant Based Rental Assistance program that would provide a monthly rental subsidy for an eligible household for a specified period of time to enable the household to afford their housing. A tenant-based rental subsidy program would provide the subsidy on behalf of an eligible tenant to an approved landlord for an approved rental unit which has an approved rent.

The Valor Home of Lorain County, located at 221 W. 21st Street shall seek to provide transitional housing for homeless veterans, within the City and throughout the County by providing drug and alcohol counseling, vocational training, and other services through programs from both Family and Community Services and the VA and Veterans Health Clinic.

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

Another of the City's strategies for reducing homelessness is to support non-profit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent homelessness.

The non-homeless special needs populations include the elderly, mentally ill, developmentally disabled, physically disabled, substance abusers, and persons with AIDS or related diseases. During the upcoming year, the City and other non-profits will 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.

Furthermore, the City will continue to work with homeless service providers and the Lorain County Homeless Task Force to implement a cohesive, community-wide discharge coordination policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do not become homeless upon release.

DISCUSSION

The City plans to allocate \$0 of the anticipated 2015/2016 CDBG award toward activities to reduce homelessness. But the City will continue to offer assistance, advice, and coordination with agencies that provide day facilities, case management, job skills training, vocational tools and other homeless services.

AP-75 Barriers to affordable housing

INTRODUCTION

This section of the Annual Action Plan summarizes actions 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

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, City of Lorain will continue to work with non-profit 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), and Ohio Plumbing Codes (OPC) and the ICC International Building Code. 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.

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.

Lack of Quality Housing – The City utilizes 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, stimulating private developers and other

public resources to invest in inner-city communities and create mixed-income communities of choice, and continuing its Rehabilitation Program that allows persons to remain in their homes with the assistance of grant funds to replace roofs, windows and insulation.

Lead-Based Paint – The City utilizes a multi-faceted approach to address this barrier, including a lead inspection and abatement program.

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 downpayment assistance program through HOME funding to allow for lower monthly payments for homeownership.

See also SP-55, "Barriers to Affordable Housing" for more detailed explanations of strategies.

AP-85 Other Actions

INTRODUCTION

This section of the Annual Action Plan describes 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

Consistent with the Five-Year Consolidated Plan's Strategic Plan, City of Lorain will pursue the goal of promoting access to public services for special needs populations generally assumed to be low- and moderate-income, including, but not limited to, programs addressing youth and children, seniors/elderly and frail elderly, veterans and persons with mental, physical or developmental disabilities, alcohol or drug addiction, HIV/Aids or other special needs.

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

As stated in the Five-Year Consolidated Plan Strategic Plan the City places a high priority on providing homeownership opportunity in Lorain. This goal is 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. Many of these non-profit organizations also provide down payment assistance to facilitate the purchase of the homes. The City places a high priority on both methods of

expanding home ownership for lower-income households. In PY2013, the City of Lorain added a downpayment assistance program to assist the low-mod income citizens of the community and those seeking to relocate to the community.

It is clear that the City's housing development plans should correlate with changing market conditions in the City of Lorain and the surrounding area. In order to insure that the low-mod income citizens of the community have access to affordable housing, the City will continue to meet with local and regional financial institutions (i.e. Lorain National Bank, First Merit Bank, Third Federal Savings) and national syndicators such as Fannie Mae, Freddie Mac and Local Initiatives Support Corp. (LISC), as well as with our local, State, and Federal non-profit partners, to explore their financial participation (TIF, Bond Financing, construction loans, etc.)

ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS

With the conclusion of the Lead Hazard Control and Healthy Homes Grant from HUD, the City shall seek a larger, collaborative approach to addressing the issues of lead-based paint hazards in our jurisdictions homes. The City of Lorain; the Lorain Health Department; Lorain County; the City of Elyria; and Erie and Sandusky Counties shall seek to combine expertise and resources to address the lead-based paint hazards in a three county region. In addition, the City of Lorain's Health Department, 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

According to the 2009-2013 American Community Survey (ACS) estimates, 30.4% of people living in City of Lorain are below poverty level. The city of Lorain does not possess the capacity or manpower to directly improve the poverty status of its citizens. However, the City supports County and State efforts to move low-income persons to economic self-sufficiency or to a maximum level of economic independence. The strategy aims to help families that are currently dependent on public assistance achieve economic self-sufficiency. In instances where this may not be possible because of personal limitations, the goal is to enable them to achieve the maximum level of independence for which they are capable. 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.

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.

The City of Lorain also operates an aggressive CDBG and EDA Title IX - funded business assistance loan program in order to stimulate the local economy by attracting businesses to Lorain, and ultimately creating jobs. Over the next year, the City expects to continue operating these programs as well as assisting with other affordable housing and economic development projects that may present themselves.

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

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, 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 will 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 the Lorain County, the Homeless Task Force, LMHA, and other State and local agencies. The City of Lorain will continue to foster inter-agency coordination with the public service agencies in the community.

AP-90 Program Specific Requirements

INTRODUCTION

This section addresses the program-specific requirements for the Annual Action Plan.

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) REFERENCE 24 CFR 91.220. (I)(1)

Projects planned with all CDBG and HOME funds expected to be available during the year are identified in the **Table 59**. **Table 64** identifies any program income that is available for use that is included in projects to be carried out. As shown, no program income available.

TABLE 64: AVAILABLE PROGRAM INCOME

Available Program Income	Amount
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	\$1,125,941.78
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	\$1,125,941.78

Table 64 – Available Program Income

TABLE 65: OTHER CDBG REQUIREMENTS

Available Program Income	Amount
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 (for year 2015/2016) <i>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.</i>	100%

Table 65 – Other CDBG Requirements

DISCUSSION

City of Lorain anticipates \$1,125,941.78 in program income to be available during the year. As shown in **Table 65** the City has not identified funds for urgent need activities at this time; however, the percentage of overall benefit to low- and moderate-income persons is expected to be 100%. City of Lorain has calculated the percentage of overall benefit based on the first program year (2015/2016).

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, and persons with special needs.

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 special needs. 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.

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 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 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.
- A change that increases or decreases funding or the cost of an activity, project or program by more than 25 percent (I thought this was supposed to be 20% i.e. reduction or increase) 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 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.

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 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 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 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

Appendix



- 1. Maps**
- 2. Public Participation**
- 3. SF 424**
- 4. Certifications**

Maps



CDBG Eligible Areas

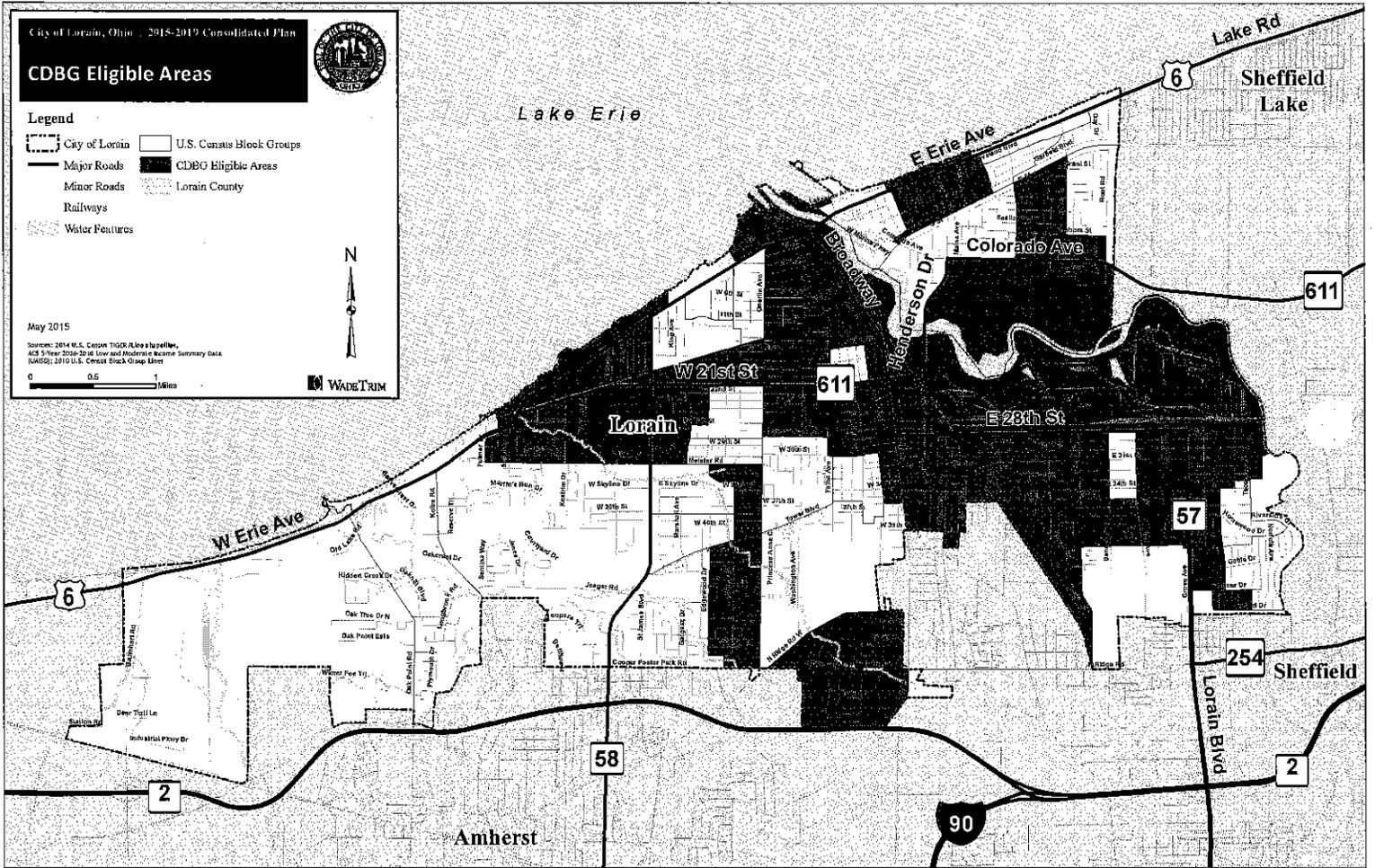


- Legend**
- City of Lorain
 - U.S. Census Block Groups
 - Major Roads
 - Minor Roads
 - Railways
 - Water Features
 - CDBG Eligible Areas
 - Lorain County

May 2015

Source: 2014 U.S. Census TIGER/Line shapefiles, ACS 5-year 2008-2012 Low and Moderate income summary data (MIS05), 2010 U.S. Census Block Group Lines

0 0.5 1 Miles



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CDBG Target Areas

Legend

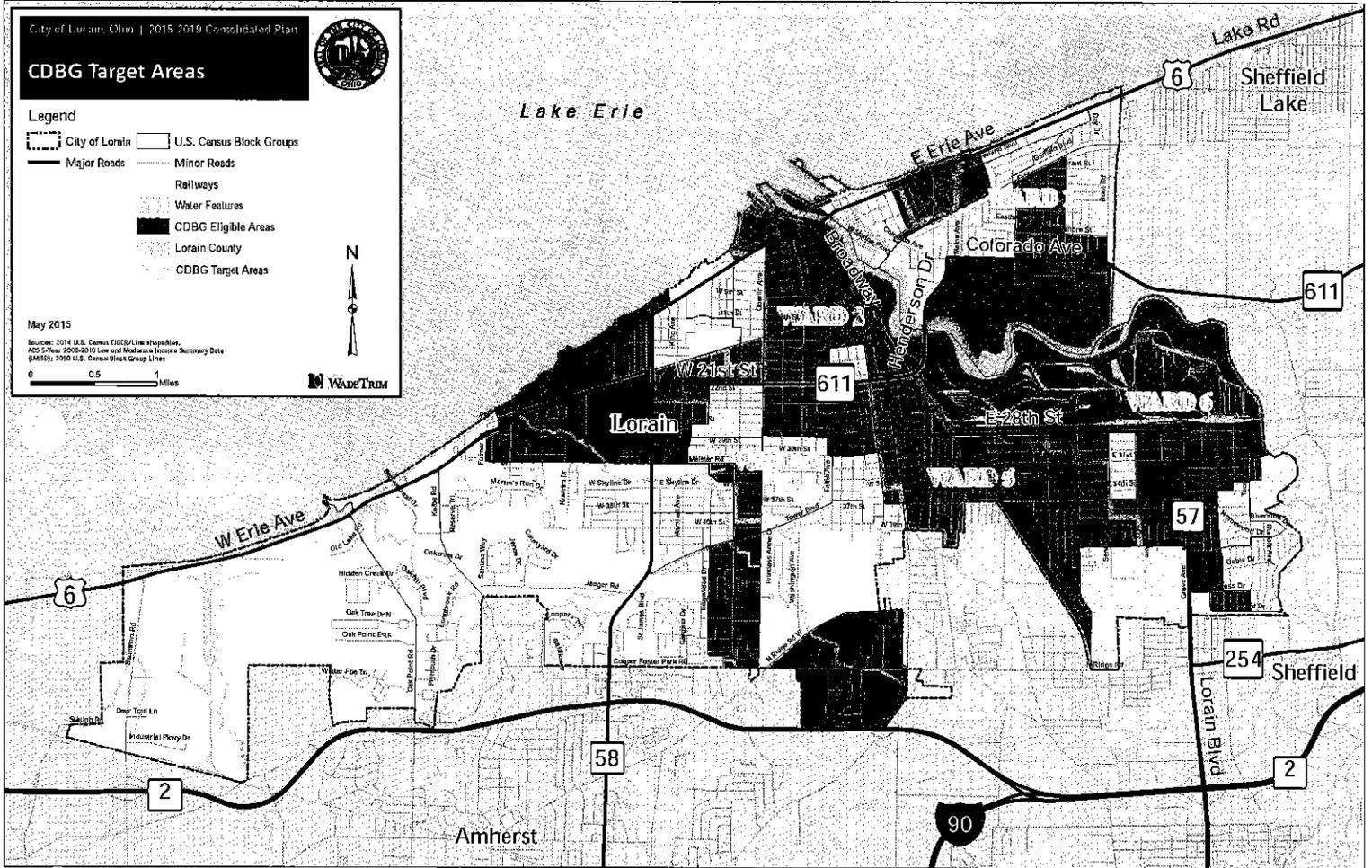
- City of Lorain
- U.S. Census Block Groups
- Major Roads
- Minor Roads
- Railways
- Water Features
- CDBG Eligible Areas
- Lorain County
- CDBG Target Areas



May 2015

Sources: 2014 U.S. Census TIGER/Line shapefiles, ACS 5-Year 2008-2010 Low and Moderate Income Summary Data (M000); 2010 U.S. Census Block Group Lines

0 0.5 1 Miles



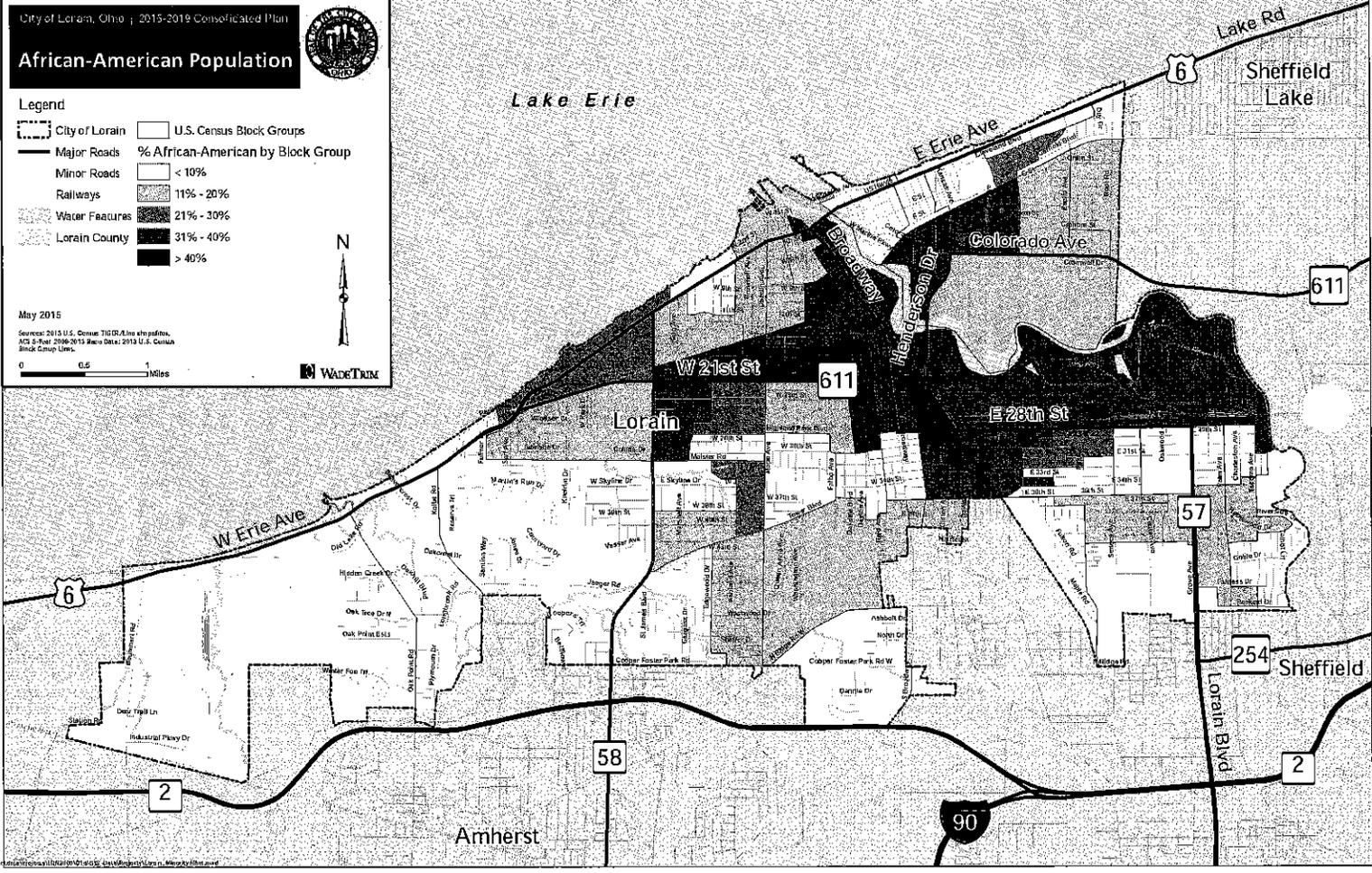


African-American Population

Legend

	City of Lorain		U.S. Census Block Groups
	Major Roads		% African-American by Block Group
	Minor Roads		< 10%
	Railways		11% - 20%
	Water Features		21% - 30%
	Lorain County		31% - 40%
			> 40%

May 2015
Sources: 2015 U.S. Census TIGER/Line shapefiles, ACS 5-Year 2009-2013 Block Data; 2013 U.S. Census Block Group Lines.





Hispanic or Latino Population

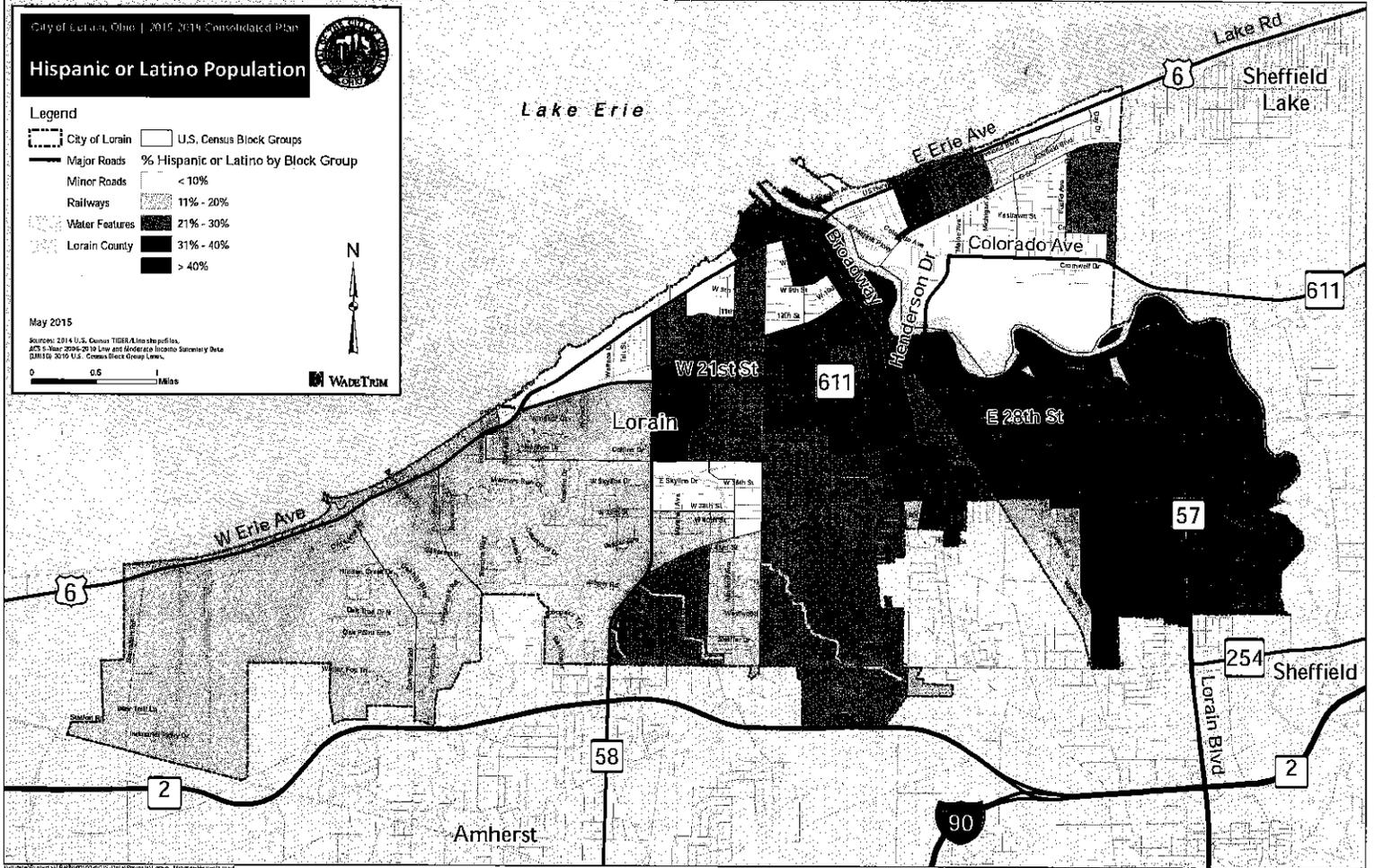
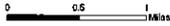
Legend

- City of Lorain
- Major Roads
- Minor Roads
- Railways
- Water Features
- Lorain County
- U.S. Census Block Groups
- % Hispanic or Latino by Block Group
 - < 10%
 - 11% - 20%
 - 21% - 30%
 - 31% - 40%
 - > 40%



May 2015

Sources: 2014 U.S. Census TIGER/Line shapefiles, 2013-14 American Community Survey, 2010 U.S. Census Block Group Lines





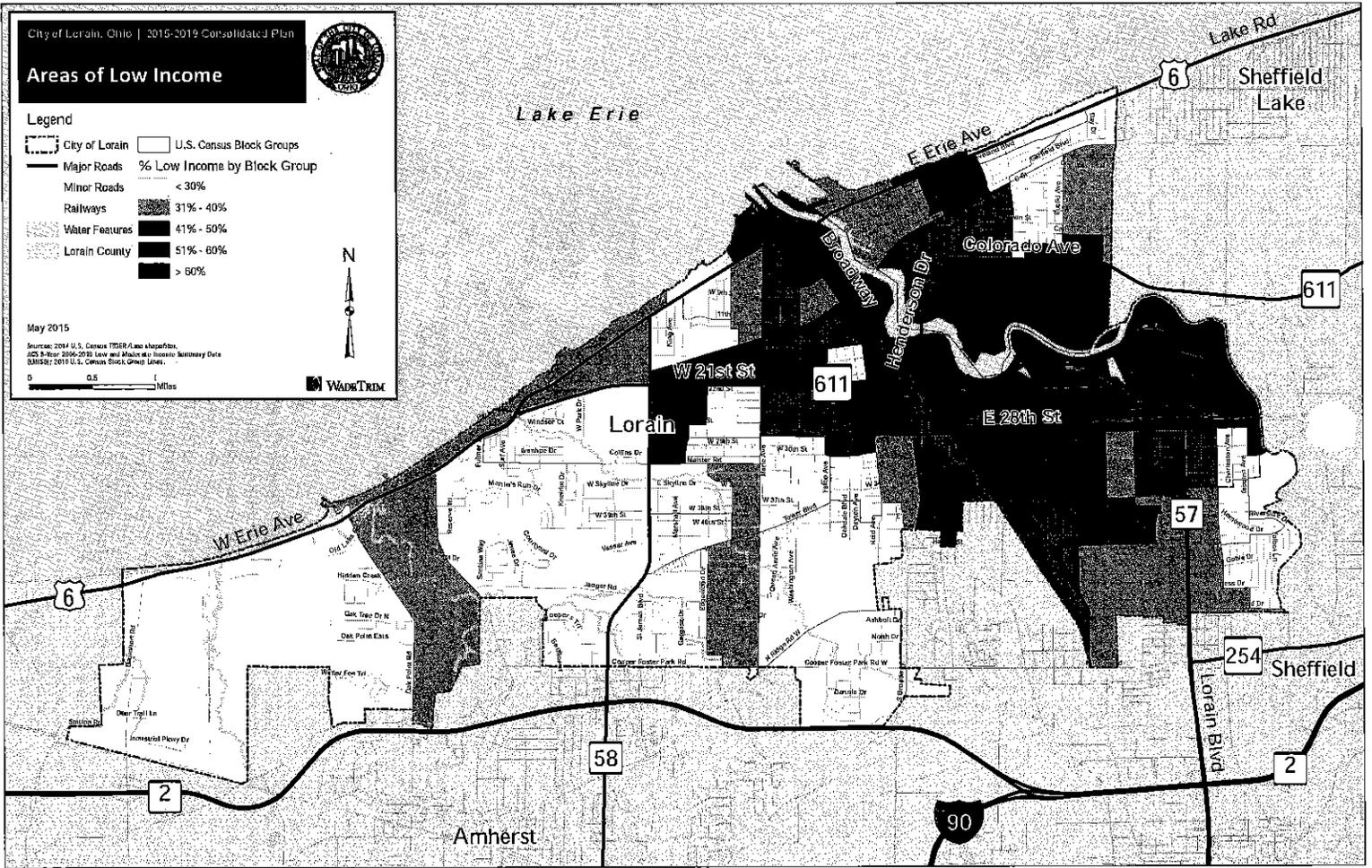
Areas of Low Income

- Legend**
- City of Lorain
 - U.S. Census Block Groups
 - Major Roads
 - Minor Roads
 - Railways
 - Water Features
 - Lorain County
 - % Low Income by Block Group
 - < 30%
 - 31% - 40%
 - 41% - 50%
 - 51% - 60%
 - > 60%

May 2015

Source: 2014 U.S. Census TIGER files shapefiles, ACS 5-Year 2009-2013 Low and Median-High Income Secondary Data (M003); 2010 U.S. Census Block Group Lines.

0 0.5 1 Miles





Food Desert Locations

Legend

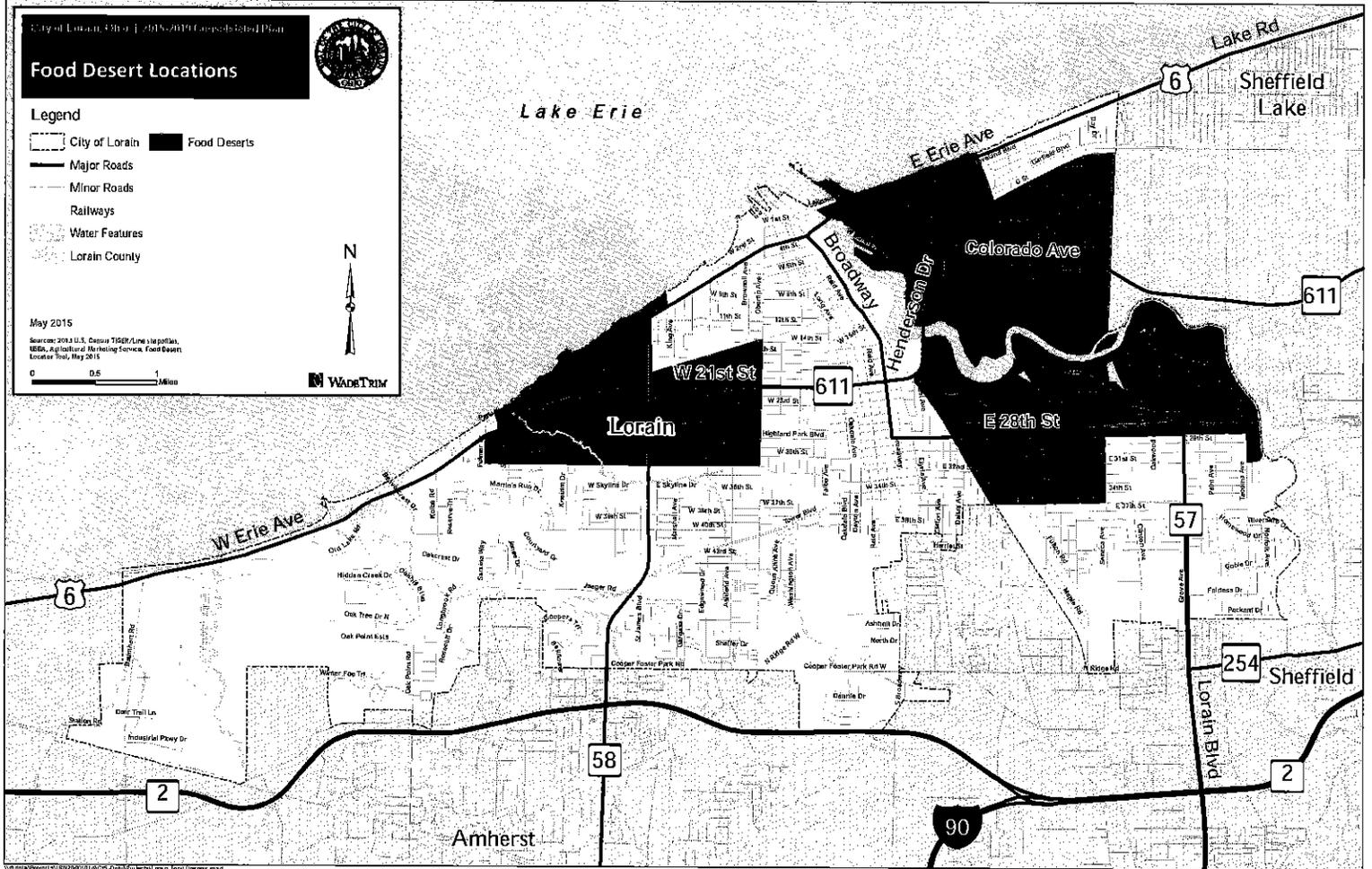
- City of Lorain
- Food Deserts
- Major Roads
- Minor Roads
- Railways
- Water Features
- Lorain County



May 2015

Sources: 2013 U.S. Census TIGER/Line 1/4 points, USDA, Agricultural Marketing Service, Food Desert Locator Tool, May 2015

0 0.5 1 Miles





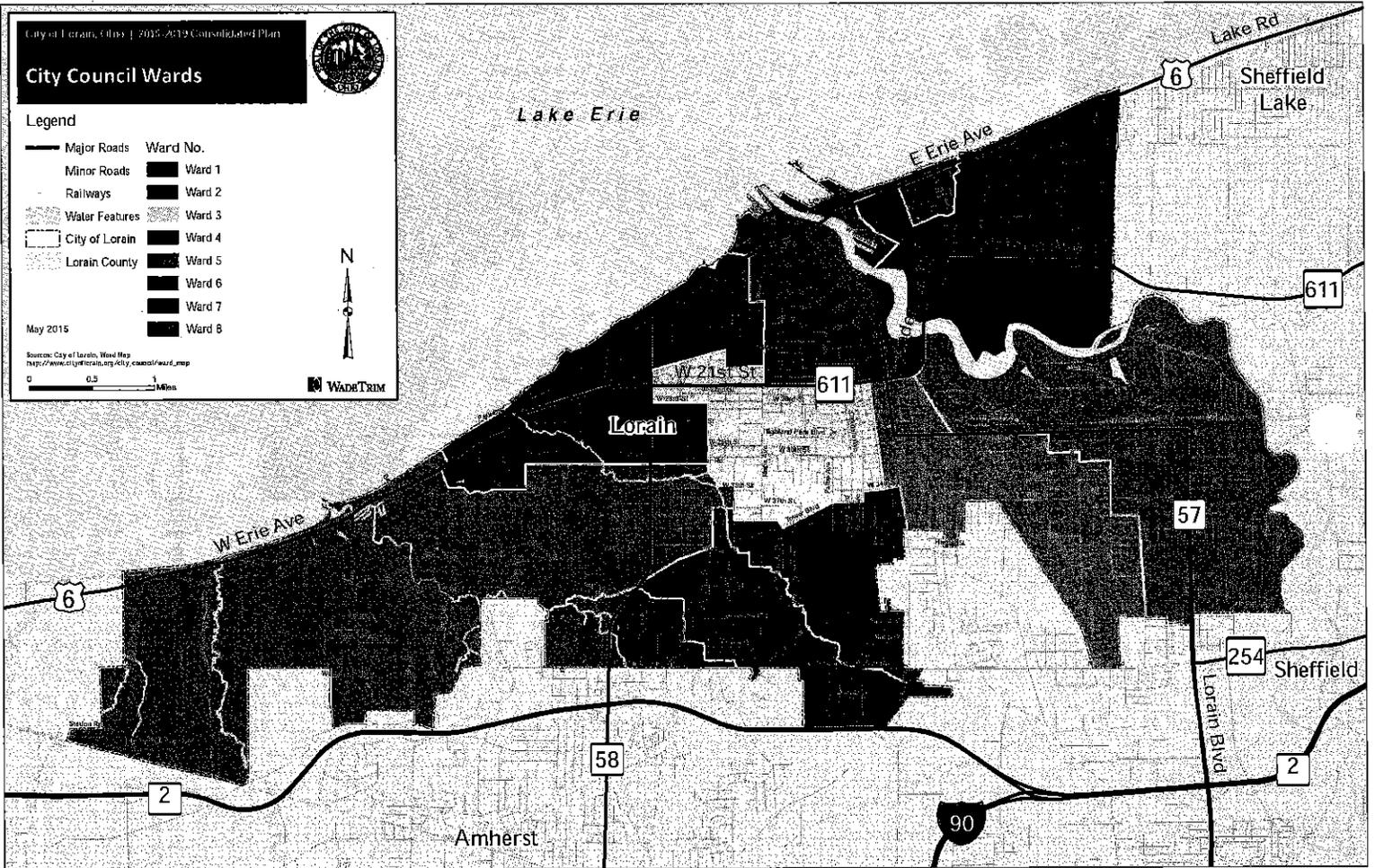
City Council Wards

- Legend**
- | | | | |
|--|----------------|--|----------|
| | Major Roads | | Ward No. |
| | Minor Roads | | Ward 1 |
| | Railways | | Ward 2 |
| | Water Features | | Ward 3 |
| | City of Lorain | | Ward 4 |
| | Lorain County | | Ward 5 |
| | | | Ward 6 |
| | | | Ward 7 |
| | | | Ward 8 |

May 2015

Source: City of Lorain, WMS Map
http://www.cityoflorain.org/dot/casualty/ward_map

0 0.5 1 Miles



Public Participation





LORAIN CITY COUNCIL

Committee Agenda

Monday, May 11, 2015 @ 5:30 p.m.

FEDERAL PROGRAMS COMMITTEE - MR. EDWARDS, CHAIRMAN

- a. Informational session regarding the Five-Year Plan and 2015 Annual Plan and overview of various federally-funded programs available through the Community Development Department.

JOINT: FINANCE & CLAIMS/STREETS & UTILITIES COMMITTEE - MR. GIVEN, CHM

- a. Proposed ordinance authorizing the S/S Dir. to permit West Roofing Systems perform roof replacement, repair and re-coating at BRWWTP, w/o bid through State Purchasing, \$175,316.

Committee Meetings

a.

Meeting Date: 05/11/2015

PURPOSE AND BACKGROUND

Presentation of Consolidated Plan and program highlights by Director Mason

Attachments

Presentation

Committee Meetings

a.

Meeting Date: 05/11/2015

Black River Waste Water Treatment Plant Roof Repair/Replacement

AGENDA ITEM DESCRIPTION OR LEGISLATION TITLE:

Attached you will find an ordinance for which I am seeking your approval. The proposed ordinance seeks to allow the City of Lorain to allow West Roofing Systems, Inc. to perform roof replacement, repair and re-coating of various roof areas at Black River Waste Water Treatment Plant .

PURPOSE AND BACKGROUND:

Immediate repair/re-coating/replacement is necessary due to the poor condition of the roof.

RECOMMENDATION TO COUNCIL:

We request the passage of this ordinance.

Fiscal Impact

Funds Available in Current Year Budget (Y/N): Y

Estimated Cost : 175,316.00

Estimated Completion Date: July 2015

List Source of Funding: Facility Improvement

Fund & Expense Account Number: 6130.P613.6310.6700.1500

Financing Requirements (Bonds, Loans, Lease, etc.):

Attachments

BR Ord. EDIT II

BRWWTP Roof Quotes

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Chairman Edwards called the meeting to order at 5:30pm
Present – 5: Edwards, Given, Flores, Koziura, Faga
Absent - 0

Informational session regarding the five year consolidated plan and the 2015 annual plan and overview of the various federally funded programs available through the Community Development Department.

KELLIE GLENN: Good evening everyone, my name is Kellie Glenn. I am the program manager for Building, Housing and Planning so I will be doing to presentation this evening. Basically we are here this evening to conduct a presentation for the consolidated plan, also referred to as the con-plan, and the action plan. The action plan is for FY2015-2016. The consolidated plan is 2015 to 2019 but the period will end in 2020, which is why those dates are like that. This is a five year strategic plan document, which is kind of like a guide to how we will use our federal funds within the City of Lorain's limits and its Community Development Block Grant (CDBG) funds and HOME Grant funds. We need to come up with strategies and goals of how we will utilize these funds and try to stretch the dollars as much as possible to be effective. Within the consolidated plan we are going to do what is called a citizen participation plan and basically the citizen participation plan is how we are going to make sure that the citizens of the City have a voice in how we are going to utilize those funds. We hope that we are going to have three meetings on that and I will go into it more later on in the presentation because we want the citizens to be active in how we are going to utilize the funds and be very participative. We are going to look at the housing assessment need, homeless assessment need, community development assessment need and special assessment needs. These are basically to review the homeless needs, economic development, planning and just overall community development needs assessment. The one year plan is where we are looking at within 1 year of programming how we are going to utilize our funds over the course of that one year; what projects we want to gear towards and the goals we want to accomplish. It is all going to encompass the five year plan. In each year we will have to update the plan, which is called the action plan but this year we are in the one year action plan stage. We want to make sure that we are benefitting low to moderate income individuals, we are doing elimination of slum and blight or it is an urgent need. It has to be one of those three objectives for the funding. The type of projects that are eligible are public improvements, public facility improvements, public service, code enforcement, home ownership, it can be down payment assistance, rehab, emergency home repair, clearance, which is also demolition, construction of new housing, various economic development activities. Public improvements can be streets and sidewalks, public facilities can be parks, ADA accessibility, it could be restrooms, widening doors. Economic Development could be a micro loan program, bringing in more businesses or even businesses that are existing and helping them so that they can stay vibrant.

This year for the CDBG program we anticipate getting \$1,153,149 of funding. Of that funding, 15% is slated for public service activities and 20% is for administrative costs. We used \$350,000 to purchase a new fire truck. We also did public facilities improvements with Central Park and Oakwood Park, we made both of the pools ADA accessible and we spent \$5396 doing that. At Gergely's Maintenance King we did a façade improvement, that was \$42,000 and we assisted Little Devil Cupcakery on Oberlin Avenue with \$5300. Our code enforcement, on 5th Avenue as you can see in the before picture it was in bad shape, we had the landlord come and clean that up and the after picture is what it looks like now.

At this time there was an inaudible question asked.

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KELLIE GLENN: No, it has not been demolished. It is still standing and looks much better. We anticipate getting \$131,308 in HOME funding which we would try to do a down payment assistance program, rehabilitation, infill housing or multi-family housing construction or rehabilitation. These are just things that we can do; it doesn't mean that we have to do them. One of our HOME projects, this home is located at 958 Lakeview Drive, that is a before picture and an after picture. It really looks really nice inside. This home cost \$111,043 to rehab, which was much less than what we anticipated because we had slated \$161,000 to rehab the home. The home has four bedrooms and two and a half baths; it is located over by Lakeview Park. In order to meet timeliness projections we have to make sure that we look at who owns the actual land, correct the zoning, additional financing has to be in place, look at the capacity and make sure that our budget coincides in order to carry the projects out. What is not eligible? We cannot do anything that assists a political cause. We cannot purchase specific types of equipment, operation and maintenance expenses, and purchase of construction equipment and with new housing construction that is for CDBG dollars only. Other requirements for the funding include all funding, it doesn't matter if it is a public service or not, an environmental review must be conducted. If we are going to bid and if it is over a specified dollar amount the Davis-Bacon Labor standards apply. We have to have equal opportunities for everyone, it must be a drug free workplace, and we have to make sure that there is accessibility to disabled people; we have to follow the purchasing standards. If we are going to rehab something we have to make sure that we are eliminating lead based paint and any other conflicts that may arise. The other two things that are not up there, we have to do affirmative marketing and we have to make sure that we market to everybody. We are not just marketing to LMI (low to moderate income) because it may be a project where its market rate housing that we have. We also have to make sure that we always follow fair housing requirements. Potential activities that we are anticipating for PY2015 are code enforcement, emergency home repair, planning, public facilities improvement and public service. What we are anticipating doing with the emergency home repair program is doing where a homeowner is LMI can come in and get emergency home repair assistance up to the amount of \$7500. Maybe they might want to address two things in the home, if they are 62 years or older they will receive the funds in a grant if they are eligible. If they are younger than that they would receive the money in a loan and would have to pay the first 20% and then the other remaining 80% would be forgiven over a five year period. If they move out of the home before the five year period is up then they have to repay the balance. The planning activity that we are anticipating is updating the comprehensive land use plan and updating our zoning codes, which have not been updated since the 1980s. An example of a public facilities improvement that we are anticipating is, for example, at Oakwood Park there is an extreme drainage problem there in that park and before we do anything we really need to address the drainage issue there. At Lakeview Park South we are anticipating installing sidewalks around the whole perimeter of the park for easier access for the public to utilize that park. We anticipate bringing the homeowner occupied rehab back, not to exceed \$50,000 per household; hopefully it doesn't go that high, but that is what we are anticipating and that is dealing with strictly code enforcement issues. Then we are going to do tenant based rental assistance for low income persons, this system with no more than two months of their rent but the amount cannot exceed \$700. If they need to put down a deposit they could get a loan in the amount of \$250. The work sessions that we are going to be doing, this is the first one, with council, then we will have a non-profit workshop on the 13th, which I believe is Wednesday, and then the following week we are going to do the public participation meetings. We are trying to do them in the three different areas of the city to be fair so that everyone has an equal chance to voice where they want to do see the direction of the funding to go. We hope to have the action plan budget completed June 11-18 and then a

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draft of the consolidated plan and action plan will be available for public review by July 2, which will last 30 days and that period will end August 3 and we will need council to adopt that plan and then on August 15 we will submit the plan to HUD. Are there any questions?

CHAIRMAN EDWARDS: Thank you, Kellie, you did a good job. My question is I know that there was a list back a few months ago, how is that list shaking out? How many people do we still have on that list, are there some in the hole? There were left over people that did not get service and you were going to go from that list and look at how many were still eligible, how many people are still going to be involved?

BHP DIRECTOR LEON MASON: There were 54 persons on that list, those applications dated back to 2011. Of those about 14 were not eligible and when we say not eligible that means that...let me just recap. The way the program was done in the past is they did a loan for \$35,000 plus a 10% contingency. When I reviewed the records almost all of the loans went over \$35,000 so something wasn't adding up. They then would require that the persons make monthly payments on a set amount of about \$2500. The person would pay \$2500 at a rate of \$20 a month and the remaining balance of that would accrue interest. Long story short, we found that a large portion of those persons were underwater on that loan. It is a \$35,000 loan and nine times out of ten after the rehab was done it was not worth the \$35,000 due to the market crash. We have changed that. Also, many of them either became delinquent on their property taxes, which changed our position on those loans. To apply for the program now there is a couple of things that we switched. You cannot be delinquent on any debt to the City, you cannot be delinquent on any debt to the county and we are also going to require that persons attend some type of homeownership program, including maintenance, because the argument could be made that we are essentially fixing your home and if we come down a month or a year later and issue a code violation, it is really our money went for null. Again, of those 54 applications 14 would be considered bad. Letters were sent out to those persons, they more than likely are going to have to reapply because you have 2011 incomes in 2015 and it is just not going to add up.

CHAIRMAN EDWARDS: Then my next question is when do you expect this program to be available to start up and running?

LEON MASON: That one is going to take some time. The owner occupied will definitely take some time to do it correctly. I will probably be sending some ordinances down to council asking them to be repealed. The reason being the way the program was written before, I am going to speak technically for a second, when you get HOME dollars you have to reside in the home for a set period of time depending on the amount. For \$15,000 or more you have to reside in the home for five years, anything \$15,000 to I think roughly it may be a little bit under \$40,000 you have to reside in the home for 10 years and anything about \$40,000 you have to reside in the home for 15 years. If you move out of the home it is what is called a "recapture provision" and you are required to pay that amount. What prior staff did is they not only had that recapture but they added an additional \$21,000 on the house. What would happen is if you moved out of that home you had to pay funds back and an additional \$21,000 and this was done via an ordinance so that ordinance is going to have to be repealed. It is incorrect and unfair to the homeowner.

CHAIRMAN EDWARDS: The other thing is you had a date up there in August, you know council is on vacation the month of August.

LEON MASON: We will try to get it before then. If we can get it done before then we will definitely try. It is that 30 day period. Just know that if the budget is not turned in before August 15 that \$1,153,000 stays with the federal government and you lose it.

CHAIRMAN EDWARDS: I guess we know what you will be doing with your time up there.

LEON MASON: We are grinding.

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CHAIRMAN EDWARDS: When will the people be able to actually apply to this program because I don't want us, I probably won't be around, I'll be moving on to something else, if you have to give money back to the federal government people sure do have new tops on their houses and windows need to be put in and a lot of things need to take place.

LEON MASON: The emergency rehab and the accessibility...the programs are actually done now. Kellie and I discussed this with the staff. We want our programs to be a little more professional in appearance so we are creating flyers. We are doing them both English and Spanish considering that our population is 26% Latino. We are changing the way we do it. The programs are written now, I don't want to say they are ready because someone will come in tomorrow and apply. I was here this weekend working on some of the pamphlets for them. Those two programs are ready to go and quite honestly with the condition of some of the homes now the emergency rehab would probably be the best because there is more flexibility. HOME dollars require that the entire house be brought up to code, when you utilize block grant money it does not require that the whole entire home be brought up to code, so that is the difference.

CHAIRMAN EDWARDS: So you are saying that the emergency rehab now if somebody applies next month they can start and get enrolled in that situation.

LEON MASON: Right, in the emergency rehab and the accessibility. I am certain they will be ready by next month.

CHAIRMAN EDWARDS: Are you going to post the times, dates and locations of these meetings that you were talking about?

LEON MASON: Yes, they have already been in the newspaper. They should have appeared this weekend and should appear one more time. Just so you know May 19 is the first meeting, and I am pulling this from the top of my head, I believe will be at El Centro at 6:00 to 7:30 in their first floor conference room. The second meeting will be at Lorain Metropolitan Housing Authority at 1600 Kansas Avenue, it will be in there conference room on May 20 and the third meeting is May 21 at Frank Jacinto in their gymnasium, so what we are trying to do is put them in an area in which we thought all residents could attend and more so, I don't want to say be more public friendly, but that is just the thing. We are trying to get people out. I submitted the flyer to all of the various non-profits because they play an important role when we are doing our five year plan and our annual action plan.

COUNCILMAN ARGENTI: There was reference to the public service cap and the administration cap. Can you give me a little more detail about that and by the word "cap" I am assuming that is the maximum they can reach? Can I get some examples of administrative expenses?

LEON MASON: Let me start with the public service cap. I will be technical, because that is the only way I know how to be. The cap on public services is 15% plus prior year program income. Program income is any payments that we received. It is 15% of your entitlement, so 15% of \$1.153million plus the prior year's program income in the public service cap. I am pulling this off the top of my head, so this year we have \$255,319 that we can use for public services and that is that meeting on Wednesday. For the admin cap, admin is 20% of your entitlement, so the \$1.153million plus program income and it gets tricky. That is 20% plus whatever you are going to receive in payments. The reason I say it gets tricky is because one of the proposals, and Kellie discussed it, that we talked about is the zoning ordinance rewrite or the zoning rewrite and a comprehensive plan. Just so you know I do not believe the city has a comprehensive plan. Some people like throwing out the term "master plan" and a master plan, if I am not mistaken, is not a legal document in the State of Ohio and that is why we want a comprehensive plan. What that will allow us to do is we have to use that cap and it has to be included within that planning and

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administration cap. Department staff will help on that zoning ordinance rewrite as well as that comprehensive plan. That is what we can pay staff but that is only the planning and admin staff. Code enforcement doesn't have a cap so I can pay for housing inspector still, no cap.

COUNCILMAN ARGENTI: These are non-city employees who aren't already on our payroll?

LEON MASON: No, they are city employees. That is how I make my salary.

COUNCILMAN ARGENTI: So their time is logged?

LEON MASON: Are you talking about the admin? Yes, we do time sheets and everything. Every time I do something, if I work on a HOME project I have to say what I did on HOME and if I work on block grant I have to say what I did on block grant. Our timesheets are pretty extensive.

COUNCILMAN ARGENTI: And then that is submitted when we submit in August our finalized plan that is part of that projection?

LEON MASON: Yes.

COUNCILMAN ARGENTI: Then just roughly, have we been around that 20%?

LEON MASON: No, we have been under. I think a prior year we were at about 14%. Just so you know you cannot go over that 20% cap. If you go over that 20% cap I will come to members of council and say we need money to pay back and it is general fund dollars not federal dollars.

COUNCILMAN DETILLIO: Is the rollover dollars in both of those categories a moving number or is it a number that we are going to establish as of June 30?

LEON MASON: When you say rollover?

COUNCILMAN DETILLIO: You said that we are going to have previous dollars from previous program years above the 20%, about the 15%.

LEON MASON: The PI is not previous dollars from program years, for the sake of this conversation those are committed. The dollars that we are speaking of is any payment made in the prior year of programming. I think the city at one point in time, well they did, did some type of emergency rehab or some type of loan program and when those payments come in that is considered income. There is no rollover.

COUNCILMAN DETILLIO: Program income then, I used the wrong term. Is that something that we know or is that something that happens?

LEON MASON: No. One of the numbers that we most definitely know and then the other one, I don't want to call it a guesstimate because it is not as if I go and say we are going to have \$1.3million. I'll give an example. In 2012 when I started the PI was listed at \$1.3million, which was the program income, which is more than the whole entitlement was. This year it is going to be less and I can explain the reasons why. None of it is malicious; it is just that there was, in my opinion, a miscalculation on how you do it because program income is only funds derived from HUD. If you use EDA funds you cannot count it as program income because they didn't come from HUD so that number is cleaner now.

COUNCILMAN LUCENTE: You talked about grants and loans, so say they do a grant or a loan, how do we ensure that say somebody gets a grant do we have stop gaps in place? Say they put their house up for sale and sell it right away to a cash buyer; do we have stop gaps in place to make sure that that money or the total amount that they got a grant or loan for is paid before they get any money or that title or deed changes hands?

LEON MASON: Yes, we put a lien on the property. Is that what you are talking about for the repairs? We place a lien on the property. When we say grants it is going to be the same thing. So if there is a lien placed on the property for that amount they still currently have them because I have reviewed them and it shows the amount in 2015 and 2016 it lessens the amount but it is placed as a lien on the property.

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COUNCILMAN LUCENTE: You talked about the cost of the homes and what they are valued at, did we do an assessment if say somebody wants to get the maximum loan amount to fix up their home. Do you do an assessment of what that house in that area could actually be worth? Say the house is fixed up and immaculate and still only worth \$30,000 and they want a \$40,000 loan.

LEON MASON: It is not up to the applicant, it is up to us to make the review of the property. It is not like a bank where they come in and say we want the full amount. What has to be done, regardless of anything, is the house has to be brought up to code. We address all code related issues first. When the program is being run correctly what also has to happen is you have to do an appraisal after rehab. I do not believe in the past they had a walk away policy, I implemented a walk away policy. It is unfortunate but there are going to be some homes in which if we throw \$50,000 in it it will not put a dent in that house then we have to look at other means to try to help that property owner, if there is any that we have. There is a walk away policy and again, we address code related issues first.

COUNCILMAN FLORES: Under what is eligible one of the public facility improvements that comes to mind is the antique light poles that we have across the street at Veterans Park, can that be considered applicable?

LEON MASON: Yes. I guess to make it a little easier to understand when you think of block grant funds, never think of repair always think of replace. Block grant funds, if there is a hole in a wall we are not going to patch that hole up we are going to build a new wall. That is just how those funds are structured. But yes, those lights could be one of those public facilities.

COUNCILMAN FLORES: I know that part of the downtown relighting they tried some different lighting and I know that may have been from a different grant funding source but I certainly would think that you would have to go through this process with the public sessions and applying for those improves are is this something that would come forth from through the building and planning department, the administration and service director to get those improvements?

LEON MASON: It is a little bit of both. And again, I know that is your ward, Councilman Flores, I would probably tell you that in living in the city and driving around the city there is probably some more worthy projects outside of replacing lights that were just replaced two years ago, if that makes sense, because we can probably do a better investment in some of the parks where kids play daily or persons go to. It doesn't mean that it is out question, it is a five year plan. If within this five year plan we are saying we are doing public facilities as an improvement we obviously aren't going to hit all of that parks, we have what 52 or 56 parks, in a year. It is saying that we plan on putting our money towards the parks during this duration and this is what we plan on doing during that.

COUNCILMAN FLORES: What comes to mind is the use of that. We used it for the Light Up Lorain celebration and it is used for a lot of the parades even though those events are during the day but then in the evening that area...those lamp posts could be retrofitted with the lamps that we were supposed to swap out. We were supposed to swap out the lamps that were used in the grant to fix the lighting on Broadway and then take the better lamppost and replace those old lampposts. We use Veterans Park and I understand what you are saying and I am fully aware of the other areas that we could make better use of that funding in.

COUNCILMAN KOZIURA: In looking at this everyone thinks that \$1million is really not a lot of money. \$130,000 for housing is certainly not a lot of money but one thing I see in your consolidated plan and I agree with and I would like to suggest some things is on the homeless assessment and needs I spent quite a bit of time at the library early this spring and came face to face with homeless folks outside and in that library. There is a real problem over there, by the

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way. I would like to do a study on the problems we have in the city that the city is faced with and does not have the assets to handle and I really believe that. I would like to know, for example, how many Nord placements are in the city, how many are in housing in the City of Lorain and compare it to countywide. I would like to see how many SSI are in the high rises that used to be senior centers. Section 8 vouchers, I would like to know how many are in Lorain compared to the rest of the county. I think that these are all things that are factors that Lorain gets dealt a hand unfairly. And I do not mean it increased because of you Mr. Mason, I have said this for years, that we are the city that everyone says is so terrible yet we are the city everybody comes to for help. People come because we have the programs in the city. I really don't believe... I think a study of this nature and then we go to Sherrod Brown and Marcy Kaptur and people in Washington and say ok, if you want us to be part of the solution then you have got to help us with some funding to take care of that because we are spending so much and it is a great thing that we are having a public hearing but there is hardly enough dollars to address the problems that we have here in our city.

LEON MASON: Mr. Koziura, just really quick, today I believe was released the point in time count which tells us how many homeless persons are in the county and more likely in the city. I will get my hands on that count. I also know how many vouchers are in the city. What we have to be cognizant of is I can tell you how many vouchers are here but we also have to make sure that we avoid any issues as it relates to fair housing. I know in the past there has been some statements as it relates to Section 8 vouchers and yes the City of Lorain receives 65% of the total number of the vouchers which I think are 3000+, but also too you can look at it in the opposite direction if we didn't have vouchers for those persons they would be homeless so we are going to deal with them in one way or the other. I was benefactor, the Nord Family Foundation just flew me out to Salt Lake City, Utah to see how they deal with homelessness and their housing first model is actually a lot more aggressive and to be quite honest a lot better than how we deal with it in Lorain. It involves their faith based community and all of their non-profits and actually everyone got along. Their mayor is extremely aggressive and I have spoken to our mayor about some things that we can do here. What he did is he went to the surrounding cities because a question I asked him is how many of these persons originate from Salt Lake and he told me not a lot but just like that large city all of the social services are here and I know for a fact that I have spoken to a gentleman who was just actually placed in a veterans home he didn't want to stay in Cleveland because he felt it was safer here. What this mayor did is he went to the other cities and he said pony up some money, we are taking care of your folks and he was able to get them to provide it. I do not know if that can happen here but we need to change the way that we address and deal with homelessness because it is everybody's part to take care of it and it is not just the City of Lorain's.

Chairman Edwards made a statement that was inaudible.

LEON MASON: I believe there were 161 set aside for that house, there is 111 in it now. I am not quite sure what those homes sell for, I think this property actually started in 2011. I am going to guesstimate that they are probably in the mid to low nineties and that is just an off the top of my head guesstimate. I have seen one for 98.

JOHN WARGO 2114 W. 14th Street: He said there was \$90,000 for houses in that area. There are more on the border of 70. I live there and there is no way in hell I could get \$90,000 on my house. You have these programs, you keep going out looking for more and more programs. Who is going to run this program? Does anybody know? He mentioned Community Development but I thought we got rid of that department. Didn't we? Do we have a Community Development department?

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CHAIRMAN EDWARDS: As many times as you come to council meetings you ought to know that.

JOHN WARGO: Wait a minute, you guys always run upstairs and hide and discuss all of this stuff.

MAYOR RITENAUER: Mr. Wargo, the program CDBG, Community Development Block Grant is the funding that we have received so the name might be used interchangeably. The department is called the Building, Housing and Planning Department. That is to answer your first question. The second question, which you are alluding to the property that was rehabilitated, as I said before I don't make the rules for the program. We take the money if it is available and make the repairs. We did a similar house I believe on 11th Street and a similar property on King Avenue. We have debated with council before about investing money into a property that its resale price is less than the cost of rehab. In the federal government's eyes that is okay because the way they see it is you are not only investing in the property, you are investing in the neighborhood. If the property continues in a state of disrepair the properties surrounding it are going to lose value so paying extra to rehabilitate the property is something the federal government is okay with. I am not suggesting that you need to be okay with it or really even that I am okay with it. That is what the federal government does with these types of funds. When faced with the situation at that property, which it is in a neighborhood that as you know abuts the park and the neighbors take pretty good care of their property. I was just down there the other day. This is a property that confronted us when we took office. The neighbors were calling, what is going on, what is happening, the property fell into a state of disrepair. This was the way to be able to rehabilitate that property with dollars that did not hit the city's general fund. That is the reasoning, they are not rules that we create, they are rules that we follow. The program will be monitored and overseen by the staff that you see here tonight, Mr. Mason and Ms. Glenn and the staff there. CDBG, the block grant dollars, community development is sometimes used interchangeably, those are dollars though that we receive and are not to be confused with the HOME dollars that we receive for the rehabilitation or constructing of new properties.

JOHN WARGO: What part of this does the Port Authority take? Are they in on any of this grant money?

MAYOR RITENAUER: No, there are some times where we will look at conveyance of property to the Port Authority but these block grant dollars as well as HOME program dollars come through us. I know the Port Authority has made some applications for Brownfield money and they make applications for their own separate grant dollars but these dollars are run through the City of Lorain.

JOHN WARGO: We have all of these programs and I notice the inspections seem to have...the inspections where you buy a house and the city takes credit saying that this is working. You have a big hole in your pre-inspections. It was mentioned here in this meeting that there are violations that have been over a decade and what has been happening is this whole side comes up with these rules that you are going to grandfather some of these projects in and people are paying money to come into this town to buy a house and they cannot inspect the property properly because no one knows about a fence being on someone else's property, a shed put in improper, no one really knows this and you grandfather it in so who gets stuck with it? It is the people who buy the houses and then down the line it has become a neighborhood problem. That is my problem. And then the city collects this money for these inspections and we get stuck with everything else. Do you understand what I meant by that?

MAYOR RITENAUER: I understand what you are saying about the fence issue and the shed. The initial inspection when a property transfers doesn't look at the legality of a fence. It is

**Federal Programs Committee
Monday, May 11, 2015**

looking for code violations of the actual property, basic code violations. The issue that you are talking about with the fence, the shed, issues that a zoning board of appeals may or may not have dealt with several years ago is not something that is caught when a property is inspected for basic things such as a roof, plumbing, a furnace, and those types of things. I understand the issues with respect to your particular situation but those are not looked in terms of an inspection and really any of the other cities that do it are not looked at. I think the issue with you is specific to what a zoning board did or did not do. I know that was several years ago...

JOHN WARGO: It never went to the board, they just plucked it off but that is not the problem.

MAYOR RITENAUER: The issue is if what you bring up the fence or the shed is on someone else's property I think a survey should be done and if it is on somebody's property and they don't want it then they ought to get rid of it.

JOHN WARGO: That is what I am telling you. You have these inspections, you charge individuals for your building and engineering departments to go out. The lay of the land is all screwed up. All of these problems are there and then when the individual pays the city to do a job and the job is not done properly who gets stuck with the bill is the homeowner who comes in here with the faith of buying a house with no problems and the problem was written up at least four times and it has been documented four times. I am not going to argue with you about it here, this is going to be on the side. What I am trying to say is you come up with all of these new rules bringing money into the city for housing projects and everything but I have not heard one thing about let's bring jobs in, look for someone to go out and bring jobs in. we don't have that here we have give me money to build houses to bring more in. You just spent \$7million into a road over there for a small group of people...

CHAIRMAN EDWARDS: Let's stay on topic, this is not what we are here to discuss tonight.

CHARLIE BECKER Homewood Drive: You had about seven or eight houses here about four or five months ago that you were going to rehab. One was on 12th Street or something like this and I went out and looked at that home and you were going to invest more than \$100,000 in the home. Two doors down from that home was another one that was a total wreck also. I have a private lot behind my house now that was only 55 years old home, I do not know why they didn't rehab that. In the last four years my daughter moved out from a house that was across the street from me. Mine is comparable but she only had one extra bedroom she sold that for \$84,000. My taxes on my home today are worth \$50,000 at that time it was an \$80,000 home and it dropped \$30,000 in four years. The only thing good about this is my taxes went down \$250 a year as long as I stay there it is good for me, but if I try to sell my house I lost \$30,000 because of the people that are living in my neighborhood. There isn't anybody I guess other than South Lorain that lost their taxes. Did you lose any Mr. Edwards?

CHAIRMAN EDWARDS: Well one thing I haven't had the problem you've got. One way you can solve that problem is you buy all the homes and then you can control that. If you buy all those homes you are talking about then you can control. We can only control is what we own. We like to stick to the subject here.

CHARLIE BECKER: That is the subject! I heard \$150,000 on a house that you built. Why don't you go over there where Mr. Given works and get those guys to build a house for \$120,000. Take the house down and build it for \$120,000. Why leave a house up there and revamp it and spend another \$30,000 on the lot? Why can't you do that?

CHAIRMAN EDWARDS: Well I'll tell you what you can do. You run for office and then you can do it, okay?

CHARLIE BECKER: Why can't you use federal dollars...

CHAIRMAN EDWARDS: Can we please stick with the topic at hand.

CHARLIE BECKER: What aren't I sticking with?

Federal Programs Committee
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MAYOR RITENAUER: I think that the properties you referenced were actually conveyed to the land bank for demolition. Those are at the land bank waiting to be demolished. In terms of the money in terms of rehab and the rehab costing more than then resale price, I would be happy to give you the addresses and co-author a letter with you to our federal representatives because they make those rules, I do not. Ultimately that is where the responsibility lies in terms of the program restrictions with those dollars but I just wanted to tell you those six or seven that you brought up are at the land bank for demolition with this next round of money.

CHARLIE BECKER: I understand that but at that time it was brought up to council that we were going to invest in it. There is one down on West Erie Avenue, it is still looking like it was. It is not going to be invested more than \$150,000. You wouldn't be able to get \$60,000 out of that home even with it revamped and you are going to pour this money into it. You mentioned 11th Street and King Avenue. I know those homes weren't that bad but they are beautiful now. That 11th Street one is nice but it is the idea that you are putting in more money than you got out of it. The government doesn't care, but whose money is it? Let's change those rules and get everybody a tax break. We are vesting into some of these properties that aren't half worth it. You have demolished I don't even know how many people...Italians and Polish people on 14th Street and Long Avenue, they lived in their homes over there and raised a big family and all we are doing is tearing them down. We are getting empty lots and trying to get rid of it, the party is on both sides. We are going to make gardens...where is all of this going to? When is this city going to go back to 70,000 residents? When is it going to get there if we don't have any homes for them to get into?

CHAIRMAN EDWARDS: Any other comments? Seeing no others I would like to thank Kellie and Mr. Mason for the presentation and there is some information that I will give to you later. Thank you very much.

Chairman Edwards adjourned the meeting at 6:25pm.



Joint Meeting: Finance & Claims and Streets & Utilities Committee
Monday, May 11, 2015

Chairman Given called the meeting to order at 6:26 p.m.

Present -7: Given, Koziura, Flores, Faga, Edwards, Gates, DeTillio

Absent- 1: Howard

- 1.) *Discussion of a proposed ordinance authorizing the Safety Service Director to permit West Roofing Systems perform roof replacement, repair and re-coating at the Black River Waste Water Treatment Plant without bid through state purchasing for \$175,316.*

CHAIRMAN GIVEN: To the administration, the reason this was sent to committee in the first place was because it specifically said that it was bid out and it was not bid out; however, you stated at the end of the last meeting that you in fact had received three bids on this. Can you give us a summary of where this is at right now?

MAYOR RITENAUER: I would like to yield to Mr. Leopold. He can talk a little bit about it. This was the process we went through it is the State of Ohio Cooperative Purchasing Program which they do a lot of the bidding and then we can use their prices so long as we are part of the program but I think Mr. Leopold could probably shed some light on that.

MIKE LEOPOLD Building Maintenance: I received a written proposal back a few months ago for the roofing and had a company come in, West Roofing, and give us a price well over \$250,000 without state term. With the state term the prices dropped dramatically, plus it was their roof to begin with. We didn't have to go out to bid, we had the state term. One of the companies that were able to do the state term and we went with them.

CHAIRMAN GIVEN: What was the initial bid amount?

MIKE LEOPOLD: It was well over \$250,000 and it was only including six roofs. It was not including all eight plus the five year extra warranty in the granules.

CHAIRMAN GIVEN: Are they a state approved supplier?

MIKE LEOPOLD: Yes.

CHAIRMAN GIVEN: Have we gone out or has there been any other inspection to these properties other than what West Roofing is stating that they want to do here?

MIKE LEOPOLD: Not that I am aware of. Mr. Berki at the Waste Water Treatment Plant had West Roofing come in last year and got a proposal from them last year for the repair and replacement of the roofs and like I said, they were well over \$250,000. The way that we can save money is to have them go through state term.

CHAIRMAN GIVEN: Thank you. Members of council, any comments?

COUNCILMAN ARGENTI: Towards the end of this bid sheet here there is discussion and some proposals regarding warranty and if I am reading this right for approximately \$10,000 additional we can get an additional five year of their complete warranty to take it to twenty years. Have we considered that?

MIKE LEOPOLD: That is included in the price.

COUNCILMAN ARGENTI: Not what I am reading here. It is calling for an additional approximately \$10,000.

MIKE LEOPOLD: The 15 year and another five years was included in the total price of \$175,000.

COUNCILMAN ARGENTI: It says "A 20-year warranty may be supplied in lieu of the 15-year for an added cost" should they have that written in there? You are planning on going with the 20 year?

MIKE LEOPOLD: Yes, it is included. We had it included in the \$175,000, from what I was told.

**Joint Meeting: Finance & Claims and Streets & Utilities Committee
Monday, May 11, 2015**

COUNCILMAN FLORES: For each schedule...I am just trying to understand the base price per above state terms scheduled items for each section. At the end it is, okay the total with the 5% volume discount pricing there is a \$32,900 and then when you go to the next section I guess it is indicative of the uptake of the roof area 420 sqft so then you come down and you have it all itemized so then here comes the base price per above state terms schedule items \$10,655 total with the 5% volume pricing and then you go to the next group of items and the base price for the above state term schedule is \$36,769 with a total 5% and it goes on and on. So then where is the total for the total of alternate price one, two, three, four...is that reflected in the total of the 15%.

MIKE LEOPOLD: You will see the base bid all above roof areas combined is \$77,962. Then you have the alternates which is alternates one, you add that to the \$77,000.

COUNCILMAN FLORES: Where is that at? At the end of the base bid price?

MIKE LEOPOLD: Right, of the roofs. The six roofs at the bottom, before the alternate one.

COUNCILMAN FLORES: Add \$6400?

MIKE LEOPOLD: Where it says Blower Building, Sludge Pump Building after that it says base price \$36,769 and it says the total was 5%, that is \$34,000 that is a discount. Then below that it says base bid.

COUNCILMAN FLORES: That is reflective of the total of the total?

MIKE LEOPOLD: Right. Then you have your alternates, which is alternate one. That is another \$56,000 plus.

COUNCILMAN FLORES: But if you total...

CHAIRMAN GIVEN: If I may, the way that you look at this, I understand that this is their bid; however, when you are trying to review it as a financial document it makes it difficult because they are trying to justify their numbers from the state bid, per se, and then also offer the discount which I think is causing some of the problems with what Mr. Flores is trying to get across. I would suggest that when this comes to council that we take it and we just look at it as building one, building two, etc. Create it that way with a spreadsheet with the dollar amount that the city is actually going to pay with a total dollar amount down at the bottom. I think that could answer a lot of these questions.

Are there any comments from the audience on the topic of roofing this evening?

Moved by Mr. Koziura, supported by Mr. Edwards, to send the ordinance to Council for consideration. The motion carried.

Chairman Given adjourned the meeting at 6:35 p. m.



Nancy Greer, Clerk of Council

Sign-In Sheet Public Service Meeting

May 13, 2015 1-3 PM

200 West Erie Avenue Lorain, OH 44052, Police Training Conference Room

Name - Print	Contact Information (Telephone Number/ Email Address)	Address
DANIE F. RAGGAST	440-528-9331 danielberry@chicasso.com	2800 Pearl Avenue Lorain, OH 44055
FRANK WHELFELD	440-984-1565 frankwhefeld@leulop	2005 Middle Avenue Suite 200 Elyria, OH 44035
TERRY DIMASCHIN	440-258-4088 / tdimaschin@gmail.com	4111 Pearl Ave Lorain, OH 44055
RICK SOTO	440-304-2041 / rick_soto@cityoflorain.org	100 WEST Erie Ave Lorain, OH 44055
MARTY SPAIN	440-304-5112 / city-ke@cityoflorain.org	''
MARTIN SOTO	1744 Springton	245-20132
LE Habitat for Humanity	klarsaal@habitatoflorain.org	

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LPD

**Public Notice
Community Development Block Grant (CDBG)
HOME Investment Partnership**

City of Lorain, Ohio
Department of Building, Housing and Planning

The City of Lorain is seeking your participation in the development of the 2015-2019 Consolidated Plan and 2015-16 Annual Action Plan.

Each year grant funds are earmarked for projects deemed worthy by citizen input in Lorain. Please join us and let your voice be heard.

May 19, 2015 at 6:00pm to 7:30pm
El Centro de Servicios Sociales
First Floor Conference Room
2800 Pearl Avenue
Lorain, Ohio 44055

May 20, 2015 at 6:00pm to 7:30pm
Lorain Metropolitan Housing Authority
Conference Room
1600 Kansas Avenue
Lorain, Ohio 44052

May 21, 2015 at 6:00pm to 7:30pm
Frank Jacinto Elementary School
Gymnasium
2515 Marshall Avenue
Lorain, Ohio 44052

The City will provide technical assistance to citizens and groups representative of persons that request such assistance in developing funding request proposals and in the review of program activities and program performance. In addition, the City will make adequate provisions to assist non-English speaking residents in interpreting program opportunities 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 Leon Mason, Director of Building, Housing, and Planning, leon_mason@cityoflorain.org or 440-204-2068. Requests for special accommodations must be made with reasonable advance notice.

Aviso Público
Programa de Fondos de Desarrollo Comunitario (CDBG)
CASA Alianza de Inversión

Ciudad de Lorain, Ohio
Departamento de la Construcción, la Vivienda y la Planificación

La Ciudad de Lorain está buscando su participación en el desarrollo del Plan de Consolidación de 2015-2019 y del Plan de Acción Anual 2015-2016.

Cada año los fondos son destinados a proyectos considerados apropiados para la opinión de los ciudadanos de Lorain. Por favor únase a nosotros y que su voz sea escuchada.

Mayo 19, 2015 de 6:00pm a 7:30pm
El Centro de Servicios Sociales
Primer Piso, Salón de Conferencias
2800 Pearl Avenue
Lorain, Ohio 44055

Mayo 20, 2015 de 6:00pm a 7:30pm
Lorain Metropolitan Housing Authority
Salón de Conferencias
1600 Kansas Avenue
Lorain, Ohio 44052

Mayo 21, 2015 de 6:00pm a 7:30pm
Frank Jacinto Elementary School
Gimnasio
2515 Marshall Avenue
Lorain, Ohio 44052

La Ciudad ofrecerá asistencia técnica a los ciudadanos y grupos representativos que soliciten ayuda en el desarrollo de las propuestas de solicitud financiera, en la revisión de las actividades del programa y los resultados del programa. Además, la Ciudad hará las disposiciones necesarias para ayudar a los residentes que hablan español en la interpretación de las oportunidades y disposiciones del programa dependiendo de cada caso; así como, proporcionar ayuda y servicios suplementarios para personas incapacitadas. Para las solicitudes especiales del cuarto, por favor envíe un correo electrónico o llame a Leon Mason, Director de la Construcción, la Vivienda y la Planificación, leon_mason@cityoflorain.org o 440-204-2068. Las solicitudes especiales del cuarto deben hacerse con suficiente anticipación.

2015-2019 Five-Year Consolidated Plan – Public Meeting

May 19, 2015 | 6:00 p.m.
El Centro de Servicios Sociales
First Floor Conference Room
Lorain, OH 44055



ADVISORY COMMITTEES

PURPOSE OF TODAY'S MEETING

Describe the planning process and discuss priorities for the City of Lorain's Five-Year Consolidated Plan for the provision of housing and community development.

AGENDA

1. Welcome and Introductions
2. Five-Year Consolidated Plan Overview
 - What is a Five-Year Consolidated Plan?
 - Planning process/schedule
3. Group Exercises/Discussion
4. Next Steps
5. Meeting Adjourned

For more information on the Five-Year Consolidated Plan in general, please email Leon Mason, Director of Building, Housing, and Planning at leon_mason@cityoflorain.org or call (440) 204-2068.

Thank you for your time and participation!

2015-2019 Five-Year Consolidated Plan – Public Meeting

May 19, 2015 | 6:00 p.m.
El Centro de Servicios Sociales
First Floor Conference Room
2800 Pearl Avenue
Lorain, OH 44055



MEETING SUMMARY

The City of Lorain, Ohio is in the process of drafting a Five-Year Consolidated Plan for FY 2015-2019 to create a strategic and unified vision for HUD funding over the next five years. In order to develop this vision, the City of Lorain conducted a series of public meetings during May 2015 to collect input and comments related to the Five-Year Consolidated Plan.

On May 19th, 2015 at 6:00 p.m. the City conducted the first of three public participation meetings at El Centro de Servicios Sociales at 2800 Pearl Avenue, Lorain, Ohio 44055. Approximately 35 individuals representing the public interest attended the meeting.

In an effort to provide an environment that would allow for all attendees to be heard a three tier approach was conducted. The first was to present an educational PowerPoint which provided background on the purpose of drafting a Five-Year Plan, which activities and areas are eligible for HUD funding, and the schedule that the City of Lorain will follow to adopt the Five-Year Plan in 2015. The second was a questionnaire asking participants about their experiences working with the City of Lorain to administer HUD funds both in the past and present. The third was an open discussion where participants were asked to discuss issues and concerns publicly.

Questionnaire

The questionnaire allowed for attendees to convey their familiarity with HUD programs administered by the City of Lorain and to provide input on obstacles to and priorities for fund administration over the next five years. The questionnaire included five questions in an open-ended format. Six individuals returned questionnaires during the public meeting. Priorities identified through the questionnaire included economic development, dealing with blight and abandoned buildings, homeless services, street repair, transportation, water and sewer improvements, creative place making, and affordable housing.

Open Discussion

During the discussion, participants were asked to speak openly regarding issues and concerns affecting their respective focus group. Participants were very engaged in this portion of the meeting. A number of issues were brought to the City of Lorain's attention. These issues are listed below:

- Oakwood Plaza redevelopment
- Economic development in neighborhoods
- Oakwood Park improvements i.e. drainage and amenities
- Road Improvements (28th to 57th)
- Abandoned buildings/churches
- Homeless services and facilities
- Improved public transportation
- Housing focused near job centers
- Single family home rehabilitation
- Vacant housing
- Tax incentives for businesses
- Youth programs and services
- Recycling awareness/Deconstruction/Reclaim materials
- Arts/Cultural Center
- Supplied for educational programs
- More cooperation from the City and less red tape
- Mobile library

- Job training for youth
- Educational internships (collaboration with universities, City, and agencies)

Conclusion

Although there are many issues that the public felt are important, there are a few items that were stressed throughout the meeting as being of the highest priority:

- Infrastructure improvements
- Job training and educational programs for youth and young adults
- Blight elimination
- Housing rehabilitation and affordability
- Economic Development

For questions regarding the Five-Year Consolidated Plan, please contact Leon Mason at 440.204.2068 or leon_mason@cityoflorain.org.

City of Lorain
Department of Building, Housing, and Planning
200 West Erie Avenue, 5th Floor
Lorain, OH 44052

More information can be found at: <http://www.cityoflorain.org/>

For more information on the Five-Year Consolidated Plan in general, please email Leon Mason, Director of Building, Housing, and Planning at leon_mason@cityoflorain.org or call (440) 204-2068.

Thank you for your time and participation!

2015-2019 Five-Year Consolidated Plan – Public Meeting
May 20, 2015 | 6:00 p.m.
Lorain Metropolitan Housing Authority
Conference Room
1600 Kansas Avenue
Lorain, OH 44052



ADVISORY COMMITTEES

PURPOSE OF TODAY'S MEETING

Describe the planning process and discuss priorities for the City of Lorain's Five-Year Consolidated Plan for the provision of housing and community development.

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Thank you for your time and participation!

2015-2019 Five-Year Consolidated Plan – Public Meeting

May 20, 2015 | 6:00 p.m.

Lorain Metropolitan Housing Authority

Conference Room

1600 Kansas Avenue

Lorain, OH 44052

2015-2019 Five-Year Consolidated Plan – Public Meeting



MEETING SUMMARY

The City of Lorain, Ohio is in the process of drafting a Five-Year Consolidated Plan for FY 2015-2019 to create a strategic and unified vision for HUD funding over the next five years. In order to develop this vision, the City of Lorain conducted a series of public meetings during May 2015 to collect input and comments related to the Five-Year Consolidated Plan.

On May 20th, 2015 at 6:00 p.m. the City conducted the second of three public participation meetings at the Lorain Metropolitan Housing Authority Conference Room, at 1600 Kansas Avenue, Lorain, Ohio 44052. Approximately 30 individuals representing the public interest attended the meeting.

In an effort to provide an environment that would allow for all attendees to be heard a three tier approach was conducted. The first was to present an educational PowerPoint which provided background on the purpose of drafting a Five-Year Plan, which activities and areas are eligible for HUD funding, and the schedule that the City of Lorain will follow to adopt the Five-Year Plan in 2015. The second was a questionnaire asking participants about their experiences working with the City of Lorain to administer HUD funds both in the past and present. The third was an open discussion where participants were asked to discuss issues and concerns publicly.

Questionnaire

The questionnaire allowed for attendees to convey their familiarity with HUD programs administrated by the City of Lorain and to provide input on obstacles to and priorities for fund administration over the next five years. The questionnaire included five questions in an open-ended format. Ten individuals returned questionnaires during the public meeting. Priorities identified through the questionnaire included economic development, code enforcement, dealing with blight and abandoned buildings, homeless services, street repair, transportation, water and sewer improvements, youth services, park improvements and maintenance, place making, and affordable housing.

Open Discussion

During the discussion, participants were asked to speak openly regarding issues and concerns affecting their respective focus group. Participants were very engaged in this portion of the meeting. A number of issues were brought to the City of Lorain's attention. These issues are listed below:

- Senior Center Assistance
- East side fire station
- Better communication with the County and the Public
- Promote community involvement/Sense of community
- Improvement and maintenance of parks and baseball fields
- Youth services and programs
- Communicate with parents
- Recreational opportunities
- Youth job training and opportunities (Teach trades)
- Home rehabilitation
- Road improvements
- Flooding issues
- Economic Development
- Leverage City resources with development that is occurring or planned
- Coordinate with LMHA

- Close generational gap
- Senior services
- Rehab and sell vacant houses
- Job creation/Incubator
- Encourage homeownership

Conclusion

Although there are many issues that the public felt are important, there are a few items that were stressed throughout the meeting as being of the highest priority:

- Youth programs and services
- Job training (Vocational)
- Infrastructure improvements
- Blight elimination
- Housing rehabilitation and affordability
- Economic Development
- Park Improvements and maintenance

For questions regarding the Five-Year Consolidated Plan, please contact Leon Mason at 440.204.2068 or leon_mason@cityoflorain.org.

City of Lorain
Department of Building, Housing, and Planning
200 West Erie Avenue, 5th Floor
Lorain, OH 44052

More information can be found at: <http://www.cityoflorain.org/>

For more information on the Five-Year Consolidated Plan in general, please email Leon Mason, Director of Building, Housing, and Planning at leon_mason@cityoflorain.org or call (440) 204-2068.

Thank you for your time and participation!

Five Year Consolidated Plan/ Citizen Participation Meeting

Sign-In Sheet

Tuesday, May 19, 2015

6:00-7:30 PM

El Centro de Servicios Sociales

2800 Pearl Avenue, Lorain, OH 44055

Name and Organization - Print	Contact Information (Telephone Number)	Email Address	Address
Paul Buser	975 3654	paulbuser@yahoo.com	
ANTONIO BARRIOS	320-0295	lbarrio22@yahoo.com	
Stephanie Bell Haven Center	277-9272	stephaniebell79@yahoo	Haven Center
Yolanda Romero	320-3304	lorahy55@live.com	Haven Center
HARRY WILLIAMSON SR			1900 W 36th St Lorain
LHDA KICK			2515 Packard Dr
Eddie Edwards	357-1117 233-5535		3571 Clifton
Victor Leandry	440-277-9235	Vleandry@loraindecentro.org	
Nicole Kendrick	664 561 4742	nicole@jevanscustomsolutions.com	Lorain, Ohio
Joanne Eldridge	440-244-1192 ext. 227	jeldridge@plsinfo	351 W. Sixth St -
Jessie Tower	440-315-5719	tower.jessie@sbcglobal.net	1412 E. 29th Street
Tobatha Tower	440-670-5454	tobathatower@mail.com	1005 E. 39th St Lorain

Five Year Consolidated Plan/ Citizen Participation Meeting

Sign-In Sheet

Tuesday, May 19, 2015

6:00-7:30 PM

El Centro de Servicios Sociales

2800 Pearl Avenue, Lorain, OH 44055

Name and Organization - Print	Contact Information (Telephone Number)	Email Address	Address
Kenny Santiago Marrero EL FARO	440 204 8704	KSMARRERO@gmail.com	1852 E. 29th Lorain 44055
SAVION noble EL FARO	440-654-4352	SAVIOMOBILE123H@gmail.com	1635 New Jersey Ave.
LISA J DABROWSKI	440-541-1407		1877 E. 32nd St
Olga Mercedes El Faro			4246 Elyria Av.
Rida L. Housia El Faro			821 E 35th St of Lorain OH
Jovanell Colon - EL FARO			821 E 35
Maria Compoly El Faro	440-242-8766		3410 Dayton Ave
Cruita Marrero - EL FARO			1852 E. 29 St
Jose Marrero - EL FARO			1852 E. 29 St
Chluch Brunsch			2028 Homewood Dr
Ruben Rivera			2889 Park Ave
Marye Walker	440-745-1387		

Five Year Consolidated Plan/ Citizen Participation Meeting

Sign-In Sheet

Tuesday, May 19, 2015

6:00-7:30 PM

El Centro de Servicios Sociales

2800 Pearl Avenue, Lorain, OH 44055

Name and Organization – Print	Contact Information (Telephone Number)	Email Address	Address
VANESSA JONES-FULTON HOMES	277-9034	nessajshomecare@Yahoo.com	3228 FULTON RD LORAIN, OH 44055
Jerry Ledbetter-Fulton Homes	440-670-1417	SOLEDD45@Yahoo.com	2144 E. 39TH STREET LORAIN, OH 44055
Angel Arroyo Sr	440-258-3023	arroyo.angel@gmail.com	1853 E. 30TH ST
Mark Kniceley	440-789-6323	MKniceley@hotmail.com	1961 East 31 ST Lorain
Wilmar Saez (Haven Center)	440-877-9272		1536 E 30 TH ST.
Kevin Malby (Haven Center)	440-494-4674		1536 E 30 TH ST
S Anne Moon	233-4302	sanne.moon@shaw.com	3543 10 TH ST W
Darrel Tucker	245-6901		1657 Broadway

Five Year Consolidated Plan/ Citizen Participation Meeting

Sign-In Sheet

Wednesday, May 20, 2015

6:00-7:30 PM

Lorain Metropolitan Housing Authority (LMHA)

1600 Kansas Avenue, Lorain, OH 44052

Name and Organization – Print	Contact Information (Telephone Number)	Email Address	Address
Jessie M Tower	440-315-5719	tower.jessie@sbeglobal.net	1412 E. 29th St. Lorain, OH
Ryan Horn	440-670-9926	rhorn04@yahoo.com	150 E. 10th St
Jim Mackert	440-371-0127	jimmackert@yahoo.com	5720 W. Erie Lorain OH
NANCY LEE	440-288-3331	NANCYLEE234@YAHOO.COM	420 DAY DR.
JR. LEE	440-258-6014	" "	420 DAY DR.
Homer Viedew	440-228-1600	hvrvedew@lmha	1600 Kansas Lorain
Spirit Power LLC	440-731-9918	spiritpowerllc@aol.com	
Mary NEELY	440-244-0457	mkracks58@yahoo.com	1126 - 8th St Lorain.
Atsh. Williams	"	"	4203 Santina Way Lorain
SHAWN PETERSON	708-290-2228	SPETERSONW@YAHOO.COM	1870 E. 31st ST. COR. OH
Kevin Garcc	LMHA		
Homer Viedew	LMHA		

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Name and Organization - Print	Contact Information (Telephone Number)	Email Address	Address
Jose Soto	440-458-1416	soto:jose@outlook.com	1961 E. 31st St. Lorain, OH 44052
Chuck Becker			2028 LOMSWOOD Lorain OH
Kent Sutton	440 864-3924		ADAMS ST. Lorain
Carrie Yunker	440-453-9308		3306 Eastlawn St
Terri Soto	440-320-6556	mexprprincess@yahoo.com	1026 Lakewood Dr. 44052
Christine Yarden	440-258-4546	Rhubia S. ey @gmail.com	3307 Cheshire
Mary Sprngowski	440-258-4302	msprngowski@Centurytel.net	2122 E. Skyline Dr Lorain OH
David Burke	440-288-3526	BURKE23DAVID@YAHOO.COM	2200 GARFIELD BLVD Cedar Hill OH
William Neely	440-244-0457	wneely251@gmail.com	1186 W 8th St 44052
Beth Kenney	440-821-9217	highpriestas@yahoo.com	2123 Cleveland Blvd
Joyce [unclear]	440-371-2553	joyce [unclear]	607 Alliance
[unclear]	440-321-2851	[unclear]	607 Alliance

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Name and Organization - Print	Contact Information (Telephone Number)	Email Address	Address
Linda DUKALL	320-9372	—	1352 MASSACHUSETTS
Gwendolyn Holloway	960-2006	uzhuff03@gmail.com	2240 Eastlawn ST
ALAN BROWN	440-511-1445		2346 E. 34th

Five Year Consolidated Plan/ Citizen Participation Meeting

Sign-In Sheet

Thursday, May 21, 2015

6:00-7:30 PM

Frank Jacinto Elementary School

2515 Marshall Avenue, Lorain, OH 44052

Name and Organization – Print	Contact Information (Telephone Number)	Email Address	Address
Susan Belu	2826442	sueandbob.belu@gmail.com	1816 W. 38 th
Debi Spewler	320-9259	debi1403@msm.com	1403 Herbert th B Lor.
Rubin Brown	246-6744		1900 W 22, Lorain
Barb Downing	282-7762		1212 W. 44th. ST.
Pamela Carter	440 258 7080		1910 Pole Ave.
Jessie Tower	440-315-5719	tower.jessie@sbcglobal.net	1412 E. 29th St.
Martha Sze	1744 Livingston		245-0131
JERRY DOWDAN	5109 258-8941		5109 OAKHILL BLVD
Sally Staruch	245-3733		1323 Lakewood Ave
Charlene Curry	440-690-0152		1161 W. 8 th St.
Nettie Rollison-Thomas	440-246-2498	NMRThomas@aol.com	13120 52 nd St

Five Year Consolidated Plan/ Citizen Participation Meeting

Sign-In Sheet

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6:00-7:30 PM

Frank Jacinto Elementary School

2515 Marshall Avenue, Lorain, OH 44052

Name and Organization - Print	Contact Information (Telephone Number)	Email Address	Address
CLUCK BLENK			2008 HAMBURG RD LORAIN
Cathy Conley	440-277-6866		2015 Homewood Dr
Myrna Christensen	440-277-0134	myrnabeauty@ve.com	2144 E 30th St. 44055
Denna Parker	440-282-7762		1212 W. 44th St. 3
John WARGO	440-244-5003		2119 W 14th 44052
James Carter	440-258-7400		1910 Polc Ave.
YOLANDA TOWER	614-747-2134		1412 EAST 29th St
Patricia Pye	440-787-8226	patsypy@yahoo.com	1744 Livingston Ave
Ernest Battle	440-258-3524		1425 W 18th St
Mary Sprungowski	440-258-4382		2122 E Skyline
LARISA STARUCH	440-281-0560	lstaruch@hotmail.com	1323 LAKEVIEW AVE
eric D Rollison	440- 282 -246-2498		1012 West 22 St

**City of Lorain
2015/2019 Consolidated Plan
2015/2016 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. This Action Plan describes the activities that will take place during 2015-2016 Program Year.

Notice of Plan Availability

The City of Lorain has prepared the 2015-2019 Five-Year Consolidated Plan, 2015-2016 Annual Action Plan, and Citizen Participation Plan. The plans will be made available to the public on July 2, 2015. This notice is being published to make citizens aware that a formal 30 calendar day comment period commenced on July 2, 2015 and will conclude on August 3, 2015. During this period copies of the Plans may be reviewed at the following locations:

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- 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
200 West Erie Avenue, 5th Floor
Lorain, OH 44052
Telephone: (440) 204-2020
Fax: (440) 204-2080
leon_mason@cityoflorain.org

Notice of Public Hearing

There will be a public hearing and adoption of the 2015-2019 Five-Year Consolidated Plan and 2015-2016 Annual Action Plan with the City of Lorain City Council, including the proposed use of funds on:

August 3, 2015, 6:00pm
Lorain City Hall Building
City Council Chambers
200 West Erie Avenue
Lorain, OH 44052

The City will provide technical assistance to citizens and groups 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 Leon Mason, Director of Building, Housing, and Planning, leon_mason@cityoflorain.org or 440-204-2068. 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 2015 Program Year are detailed below:

Community Development Block Grant Program (CDBG)	\$1,153,149
Home Investment Partnership Program	\$131,308
Program 2015 Estimated Program Income	\$1,125,941.78
<u>Carryover Funds from Previous Program Years</u>	<u>\$123,152.37</u>
Total 2015 Resources	\$2,402,243.15
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Downtown Surveillance Cameras	\$27,268.00
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Lorain Development Corporation	\$50,000.00
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Debt Services CIP	\$253,000.00
Accessibility Program	\$25,000.00
Sidewalk Repair (target areas)	\$114,000.00
Emergency Home Repair	\$90,146.94
Revolving Loan Programs	\$443,272.70

Publish: July 2, 2015

Ciudad de Lorain, Ohio
2015/2019 Plan Consolidado
2015/2016 Plan de Acción
Aviso de la Disponibilidad del Plan - Aviso de Audiencia Pública

Bajo el Título I del Acta de 1974 de la Vivienda y Desarrollo Comunitario, enmendada y el Cranston-Gonzalez Ley Nacional de Vivienda Asequible de 1990, la Ciudad de Lorain, Ohio es requerida para preparar un plan que describa cómo la Ciudad destinará el Programa de Fondos de Desarrollo Comunitario (CDBG) y la CASA Alianza de Inversión (HOME) para satisfacer las necesidades de las personas de ingresos bajos y moderados en la Ciudad de Lorain.

Para ello un Plan de Acción se completa anualmente para describir las actividades que se llevarán a cabo para atender las necesidades identificadas en el Plan de Cinco Años Consolidado. También sirve como una aplicación para los fondos de CDBG y HOME. Este Plan de Acción describe las actividades que se llevarán a cabo durante el programa del año 2015-2016.

Aviso de la Disponibilidad del Plan

La Ciudad de Lorain ha preparado el 2015 - 2019 Plan de Cinco Años Consolidado, el Plan Annual de Acción 2015-2016 y el Plan de Participación Ciudadana. Los planes estarán disponibles al público el 02 de Julio del 2015. Este aviso se publica para que los ciudadanos esten conscientes de que un período de 30 días de comentarios formales comenzó el 02 de Julio del 2015 y concluirá el 03 de Agosto del 2015. Durante este período, copias de los planes podrán ser revisados en los siguientes lugares:

- Ciudad de Lorain Biblioteca Central, 351 W. Sixth Street, Lorain, OH 44052
- Biblioteca de Lorain Sur, 2121 Homewood Drive, Lorain, OH 44055
- Ayuntamiento, Departamento de Construcción, Vivienda y Planificación, 200 West Erie Avenue, 5^{to} Piso, Lorain, OH 44052
- La página de internet de la Ciudad de Lorain www.cityoflorain.org

Consultas y comentarios sobre el Plan Consolidado y el Plan de Acción pueden ser realizados al ponerse en contacto con el personal de la Ciudad:

Comentarios del Plan de Consolidado de Lorain
Departamento de Construcción, Vivienda y Planificación
200 West Erie Avenue, 5^{to} Piso
Lorain, OH 44052
Teléfono: (440) 204-2020
Fax: (440) 204-2080
leon_mason@cityoflorain.org

Aviso de Audiencia Pública

Habrà una audiencia pública y la aprobación de 2015 - 2019 Plan de Cinco Años Consolidado, el Plan Annual de Acción 2015-2016 con el Ayuntamiento de la Ciudad de Lorain, incluyendo el propuesta del uso de fondos en:

03 de Agosto de 2015, 6:00pm
 Edificio del Ayuntamiento de Ciudad de Lorain
 Cámara del Consejo de la Ciudad
 200 West Erie Avenue
 Lorain, OH 44052

La Ciudad ofrecerá asistencia técnica a los ciudadanos y grupos representativos que soliciten ayuda en el desarrollo de las propuestas de solicitud financiera, en la revisión de las actividades del programa y los resultados del programa. Además, la Ciudad hará las disposiciones necesarias para ayudar a los residentes que hablan español en la interpretación de las oportunidades y disposiciones del programa dependiendo de cada caso; así como, proporcionar ayuda y servicios suplementarios para personas incapacitadas. Para las solicitudes especiales del cuarto, por favor envíe un correo electrónico o llame a Leon Mason, Director de la Construcción, la Vivienda y la Planificación, leon_mason@cityoflorain.org o 440-204-2068. Las solicitudes especiales del cuarto deben hacerse con suficiente anticipación.

Resumen del Plan

El Plan de Acción incluye una estimación de los recursos disponibles de fuentes públicas y privadas para identificar las necesidades, una descripción de las prioridades y objetivos específicos a tratar en este año del programa, un resumen de los programas elegibles o proyectos que la ciudad de Lorain hará para atender las necesidades, y una descripción de las áreas geográficas de la ciudad donde se dirigirá la asistencia. Los recursos disponibles para el año 2015 se detallan a continuación:

Programa de Fondos de Desarrollo Comunitario (CDBG)	\$1,153,149
CASA Alianza de Inversión	\$131,308
Estimado Ingresos del Programa 2015	\$1,125,941.78
Los fondos Remanentes de Años Anteriores del Programa	<u>\$123,152.37</u>
Total de los Recursos del 2015	\$2,402,243.15
Administración	\$330,818.16
Feria de la Vivienda	\$19,804.08
Planificación	\$125,000.00
Código de Ejecución	\$210,000.00
Mejoras de Instalaciones Públicas	\$207,000.00
Desarrollo Económico	\$70,000.00
Ciudad de Lorain Reutilización de la Tierra	\$50,000.00
Pintura a Base de Plomo/Pruebas del Peligro del Plomo/Reducción	\$45,000.00
Club de Baloncesto de Niños y Niñas / Pista de Tenis Club de Oakwood	\$21,820.00
Cámaras de Vigilancia del Centro	\$27,268.00
Lorain Departamento de Policía Centro de Operaciones de Emergencia	\$46,230.00
Corporación de Desarrollo de Lorain	\$50,000.00
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Publish: July 2, 2015

SF 424



Certifications



CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

- b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Acquisition and relocation - The jurisdiction must submit a certification that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24 during implementation of its Community Development Block Grant (CDBG) Program.

Signature/Authorized Official

Date

Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) , 2015, 2016, and 2017, shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized Official

Date

Title

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

Signature/Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

City of Lorain

200 West Erie Ave, 5th Floor

Lorain, Ohio 44052

Check if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).





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