

ENHANCING NEIGHBORHOODS AND HOUSING



ANNUAL ACTION PLAN

FY 2024 - 2025



cityoflorain.org

Department of Building, Housing and Planning

Executive Summary

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

1. Introduction

The City of Lorain's Annual Action Plan (AAP) for 2024 - 2025 serves as the City of Lorain's fifth year of the 2020-2025 Consolidated Plan (ConPlan).

The Annual Action Plan (AAP) is a requirement by the U.S. Department of Housing and Urban Development (HUD) and serves as the City's application for federal funding; the following are opportunities for which the City of Lorain is applying:

- Community Development Block Grant (CDBG)
- Home Investment Partnership Program (HOME)

The AAP identifies strategies, resources, and networks to assist very low, low, and moderate-income residents through programs managed by the City of Lorain Department of Building, Housing, and Planning.

The City of Lorain's Consolidated Plan (ConPlan) outlines our five-year goals to address the needs of Low-to-moderate (LMI) and Special Needs Residents. The following ConPlan goals are outlined below:

- **Goal 1:** Improve availability and accessibility of affordable housing to people of low and moderate-income throughout the City of Lorain.
- **Goal 2:** Reduce Homelessness in the City of Lorain.
- **Goal 3:** Enhance the living environment for persons of low moderate-income and special needs populations through public services, public improvement, and community and economic development.
- **Goal 4:** Expand the accessibility and coordination of social services to the City of Lorain's low- and moderate-income and special needs populations.
- **Goal 5:** Provide assistance prior to, during, and after community emergency and/or disaster events to prepare for and/or mitigate loss, protect during an event, and aid with recovery (this includes natural disasters and infectious disease outbreaks such as COVID-19 Pandemic).

The City of Lorain continues to evaluate the needs of the community concerning the ConPlan and our AAPs.

The Community and Economic Development division manages in part CDBG, CDBG-CV funded projects

including, public facility projects, public service programming, and eventually economic development programming to assist for-profit businesses.

The Housing division manages in part CDBG and HOME funds through owner-occupied home rehabilitation and neighborhood revitalization programs. This Division will also spearhead the development of the HOME-ARP projects and activities.

The City of Lorain continues to build and foster partnerships including but not limited to, the Lorain Metropolitan Housing Authority (LMHA), Continuum of Care (CoC), non-profit and for-profit entities, and neighborhood groups, to assist with the development, implementation, and evaluation of our programs benefiting the needs of the community.

With the assistance of our partners, the City of Lorain Department Building, Housing, and Planning (BHP) increases the quality of life through, affordable housing incentives, improvements to the built environment, addressing blighted structures by demolition, and improved public spaces.

2. Summarize the objectives and outcomes identified in the Plan

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

The objectives and outcomes identified in the 2024 Annual Action Plan will be as follows:

Affordable and Fair Housing

Similar to many other communities, the City of Lorain faces a shortage of affordable housing for most income levels, particularly those up to 80% of the Area Median Income (AMI). A significant portion of Lorain's households fall below the HUD AMI, with a higher concentration of renters. Individuals with an AMI of less than 30% are particularly vulnerable to homelessness, and the existing housing options for them involve lengthy wait lists with uncertain outcomes. Over the past two decades, the City has experienced a significant lack of housing development, contributing to the unavailability of affordable housing. Despite these challenges, the City is committed to its ConPlan goal of addressing the pressing need for decent housing.

In 2024, the City of Lorain anticipates the release of the homeownership assistance program and increase outreach and training for the Lorain Fair Housing Board.

Suitable Living Environment

The City of Lorain remains dedicated to improving outdoor living spaces, expanding and diversifying public service programs to meet community needs, and gaining a deeper understanding of the requirements of the local business community. Positioned as the third goal in the ConPlan, the City maintains its commitment to enhancing the safety and livability of neighborhoods. Additionally, it aims to increase accessibility to quality public and private facilities and services.

In 2024, the City of Lorain plans to continue to improve neighborhood parks throughout the City to provide safe and reliable outdoor spaces for LMI residents. The City of Lorain will continue to assist homeowners in repairing their homes and will also create a pilot program alongside Habitat for Humanity to repair basement foundations.

Expanded Economic Opportunity

Engaging with diverse funding sources, the Community and Economic Development division of the Department of Building, Housing, and Planning is committed to continually implementing, evaluating, and refining programs that foster the expansion of services accessible to residents. This includes gaining insights into the needs of the business community and specific program requirements, aiming to support expansion or retention efforts. The City remains dedicated to sustaining partnerships with LMHA, the CoC, and local nonprofits to address homelessness in the community.

Since the implementation of the 2020 ConPlan, the City of Lorain has actively collaborated with numerous for-profit businesses, seeking to understand their significant challenges during the pandemic and in a post-pandemic scenario. These challenges encompass issues such as acquiring enough capital to compensate staff and undertake renovations or improvements to their business premises.

In response, the City of Lorain is poised to launch the 360 Business Loan Program. This initiative offers businesses the opportunity to apply for a low-interest loan for various purposes, including improving facades, enhancing interiors, or securing capital for payroll. This program aims to address the specific needs of businesses, providing support in navigating the challenges posed by the pandemic and facilitating their growth and development.

3. Evaluation of past performance

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

The most recent summary of the City of Lorain's past performance in its housing and economic development programs is included in the FY 2022 - 2023 Consolidated Annual Performance and Evaluation Plan (CAPER).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

As a part of the Consolidated Planning process, the City of Lorain must develop an Annual Action Plan that identifies sources of funding, a statement of objectives, a description of projects, graphic distribution, monitoring of sub-recipients, and results of past efforts.

PUBLIC HEARINGS

To receive public input before the adoption of the Annual Action Plan, the City of Lorain shall hold a minimum of two public hearings after 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 before the hearing date to notify the public of their opportunity to attend the hearing and provide comments. The public notice shall include a summary of the proposed Annual Action Plan and all pertinent information regarding where the Annual Action Plan is available for public examination, including the location's address and hours of availability.

COMMENT PERIOD

A 30-day comment period of the draft Annual Action Plan will be available for public review before 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.6th 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 available online at www.cityoflorain.org. Once the Annual Action Plan has been approved by Lorain City Council and submitted to HUD, a 45-day HUD review period will commence.

5. Summary of public comments

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

Over the comment period, we held 2 public hearings. Besides department staff, one council person showed up for 1 of the hearings. No comments were received from that person.

No comments or questions were received through any other mode as well.

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

No comments or views were not accepted.

7. Summary

The City of Lorain continues to struggle to get the public to engage. It is unfortunately normal to have one or no comments as it relates to our AAP.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The City of Lorain's Department of Building, Housing, and Planning is responsible for managing both the CDBG and HOME programs. The Housing Division manages components of CDBG and HOME through owner-occupied home rehabilitation and homeowner assistance programs. The Community and Economic Development Division manages components of CDBG and CDBG-CV through public facility improvements, public service programming, and economic development activities. The Finance and Compliance Division oversees budgeting, and disbursement of funds, and serves as internal auditors of federal funds to ensure all federal guidelines are followed.

Consolidated Plan Public Contact Information

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

1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The Department of Building, Housing, and Planning in the City of Lorain has significantly strengthened its coordination and engagement with the local housing authority, the Lorain Metropolitan Housing Authority (LMHA). In December 2022, the City of Lorain and LMHA were awarded the Choice Neighborhoods Initiative (CNI) Planning Grant. This grant aims to boost affordable housing and enhance community assets in the designated district, with the overarching goal of alleviating the impacts of generational poverty and disinvestment in specific wards. The comprehensive CNI Plan, set to span approximately two years, involves understanding community needs and compiling data to pave the way for successful implementation.

In early 2023, the City of Lorain, through the Department of Building, Housing & Planning (BHP) and the Lorain Metropolitan Housing Authority coordinated efforts to begin planning the Choice Neighborhood Initiative Grant (CNI). The planning process includes members from Lorain City Schools, Lorain County Public Health, United Way of Greater Lorain County, El Centro, Catholic Charities, Family & Community Services, Horizon Education Centers, Tower Education, The Nord Center, FireFish Arts, Lorain County Community College, Lorain County Urban League, University Hospitals, Lorain County Workforce Development, Ohio Works, and many more.

The stakeholder and working group sessions have allowed BHP to analyze specific needs in the community and how best to address these needs for allocation priorities while maintaining the vision for the CNI Grant. These meetings are continuing to be held monthly.

The City of Lorain remains actively involved in various committees and groups, including but not limited to the Lorain County Racial Equity Center, Lorain County Active Transportation Committee, FoodForward Lorain, and Lorain County Public Health. The Lorain County Racial Equity Center, in particular, focuses on promoting economic and workforce development, addressing police and criminal justice injustices, and combating housing shortages among minority and low-income populations. Participants include key entities such as the Lorain County Board of Mental Health, Lorain County Public Health, and the United Way of Greater Lorain County. This forum serves as a platform to address racial inequalities and overcome barriers to success.

Additionally, the Department of Building, Housing and Planning collaborates with Lorain County Public Health to streamline efforts related to lead testing in the homes of applicants applying for the Essential Home Repair Program and the "HOME" Rehabilitation program. The Housing Division also administers Community Development Block Grant (CDBG) funding to the Erie County Health Department for the Healthy Homes Program. This program offers eligible homeowners and tenants the opportunity to address lead issues in structures built before 1978, contributing to healthier living environments.

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 of Lorain attends the monthly Continuum of Care (CoC) meetings to address the ongoing challenges of homelessness and the availability of services and shelters. As of July 2023, the City of Lorain was voted in as a voting member to the CoC. In April 2021, the City of Lorain was awarded \$1.7 Million of HOME-ARP funding to address the homeless crisis in the community. The City of Lorain submitted the HOME-ARP Allocation Plan, and received approval March 10, 2023. Originally, the City planned to utilize the funds for supportive services, the creation of affordable housing, and the rehabilitation of shelters creating non-congregate spaces. The City is currently preparing a Substantial Amendment to run concurrently with the Annual Allocation Plan Public Comment Period to reallocate available funds to the rehabilitation of shelters creating non-congregate spaces. As a part of developing the HOME-ARP Plan, there were over 30 consultations conducted to determine the level of need and the gaps in resources or aid of those who are homeless or are at the greatest risk of being homeless which include victims of domestic violence, assault, or have been trafficked. The Department of Building, Housing, and Planning will continue to be active participant in the CoC to support and assist the most vulnerable populations.

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

The City of Lorain does not receive or administer an Emergency Shelter Grant (ESG). The City of Lorain is and will remain involved with the Continuum of Care (CoC), which includes the Lorain County Homeless Task Force. The Lorain County Homeless Task Force CoC area assists in the operation and administration of the region's Homeless Management Information System (HMIS).

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Lorain Metropolitan Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Lorain, Building, Housing & Planning Department, and the Lorain Metropolitan Housing Authority have developed a strong relationship and continue to thrive as partners throughout the planning of the Choice Neighborhood Grant.
2	Agency/Group/Organization	El Centro de Servicios Sociales
	Agency/Group/Organization Type	Housing Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	BHP works with the members of El Centro to assist residents with Spanish-speaking interpretation, and down payment assistance programs for first-time homebuyers. BHP staff recently became a member of the El Centro Finance Committee to assist members of the community with understanding the importance of taking care of their finances.

3	Agency/Group/Organization Agency/Group/Organization Type	City of Lorain, Fair Housing Board Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City staff meets with the City of Lorain Fair Housing Board monthly to address any Fair Housing complaints and also future affordable housing plans in the City of Lorain.
5	Agency/Group/Organization Agency/Group/Organization Type	Valor Home - Family and Community Services Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Valor Home - Family and Community Services provides Homeless Veterans with Housing in the City of Lorain.
7	Agency/Group/Organization Agency/Group/Organization Type	Lorain County Safe Harbor DBA Genesis House Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lorain County Safe Harbor DBA Genesis House provides DA survivors with housing (presumed homeless).

8	Agency/Group/Organization	P2R Training and Resource Center, Inc
	Agency/Group/Organization Type	Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	P2R Training and Resource Center, Inc. provides a multitude of resources and wrap around services for individuals in recovery and reentering society after various life outcomes including but not limited to incarceration, substance abuse treatment, displaced workers, and homelessness. P2R is one of Lorain's leading organizations handling shelter overflow and warming centers. The City of Lorain maintains a relationship with P2R to gain insight into the needs of these communities.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Way of Greater Lorain County	The CoC, under the United Way of Greater Lorain County, has been an extremely valuable asset to the community since its inception in 2018. BHP works closely with the CoC to serve the most vulnerable residents in the City.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The Department of Building, Housing and Planning continuously works with more than just the outlined organizations to coordinate services, resources, and information to assist Lorain residents beyond the scope of CDBG funding.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The City of Lorain follows its Citizen Participation Plan. We are required to have 2 public meetings before submitting our AAP to HUD.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	no response	no comments	N/A	
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish	no response	no comment	N/A	
3	Notice of Public Hearing and Comment Period on City's website	Non-targeted/broad community	no response	no comments	N/A	
4	Notice of Public Hearing and Comment Period on City's website	Non-English Speaking - Specify other language: Spanish	no response	no comments	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Draft AAP available at Main Library	Non-targeted/broad community	no response	no comments	N/A	
6	Draft AAP available at South Lorain library	Non-targeted/broad community	no response	no comments	N/A	
9	Public Meeting	Non-targeted/broad community	BHP staff attended for presentation on 06/05/24. One council person attended.	No comments received from the one council person in attendance.	N/A	
10	Public Meeting	Non-targeted/broad community	BHP staff attended for presentation on 06/17/24.	No comments received.	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Lorain was allocated \$1,314,946.00 in Block Grant funds and \$523,052.26 in HOME funds. Program income will also be a resource to allow the City to do more projects benefitting the low-to-moderate-income citizens of Lorain.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,314,946	400,000	0	1,714,946	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	523,052	50,000	0	573,052	0	
Other	public - federal	Admin and Planning Economic Development Public Improvements Public Services	0	0	0	0	0	
Other	public - federal	Other	0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Lorain does not have a matching requirement with HOME funds. This requirement has been waived 100% due to the City being classified as being in fiscal distress.

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 continues to actively work towards utilizing vacant land owned by the City to address the Housing and Homelessness needs. A plan to build affordable housing for seniors is in the works and will hopefully begin the process of qualifying a developer in 2024 for this project.

Discussion

The City of Lorain is working diligently to spend prior-year funding as quickly as possible as well as looking at how we can best utilize and quickly spend the new allocation.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2020	2024	Affordable Housing Public Housing		Affordable and Accessible Housing for Special Need Housing Rehabilitation/Weatherization Lead Assessment and Abatement	CDBG: \$661,757 HOME: \$515,747	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Community and Economic Development	2020	2024	Non-Housing Community Development	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Public Facilities and Infrastructure	CDBG: \$710,200	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 21720 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 30 Households Assisted Facade treatment/business building rehabilitation: 4 Business Jobs created/retained: 4 Jobs Businesses assisted: 4 Businesses Assisted Buildings Demolished: 10 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Program Administration	2020	2024	Administration/Planning		Program Administration	CDBG: \$342,989 HOME: \$57,305	

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	The City will provide CDBG (\$661,756.80) and HOME (\$515,747.03) funding to income eligible residents, homebuyers, and homeowners. The City continues to increase the number of homeowners served under the Home Repair Program to provide essential repairs to their dwellings. The City will continue to provide the full rehabilitation program to qualified homeowners with HOME dollars along with the HOME Down Payment Assistance Program to help make new homebuying affordable.
2	Goal Name	Community and Economic Development
	Goal Description	<ul style="list-style-type: none"> • Public Facility Improvements - Park Improvements (\$244,7000) • Economic Development - Revolving Business Loan Fund (\$50,000) • Public Service - Habitat for Humanity: Foundation Program (\$110,000) • Slum & Blight - Demolition Program (\$220,000) • LMI Street Improvements - (\$195,500)
3	Goal Name	Program Administration
	Goal Description	Administer both CDBG (\$342,989.20) and HOME (\$57,305.26) programs

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Projects

AP-35 Projects – 91.220(d)

Introduction

An Annual Action Plan (AAP) is required each year of the Five-Year Consolidated Plan (ConPlan). This AAP covers January 1 through December 31, 2024, and is the fifth year of the City's 2020-2025 ConPlan. The AAP implements strategies outlined in the ConPlan by addressing the housing needs of very low, low-, and moderate-income citizens of Lorain. The AAP enables investors, nonprofit organizations, program administrators, elected officials, and citizens to have input on the work carried out by the City that addresses owner-occupied home repair, affordable housing development, and the creation of community development programs. The City will also utilize the \$1.7 million of HOME-ARP to fund activities that will serve the homeless, at-risk of homeless, domestic violence and sexual assault survivors, and those living in extreme poverty where housing is unstable.

The amount of CDBG and HOME funding received is \$1,314,946.00 and \$523,052.26 respectively.

Projects

#	Project Name
1	CDBG - Administration
2	CDBG - Fair Housing
3	CDBG - Public Facility Improvements - Parks
4	CDBG - Public Facility Improvements - Streets
5	CDBG - Slum & Blight Demolition
6	CDBG - Housing - Home Repair
7	CDBG - Housing - Foundation Program
8	CDBG - Housing - Lead Abatement
9	CDBG - Economic Development - 360 Business Loan Program
10	HOME - Administration
11	HOME - CHDO
12	HOME - Owner Occupied Rehab
13	HOME - Down Payment Assistance

Table 7 - Project Information

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

All allocation priorities support the overall priorities of the Consolidated Plan and address under-served needs through owner-occupied home rehabilitation, homeless services and housing support, and

collaboration with non-profit organizations. The main obstacle in addressing underserved needs is that the funding available can't support all of the needs of the community.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG - Administration
	Target Area	
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$342,989
	Description	Administration of the CDBG Program
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	The administration of the CDBG program will enable the City to assist LMI residents in the City of Lorain through our different programs.
	Location Description	City wide
2	Planned Activities	Administration of the CDBG program
	Project Name	CDBG - Fair Housing
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Fair Housing Education and Outreach
	Funding	CDBG: \$25,000
	Description	
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	The Fair Housing initiative will benefit all Lorain City residents or approximately sixty-six thousand individuals. However, lower income families and individuals are affected the most and the City of Lorain is proactively taking meaningful actions to overcome patterns of segregation, promote fair housing choice, eliminate disparities in opportunities, and foster inclusive communities free from discrimination particularly in these lower income neighborhoods.
Location Description	City Wide	
	Planned Activities	Planned activities include conducting fair housing testing calls, contractual agreements with for example the Fair Housing Center for Rights and research, fair housing impediment studies, marketing education and outreach, staff support and increasing Fair Housing Board members knowledge awareness.

3	Project Name	CDBG - Public Facility Improvements - Parks
	Target Area	Ward 2 LMI Ward 6 LMI
	Goals Supported	Community and Economic Development
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$244,700
	Description	
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	These activities will benefit all residents of the City of Lorain.
	Location Description	Improvements will be centered around Pawlak Park on W. 14th Street located in Ward 2 and Oakwood Park on E. 36th Street located in Ward 6. Both parks are located in LMI areas.
	Planned Activities	Improvements will be centered around completing projects at Pawlak Park and Oakwood Park. These activities may include improvements to the dugouts at Oakwood Park. At Pawlak Park this may include a restroom, drinking fountains, and the basketball court. Other potential park improvements are to be determined.
4	Project Name	CDBG - Public Facility Improvements - Streets
	Target Area	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	Goals Supported	Community and Economic Development
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$195,500
	Description	
	Target Date	11/6/2024

	Estimate the number and type of families that will benefit from the proposed activities	LMI Road projects will be determined once the Engineering department provides an updated list of projects within budget.
	Location Description	LMI Target Areas.
	Planned Activities	Full replacement of LMI Streets.
5	Project Name	CDBG - Slum & Blight Demolition
	Target Area	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	Goals Supported	Community and Economic Development
	Needs Addressed	Elimination of Slum and Blight
	Funding	CDBG: \$220,000
	Description	
	Target Date	7/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Areawide Benefit.
	Location Description	LMA around the City to remove slum/blighted properties.
	Planned Activities	Demolition of Slum and Blighted Properties within the City of Lorain.
6	Project Name	CDBG - Housing - Home Repair
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Housing Rehabilitation/Weatherization
	Funding	CDBG: \$476,757
	Description	
	Target Date	12/31/2030

	Estimate the number and type of families that will benefit from the proposed activities	It is the City of Lorain's intention to assist a minimum of sixty households with essential home repairs during this time frame.
	Location Description	City wide. Qualified applicants are based on household income, not LMA in Lorain
	Planned Activities	Planned activities for the home repair program include addressing safety code violations, roof and gutters, chimney, soffit, electrical, heating systems and plumbing to name a few. These planned activities are meant to benefit low- and moderate-income persons or households, while preventing or eliminating slum and blight areas and meet the urgent needs of the citizens.
7	Project Name	CDBG - Housing - Foundation Program
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Housing Rehabilitation/Weatherization
	Funding	CDBG: \$110,000
	Description	
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	The Habitat for Humanity and City of Lorain's collaborative intends on assisting ten households. The intention of this program is to assist homeowners with income of at least 80% of the area median income (AMI) or below.
	Location Description	city wide.
	Planned Activities	Planned activities for the Foundation program include addressing mold, structural damage, and leaks to name a few.
8	Project Name	CDBG - Housing - Lead Abatement
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Housing Rehabilitation/Weatherization Lead Assessment and Abatement
	Funding	CDBG: \$50,000

	Description	
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	The purpose of the Erie County and City of Lorain's Lead Project is to provide seventy-five eligible households with services that identify and control lead-based paint hazards in privately owned housing. Particularly identifying and reducing lead hazards in low to moderate income households in compliance with HUD selection criteria for children under 6 years of age residing in rental or owner-occupied homes constructed prior to 1978.
	Location Description	city wide
	Planned Activities	Planned activities include identifying households that may require the removal of lead-based paint hazards, outreach and education.
9	Project Name	CDBG - Economic Development - 360 Business Loan Program
	Target Area	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	Goals Supported	Community and Economic Development
	Needs Addressed	
	Funding	CDBG: \$50,000
	Description	
	Target Date	7/3/2025
	Estimate the number and type of families that will benefit from the proposed activities	Families will not directly benefit from this project.
	Location Description	Various business locations within the City of Lorain.
	Planned Activities	administer business loans for businesses to do interior renovations, exterior renovations, or cover business needs. We are allocating a small amount of funding towards this project to focus on the process and the administrative hurdles before allocating additional funding toward the program. The 360 Business Loan Program will serve as the City's CDBG Economic Development Revolving Loan Fund.
10	Project Name	HOME - Administration

	Target Area	
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	HOME: \$57,305
	Description	
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	low income families in the City of Lorain will benefit from the programs provided
	Location Description	city wide
	Planned Activities	Administration of the HOME programs such as HOME Rehab and DPA.
11	Project Name	HOME - CHDO
	Target Area	
	Goals Supported	Housing
	Needs Addressed	
	Funding	HOME: \$78,457
	Description	
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	Currently there is no CHDO in the City of Lorain.
	Location Description	City wide
	Planned Activities	With no CHDO in the City of Lorain, there are no planned activities.
12	Project Name	HOME - Owner Occupied Rehab
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Housing Rehabilitation/Weatherization
	Funding	HOME: \$218,645

	Description	
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	The program offers up to \$75,000 of rehab work per household. We could potentially assist 3 families with this funding.
	Location Description	City wide. Qualified applicants based on household income.
	Planned Activities	full homeowner rehab
13	Project Name	HOME - Down Payment Assistance
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Increased Homeownership Opportunities
	Funding	HOME: \$218,645
	Description	
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	Appoximately 14 low income families could be assisted with this funding
	Location Description	City wide
	Planned Activities	Down payment assistance for low income first time homebuyers

AP-50 Geographic Distribution – 91.220(f)

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

The geographic areas of the entitlement are Citywide with a concentration in four of the eight wards in the City. The Wards of priority include Wards 2, 3, 5, and 6 which have the highest concentration of low-income and underserved residents.

Geographic Distribution

Target Area	Percentage of Funds
Ward 2 LMI	30
Ward 5 LMI	23
Ward 6 LMI	26
Ward 3 LMI	20

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

In recent years, a greater percentage of federal funding (CDBG) has been allocated to homeowner rehabilitation and park improvements. The Citywide designation supports the entire City as some residents from all wards benefit from programs offered through the City due to qualifications under income guidelines and policies and procedures in place for those programs. The Geographic Distribution adds up to 99% of funds going towards targeted areas in the City. 1% will go towards other projects outside of the project area which include an LMI non-targeted area park improvement project.

Discussion

The City of Lorain has been successful in the implementation of new park equipment and major improvement projects funded through CDBG. New efforts are now concentrated on building on the programs currently in place and expanding the economic development division of the City to incorporate federal funding with private investment and additional leverage dollars to enhance development in the City overall.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Lorain places a high priority on maintaining and supporting homeownership in the City. The Department of Building, Housing, and Planning (BHP) is increasing its goals to implement new programs that will support current homeowners with maintaining their homes and assist prospective homeowners with funding to purchase a home in the City. The City of Lorain also anticipates the development of Permanent Supportive Housing that will bring 62 single adult units to be built in 2024.

One Year Goals for the Number of Households to be Supported	
Homeless	62
Non-Homeless	0
Special-Needs	0
Total	62

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	35
Acquisition of Existing Units	8
Total	43

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

Discussion

Over the past three decades, Lorain has experienced a major housing crisis in the City. About 20% of the existing homes were built before 1928 and 44% of the entire housing stock in Lorain is a rental. The City anticipates future partnerships with developers to bring more affordable housing to the area with an emphasis on homeownership and permanent housing.

AP-60 Public Housing – 91.220(h)

Introduction

The Lorain Metropolitan Housing Authority (LMHA) is the housing authority for Lorain County. Within the City of Lorain, LMHA maintains and operates 862 public housing units. LMHA's mission is to provide safe, decent, affordable housing for persons of low income in Lorain County. LMHA provides 1,438 public housing units throughout the entire County, with 3,156 sections 8 vouchers including 117 Veterans Affairs Supportive Housing (VASH) vouchers. There are 46 Emergency Housing Vouchers and 78 project-based vouchers.

Individuals interested in applying are encouraged to submit applications in person, or online. Public housing waiting lists and wait times for public housing are pending the rate of turnover and vary based on family size and need. Currently, the typical Lorain County family will wait between three months to 2 years.

Residents of public housing and Housing Choice Vouchers can participate in the JUMP START program that assists residents with employment and self-goals.

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

Last year, LMHA received CDBG funding to assist with repairs at one of the project-based Section 8 properties. Therefore, the City of Lorain has not earmarked funding for LMHA in 2024.

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

LMHA promotes several resident initiatives by providing training programs for family self-sufficiency (FSS) through educational entities or private sector companies that provide training. LMHA has an economic empowerment plan that includes workshops with banks and small business seminars for the residents. 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

The City and LMHA applied for the Choice Neighborhoods Planning Grant to fund the rehabilitation and revitalization of an area in Lorain that includes the current public housing complex that needs major upgrades. The team was awarded a grant from HUD to implement a 2-year plan for the redevelopment of areas in the 5th and 6th wards.

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

Introduction

The City of Lorain outlines the one-year goal and the specific action steps it will take in Fiscal Year 2024 to carry out the homeless strategy identified in the 2020 - 2024 Consolidated Plan and specifically the Strategic Plan section and guided by the 2020 Cleveland State University Housing Assessment (Study) and 2021 Homeless System Strategic Plan for Lorain County. Additionally, this section addresses any activities related to the supportive housing needs of non-homeless populations. The City will continue to foster inter-agency coordination with public service agencies in our community to address the homeless and other special needs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The City of Lorain prioritizes working more with the County Continuum of Care Coordinators and Committee Meetings to address the homeless. The Committee comprises housing and service providers, city and county governments, and agency representatives. The Goal of the Committee is to establish a cooperative effort to develop a continuum of housing and services for homeless persons. In 2021, the City of Lorain was awarded \$1.7 Million in Home-ARP Funding. The City of Lorain submitted the HOME-ARP Allocation Plan and received approval on March 10, 2023. Originally, the City planned to utilize the funds for supportive services, the creation of affordable housing, and the rehabilitation of shelters creating non-congregate spaces. The City is currently preparing a Substantial Amendment to run concurrently with the Annual Allocation Plan Public Comment Period to reallocate available funds to rehabilitate shelters creating non-congregate spaces. The Housing Team worked closely with the CoC Coordinator to prepare the HOME-ARP allocation plan for the expenditure of the funds. The City of Lorain will continue to foster a relationship with the Homeless Task Force, Neighborhood Alliance, and other community partners to keep the residents and community leaders informed of measures for assisting the homeless within the city. The City of Lorain encourages local organizations to apply for Public Service funds to increase programmatic reach, when funding is available. The City of Lorain will continue to expand our list of non-profit organizations and community partners serving this population.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Lorain continues to foster our relationship with various organizations providing emergency and transitional housing services throughout the City of Lorain. A primary resource is Neighborhood Alliance's Haven Center. The Haven Center is a 24-7 emergency shelter for men, women, and children. Currently, the facility offers 68 beds and has plans to expand the existing facility. The Facility offers 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 of Lorain will utilize the HOME-ARP funding to provide shelter to the qualifying population that is identified as homeless, at risk of homelessness, survivors of domestic violence, dating violence, sexual assault, and trafficking, and other individuals and households at greatest risk of housing instability. Upon HUD approval of the Substantial Amendment, the City will release a Request for Proposals (RFP).

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

The non-homeless special needs populations include the elderly, mentally ill, developmentally disabled, physically disabled, substance abusers, and persons with AIDS or related diseases. The City of Lorain and other non-profits continuously provide various types of assistance, primarily through supportive services, to persons with special needs in the community. These agencies include but are not limited to Neighborhood Alliance; Catholic Charities; Second Harvest Food Bank; Lorain County Urban League; and El Centro De Servicios Sociales to name a few. The City will continue to reduce homelessness by supporting non-profit service providers that offer self-sufficiency training, medical care, workforce development, mental health counseling, case management, education services, and other activities to prevent homelessness. Additionally, this will be supported through various other homeownership assistance programs such as down payment assistance and financial literacy.

Discussion

The City of Lorain will continue to offer assistance, advice, and coordination with the community agencies that provide day facilities, case management, workforce development, vocational tools, and other homeless services. The City of Lorain plans to award various non-profit agencies with available public service funding to provide services such as workforce development, youth services, legal services, and other programming and services that may provide supportive services to the homeless and non-homeless special needs populations.

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

Introduction:

The City of Lorain is committed to affirmatively furthering fair housing and overcoming identified barriers to affordable housing. These efforts have resulted in the enhancement of the Fair Housing Board, the development of specific goals and objectives to overcome barriers to affordable housing, and support for projects that counter the negative effects of public policies.

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

The City of Lorain utilizes many strategies to remove barriers to affordable housing. The City will implement the Down Payment Assistance Program to assist first-time homebuyers. Additionally, the City recently updated the Zoning and Land Use code which removed previous barriers to development. The City of Lorain adopted the Ohio Board of Building Standards recommendation of the Ohio Building Codes (OBC), Ohio Mechanical Codes (OMC), 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 of Lorain is working directly with private developers and non-profit housing developers to increase the amount of affordable housing.

Rental Registration is required by all landlords and is designed to protect renters from absentee and unresponsive landlords. By requiring a local contact for a point of service, the legal authority of the City of Lorain has increased the power to keep landlords complying with fair housing laws and the need to provide a safe and sanitary environment. Partial ordinance copied below:

Per City of Lorain Codified Ordinance No. 92.21

- Rental Housing Licenses are valid for one year from the issuance date, or whenever ownership changes. Licenses are non-transferable.
- The owner of a rental dwelling unit who does not reside in The City of Lorain shall designate an agent who in addition to the owner shall be responsible for the operation of the Rental Dwelling Unit and who may accept service of process and official notices issued by The City of Lorain on behalf of the owner.

- An official notice or service of process issued to a designated agent shall be deemed as served or delivered upon the owner of a record of the rental dwelling unit. Failure to maintain a rental dwelling unit or to maintain any requirements regarding licensure shall be grounds for revocation of an existing Housing License or denial or issuance of a Housing License. A designated agent shall be a person who resides in The City of Lorain, shall provide a valid address within the City, and promptly notify The Chief Building Official of any change in address or other change in status.

Discussion:

The key point of this section is that the City of Lorain has made and continues to make conscious efforts to update the Building Code, Zoning Code, Land Use, CRA, and other local provisions. The City of Lorain's improvements will make the City more attractive for housing and development.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Lorain continues to place a high priority on Fair Housing. Seven members make up the Fair Housing Board that will undergo training and support to ensure residents are aware of their rights under Fair Housing and to utilize the system put in place to assist them in the fight against discrimination.

Actions planned to address obstacles to meeting underserved needs

The City will address the obstacles to meeting the needs of the underserved by fostering deeper relationships with nonprofits and community members to provide an opportunity for funding through an application process. Additional funding through HOME-ARP will directly address the needs of the underserved through supportive services, housing, and the creation of non-congregate shelters.

Actions planned to foster and maintain affordable housing

The City encourages development in the City through a vacant land program and funding opportunities for qualified developments. The City continues to work with organizations that desire to bring affordable housing to the area.

Actions planned to reduce lead-based paint hazards

The City provides funding to the Erie County Healthy Homes Program that abates lead hazards in the homes of owners and tenants. Priority is placed on homes where children under 6 years of age live.

The City of Lorain also increased oversight of Lead Based Paint hazards in the repair and rehabilitation projects executed with CDBG and HOME funding. All repair and rehabilitation projects now receive a Lead Inspection and Risk Assessment to identify any hazards and to clarify the level of Lead Safe Practices to be implemented.

Actions planned to reduce the number of poverty-level families

The City of Lorain is currently funding various programs and services providing resources such as housing, financial literacy, housing counseling, workforce development, youth programming, and other public services to promote self-sufficiency. The City of Lorain will also allocate funding to develop an economic development program to increase the availability and retention of jobs for low-to-moderate income residents. Additionally, the City of Lorain will work closely and consult with various partner agencies to determine the needs of poverty-level families and develop programs to meet those needs.

Actions planned to develop institutional structure

Because many of the clients served through the local City programs are also assisted by other social service agencies, the City maintains a good network of communication and referral with these other entities. Staff from the local partners frequently refer clients to one another to best meet the needs of the citizen or household. The City of Lorain more specifically the Department of Building, Housing, and Planning staff continues to serve on the Continuum of Care to assess the homeless needs of Lorain County and collaborate on homeless programs.

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

The local nonprofit organizations in Lorain, such as El Centro de Servicios Sociales, Lorain Metropolitan Housing Authority, United Way, Lorain County Goodwill, Lorain County Habitat for Humanity, Lorain County Community Action Agency, the Lorain County Urban League, Big Brothers Big Sisters, and Neighborhood Alliance provide many 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.

The City of Lorain has prioritized creating and fostering relationships with these organizations and agencies by working closely with the County's new Continuum of Care Coordinator and attending monthly CoC meetings.

Discussion:

The City of Lorain is committed to assisting individuals and families by providing services and resources to mitigate poverty-related barriers.

Program Specific Requirements

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

Introduction:

The City of Lorain utilizes CDBG funding to benefit low to moderate-income residents of the City of Lorain and also utilizes HOME funding to benefit low-income residents with housing.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	30,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	30,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	83.96%

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

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture is the regulatory requirement under which all or a portion of the direct HOME subsidy must be repaid to the City if the property is sold during the affordability period. The City has elected Recapture rather than Resale restrictions and has adopted the “reduction during affordability period” method permitted by 92.254(a)(5)(ii)(A)(2). Upon the completion of the affordability period, the City will reduce the amount of recapture by an equal amount (20% of the original loan amount) each year during the affordability period. Example: If the number of HOME funds invested is \$10,000 and the homebuyer sells the property at the end of year 3, \$6,000 will be reduced from the original investment and only \$4,000 will need to be repaid. The recapture amount is limited to the number of net proceeds of the sale, which is defined as the sale price less the balance due on superior secured debt and closing costs incurred by the Homebuyer at sale or transfer. If there are no net proceeds of sale or the net proceeds are insufficient to repay the Recapture Amount, then the entire net proceeds, if any, will be recaptured and retained by the City to satisfy both this Agreement and the Loan. In the event the net proceeds are less than the outstanding loan balance, the City reserves the right to determine whether the sales price is comparable to the sales price in an arms-length transaction for a similar unit and to evaluate the closing cost being charged to the Homebuyer to ensure they are reasonable and customary.

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

The City of Lorain does not have plans to purchase units with HOME funds in the year 2024.

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

With the current programs, the City of Lorain does not have plans to refinance existing debt secured by multifamily housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with

special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The City does not intend to use HOME funds for TBRA activities in the year 2024.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Attachments

Citizen Participation Comments

City of Lorain

2020/2024 Consolidated Plan Citizen Participation Plan

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

Introduction

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

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

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

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Five-Year Consolidated Plan

Public Hearings

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

Public Notice

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

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

Comment Period

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

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

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

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

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

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

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

Submission of the Plan

Following approval by the City Council, the Consolidated Plan will be submitted to HUD no later than 60 days after the annual allocations are announced. Upon submission, all certifications of compliance will be included.

Annual Action Plan

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

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

Public Hearings

To receive public input prior to the adoption of the Annual Action Plan, the City of Lorain shall hold a minimum of two public hearings at the conclusion of a 30-day public comment period as required by HUD. Due to the ongoing COVID-19 Pandemic, HUD recognizes the need to limit public gatherings and therefore is allowing public hearings to be held virtually through August 16, 2021.

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

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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.cityofflorain.org.

Once the Annual Action plan has been approved by 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).

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

Public Hearings

The City shall hold a minimum of one public hearing for public input on any Substantial Amendment. 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 submission to HUD.

The public comment period for the HOME-ARP Allocation Plan as part of any Substantial Amendment shall be at least 15 calendar days.

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

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- 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.

COVID - 19

Given the need to expedite actions to respond to COVID-19, HUD waives 24 CFR 91.105(c)(2) and (k), 91.115(c)(2) and (i) as specified below, in order to balance the need to respond quickly to the growing spread and effects of COVID-19 with the statutory requirement to provide reasonable notice and opportunity for citizens to comment on substantial amendments concerning the proposed uses of CDBG, HOME, HTF, HOPWA or ESG funds.

Public Hearings

To receive public input prior to the adoption of the Annual Action Plan or a Substantial Amendment, the City of Lorain shall hold a minimum of one public hearing at the conclusion of a 5-day public comment period as required by HUD.

Public Notice

A public notice shall be published on the City of Lorain's website, facebook, and the Lorain County website no less than five days prior to the hearing date to notify the public of their opportunity to attend the hearing and provide comment.

Due to the "State of Emergency", all public hearings will be virtual. The Virtual Public Hearing will be live - streamed via Youtube (Lorain TV20) and Spectrum Cable Channel 1025. To participate and ask questions please call 440-204-2590.

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

¹Updated 12/02/2022

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Comment Period

A 5 day comment period of the draft Annual Action Plan or Substantial Amendment will be established for public review prior to submission to HUD for approval.

Copies of the draft Annual Action Plan or Substantial Amendment will be available for review on the City of Lorain's website.

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

Once the Annual Action plan has been submitted to HUD, a 45 day HUD review period will commence.

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. Due to the ongoing COVID-19 Pandemic, HUD recognizes the need to limit public gatherings and therefore is

*Updated 22/02/2022

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allowing public hearings to be held virtually through August 16, 2021. 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.

*Updated 12/02/2022

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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.

Under circumstances where an in-person public hearing is not viable, virtual meetings will be held. These virtual public hearings will follow the same structure as an in-person public hearing. Virtual hearings will be held using an accessible software.

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:

*Updated 12/02/2022

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- The City will publish a notice of public hearing in 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. If public spaces are unavailable, information will always be available on the City of Lorain's website (cityoflorain.org) and at City Hall.

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

*Updated 12/02/2022

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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.

*Updated 12/02/2022

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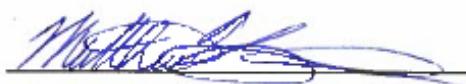
For more information regarding the Consolidated Plan or to submit your comments: Inquiries and complaints concerning the Consolidated Plan, any amendments, or the performance reports, can be conveyed by contacting the City staff at:

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

Plan approved by:



Matthew Kusznir, Director

**Updated 12/02/2022*

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MARKETPLACE *classifieds*

Legal Notice 2024 Action Plan



Legal Notice 2024 Action Plan Public Notice City of Lorain, Ohio Building, Housing & Planning Department 2024 Action Plan of the 2020-2024 Consolidated Plan Community Development Block Grant (CDBG) HOME Investment Partnership The City of Lorain is seeking your participation in the development of the 2024 Action Plan. Under Title I of the Housing and Community Development Act of 1974, as amended in 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. The following is the anticipated funding and budget for 2024: CDBG Revenue Program Income \$400,000.00 CDBG Allocation \$1,314,946.00 Total Anticipated Revenue: \$1,714,946.00 CDBG Expense Budgets Administration \$342,989.20 Fair Housing \$25,000.00 Public Facility Improvements \$440,200.00 Clearance/Demolition \$220,000.00 Housing \$636,756.80 Economic Development \$50,000.00 HOME Revenue Program Income \$50,000.00 HOME Allocation \$523,052.00 Total Anticipated Revenue: \$573,052.00 HOME Expense Budgets Administration CHDO \$57,305.20 Owner Occupied Rehabilitation \$379,457.80 Down Payment Assistance \$218,644.50 Total Budget CDBG/HOME: \$2,287,998.00 Each year grant funds are earmarked for projects deemed worthy by citizen input in Lorain. Two (2) Public Hearings have been scheduled to discuss the draft Action Plan. Please join us and let your voice be heard. June 5, 2024 at 4:30 p.m. Council Chambers Lorain City Hall 200 West Erie Avenue Lorain, OH 44052 June 17, 2024 at 4:30 p.m. Council Chambers Lorain City Hall 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 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 performance on a case-by-case basis, as well as provide auxiliary aides and services for individuals with disabilities. For requests for special accommodations please contact the Director of Building, Housing & Planning, Matt Kusznir at Matt_Kusznir@cityoflorain.org or 440.204.2083. Requests for special accommodations must be made with advanced reasonable notice. 2603532/May 17, 2024

Post Date: 05/17 12:00 AM

Refcode: #2603532 R-HW

MARKETPLACE *classifieds*

Legal Notice Aviso público del



Legal Notice Aviso público del Plan de Acción 2024 Ciudad de Lorain, Ohio Departamento de Construcción, Vivienda y Planificación Plan de Acción 2024 del Plan Consolidado 2020-2024 Subvención en Bloque para el Desarrollo Comunitario (CDBG) HOME Asociación de Inversión La ciudad de Lorain solicita su participación en el desarrollo del Plan de Acción 2024. Bajo el Título I de la Ley de Vivienda y Desarrollo Comunitario de 1974, según enmendada en la Ley Nacional de Vivienda Asequible Cranston-González de 1990, la Ciudad de Lorain, Ohio debe preparar un plan que describa cómo la Ciudad asignará los fondos de la Subvención en Bloque para el Desarrollo Comunitario (CDBG) y la Asociación de Inversión HOME (HOME) para satisfacer las necesidades de las personas de ingresos bajos y moderados en la Ciudad de Lorain. A continuación se detallan los fondos y el presupuesto previstos para 2024:

Ingresos de CDBG Ingresos del programa \$400,000.00 Asignación de CDBG \$1,314,946.00 Ingresos totales anticipados: \$1,714,946.00 Presupuestos de gastos de CDBG Administración \$342,989.20 Vivienda Justa \$25,000.00 Mejoras en las instalaciones públicas \$440,200.00 Desmonte/Demolición \$220,000.00 Vivienda \$636,756.80 Desarrollo económico \$50,000.00 Ingresos de HOME Ingresos del programa \$50,000.00 Asignación de HOME \$523,052.00 Ingresos totales anticipados: \$573,052.00 Presupuestos de gastos de HOME Administración \$57,305.20 CHDO \$78,457.80 Rehabilitación ocupada por el propietario \$218,644.50 Asistencia para el Pago Inicial \$218,644.50 Presupuesto Total CDBG/HOME: \$2,287,998.00 Cada año, los fondos de las subvenciones se destinan a proyectos que los ciudadanos consideran dignos de la pena. Se han programado dos (2) Audiencias Públicas para discutir el borrador del Plan de Acción. Por favor, úñase a nosotros y deje que su voz sea escuchada. 5 de junio de 2024 a las 16:30 Salas del Consejo Ayuntamiento de Lorain 200 Avenida West Erie Lorain, OH 44052 17 de junio de 2024 a las 16:30 Salas del Consejo Ayuntamiento de Lorain 200 Avenida West Erie Lorain, OH 44052 La Ciudad proveerá asistencia técnica a los ciudadanos y grupos representativos de las personas que soliciten dicha asistencia en el desarrollo de propuestas de solicitud de fondos y en la revisión de las actividades y el desempeño del programa. Además, la Ciudad hará las provisiones adecuadas para ayudar a los residentes que no hablan inglés a interpretar el desempeño del programa caso por caso, así como proporcionar ayudas y servicios auxiliares para personas con discapacidades. Para solicitudes de adaptaciones especiales, comuníquese con el Director de Construcción, Vivienda y Planificación, Matt Kusznir, al Matt_Kusznir@cityoflorain.org o al 440.204.2083. Las solicitudes de adaptaciones especiales deben hacerse con un aviso previo razonable. 2603582/May 17, 2024.

Post Date: 05/17 12:00 AM

Refcode: R2603582 iPrint

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▼ Building, Housing & Planning Department

7 Stories

Posted on: May 17, 2024

MODIFICACIÓN SUSTANCIAL PARA LA REASIGNACIÓN DE ACCIÓN ANUALES DE CDBG y HOME-ARP 2018, 2020-2023

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CHURCH OF THE SAVIOR

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INTRO-ARU

MODIFICACIÓN SUBSTANCIAL PARA LA REASIGNACIÓN DE FONDOS DE LOS PLANES DE AQUICIÓN ANUALES DE 2018, 2019, 2020, 2021 Y 2022

14. Nuestro asentamiento, los siguientes cambios propuestos en: Anexo de Asentamiento 2018, 2019, 2020, 2021, 2022 y 2023. Una audiencia pública se llevará a cabo el viernes 24 de junio de 2024 a las 4:30 pm en el aguascaliente de Loría, Ciudad de México, 200 West Forte Avenue, Loría, 1111440952.

144 <http://www.jstor.org> is provided by the Internet Archive with the permission of the author/s and for personal research only.

Um passo é determinar se é ou não necessário aumentar a capacidade de armazenamento. Isso pode ser feito através de uma análise de custos e benefícios, considerando fatores como o custo de manutenção, o custo de operação, o custo de investimento, o custo de energia e o custo de espaço.

Int. J. Environ. Res. Public Health 2018, 15, 2821; doi:10.3390/ijerph15092821

Recalificación de fondos para 2011 y 2012. 2021, 2022 y 2023: \$1,523,381,146

ESTADOS UNIDOS DE ESTADOS UNIDOS

CIUDAD DE LORAIN, OH

SUBVENCIÓN GLOBAL PARA EL DESARROLLO COMUNITARIO

INICIO-ARP

Annual Action Plan 2024

MODIFICACIÓN SUSTANCIAL PARA LA REASIGNACIÓN DE FONDOS DE LOS PLANES DE ACCIÓN ANUALES DE 2018, 2020, 2021, 2022 Y 2023

La C...

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Building, Housing & Planning Department

Posted on: May 17, 2024

Substantial Amendment for the Reallocation of CDBG and HOME-ARP 2018, 2020-2023 Annual Action Plans

CITY OF LORAIN, OH COMMUNITY DEVELOPMENT BLOCK GRANT HOME-ARP

SUBSTANTIAL AMENDMENT FOR THE REALLOCATION OF FUNDS OF THE 2018, 2020, 2021, 2022 & 2023

ANNUAL ACTION PLANS

The City is recommending the following proposed changes to the 2018, 2020, 2021, 2022 & 2023 Annual Action Plans. An in person public hearing will be Wednesday, June 5, 2024 at 4:30 p.m. at Lorain City Hall, Council Chamber, 200 West Erie Avenue, Lorain, OH 44052.

This meeting will also be available via live stream at the following website: http://debriefhosted.com/assda_publish.cfm?id=56724. The public hearing will commence at 4:30 p.m. with an initial presentation lasting until approximately 4:45 p.m. To make a comment or to ask questions regarding the substantial amendment, residents watching via live stream will be able to communicate directly with the City staff by emailing Rubin.Dawson@cityoflorain.org or calling 440-732-0310.

A 30-day comment period will begin upon the advertisement of the amendment. During this comment period, the City will consider any comments or views of citizens received in writing, e-mail, or verbally at the public hearing. Comments will be included as an attachment to the amendment.

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

The 2018, 2020, 2021, 2022 & 2023 Annual Action Plans are proposing to amend the following projects:

Reallocation of funds for (2018, 2020, 2021, 2022 & 2023): \$1,527,391.36

\$ REALLOCATED FROM THESE ACTIVITIES						
ACTIVITY	PROJECT	NAT. OBJ.	MATRIX CODE	AMOUNT	YEAR	FUND TYPE
BLOCK GRANT						
Harmon Cultural Community Centre	Harmon Cultural Community Centre	LNA	03E	\$3,204.41	2018	PI
Harmon Cultural Community Centre	Harmon Cultural Community Centre	LNA	03E	\$8,704.00	2020	EN
	Public Service		05	\$4,000.00	2023	EN
Map Your Way Foundation	Public Service Pocket Program	LNC	05H	\$5,000.00	2020	PI
Cowwood Park - Restroom	Cowwood Park - Restroom	LNA	03F	\$85,500.00	2022	EN
Central Park - Restroom	Central Park - Restroom	LNA	03F	\$101,200.00	2022	EN
Senior Home Repair	Minor Home Repairs for Seniors	LNC	05A	\$941.80	2020	PI
	Home Repair Program	LNH	14H	\$200,000.00	2023	EN
	Unallocated Entitlement			\$15,740.31	2023	EN
	Unallocated Program Income			\$875.00	2021	PI
	Unallocated Program Income			\$10,878.04	2022	PI
Total				\$428,340.58		
HOME - ARP						
	Supportive Services			\$600,000.00	2021	EN
	Affordable Rental Housing			\$490,150.00	2021	EN
Total				\$1,090,150.00		

CITY OF LORAIN, OH

COMMUNITY DEVELOPMENT BLOCK GRANT

Annual Action Plan 2024

67

HOME-ARP

SUBSTANTIAL AMENDMENT FOR THE REALLOCATION OF FUNDS OF THE 2018, 2020, 2021, 2022 & 2023 ANNUAL ACTION PLANS

The City is recommending the following proposed changes to the 2018, 2020,...

Read on...

Building, Housing & Planning Department

Posted on: May 17, 2024

Aviso público del Plan de Acción 2024

Aviso público del plan de acción 2023

Ciudad de Lorain, Ohio

Departamento de Construcción, Vivienda y Planificación

Plan de Acción 2023 del Plan Consolidado 2020-2024

Subvención en bloque para el desarrollo comunitario (CDBG)

Sociedad de inversión HOME

La Ciudad de Lorain busca su participación en el desarrollo del Plan de Acción 2023.

Según el Título I de la Ley de Vivienda y Desarrollo Comunitario de 1974, modificada en la Ley Nacional de Vivienda Asequible Craxton-Gonzalez de 1990, la Ciudad de Lorain, Ohio, debe preparar un plan que describa cómo la Ciudad asignará la Subvención en Bloque para el Desarrollo Comunitario (CDBG) y fondos de HOME Investment Partnership (HOME) para satisfacer las necesidades de las personas de ingresos bajos y medianos en la ciudad de Lorain.

Aviso de disponibilidad del plan

El Plan de Acción 2023 estará disponible para revisión y/o comentarios desde el 6 de marzo de 2023 hasta el 4 de abril de 2023 a las 4:00 p. m. El plan está disponible para su revisión en el Departamento de Construcción, Vivienda y Planificación, 200 West Erie Avenue, 5th Fl., Lorain, Ohio, Lorain Public Library Main Branch, 351 W. 6th Street, Lorain, Ohio, Lorain Public Library South Lorain Branch, 2121 Homewood Drive, Lorain, Ohio y en el sitio web de la Ciudad de Lorain (www.cityoflorain.org).

La siguiente es la financiación y el presupuesto previstos para 2023:

Ingresos CDBG

Ingresos del programa \$164,408.00

Asignación de CDBG \$1,344,534.00

Ingresos totales anticipados: \$1,508,754.00

Presupuestos de gastos de CDBG

Administración \$301,246.80

Servicio público \$125,000.00

Mejoras en las instalaciones públicas \$381,982.20

Liquidación/Demolición \$200,000.00

Alojamiento \$400,000.00

Aviso público del Plan de Acción 2024

Ciudad de Lorain, Ohio

Departamento de Construcción, Vivienda y Planificación

Plan de Acción 2024 del Plan Consolidado 2020-2024

Subvención en B...

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Building, Housing & Planning Department

Posted on: May 17, 2024

[The City of Lorain's 2024 Action Plan - Public Notice](#)

2024 Action Plan Public Notice

City of Lorain, Ohio

Building, Housing & Planning Department

2024 Action Plan of the 2020-2024 Consolidated Plan

Community Development Block Grant (CDBG)

HOME Investment Partnership

The City of Lo...

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Building, Housing & Planning Department

2024 Action Plan Public Notice

City of Lorain, Ohio

Building, Housing & Planning Department

2024 Action Plan of the 2020-2024 Consolidated Plan

Community Development Block Grant (CDBG)

HOME Investment Partnership

The City of Lorain is seeking your participation in the development of the 2024 Action Plan.

Under Title I of the Housing and Community Development Act of 1974, as amended in 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.

The following is the anticipated funding and budget for 2024:

CDBG Revenue

Program Income	\$400,000.00
CDBG Allocation	\$1,314,946.00

Total Anticipated Revenue: \$1,714,946.00

CDBG Expense Budgets

Administration	\$312,089.20
Rail Housing	\$25,000.00
Public Facility Improvements	\$140,000.00
Clearance/Demolition	\$220,000.00
Housing	\$606,756.80
Economic Development	\$50,000.00

HOME Revenue

Program Income	\$50,000.00
HOME Allocation	\$523,052.00

Total Anticipated Revenue: \$573,052.00

Posted on: May 9, 2024

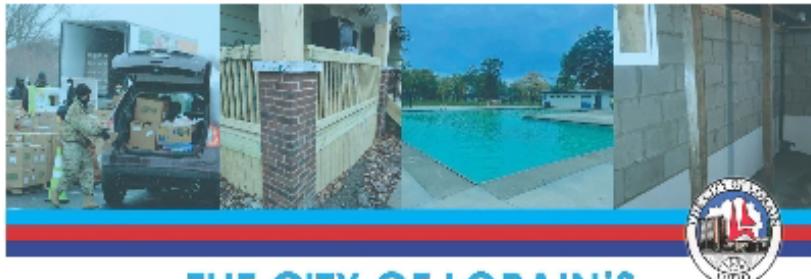
The City of Lorain's 5-Year Consolidated Plan - Community Planning Meetings

**THE CITY OF LORAIN'S
5-Year Consolidated Plan
Community Planning Meetings**

The City of Lorain invites you to help create our 5-Year Consolidated Plan to address the community's priority needs. Each year, the city receives funding from the ...

[Read on...](#)

Building, Housing & Planning Department



THE CITY OF LORAIN'S 5-Year Consolidated Plan Community Planning Meetings

The City of Lorain invites you to help create our 5-Year Consolidated Plan to address the community's priority needs. Each year, the city receives funding from the Department of Housing and Urban Development (HUD) through Annual Action Plans as part of the consolidated plan, totaling an estimated \$1.7 million annually and \$8.5 million over five years.

Our upcoming meetings will provide an opportunity for residents, stakeholders, and community members to voice their opinions on how we should allocate our federal funding. These priorities are shaped by insights from a recent Community Survey conducted between February 27, 2024, and May 13, 2024. Below are the dates for the upcoming community planning meetings hosted by the city.

Thursday, May 23rd from 5:00 – 7:00 PM

Lorain High School Auditorium Lobby

2601 Pole Ave, Lorain, OH 44052

Tuesday, May 28th 5:00 – 7:00 PM

South Branch Library - Conference Room

2121 Homewood Dr, Lorain, OH 44055

Thursday, May 30th 5:00 – 7:00 PM

Main Branch Library - Toni Morrison Room

351 W 6th St, Lorain, OH 44052

Posted on: March 9, 2022

[The City of Lorain's Recovery Plan](#)

Residents of Lorain,

It gives me great pleasure to present to you the City of Lorain's Recovery Plan. The City of Lorain will receive over \$32 Million of American Rescue Plan Act (ARPA) Funding to allocate towards impactful recovery solutions to the COVID-...

[Read on...](#)



THE CITY OF LORAIN'S RECOVERY PLAN

Building, Housing & Planning Department

Posted on: April 15, 2024

Free Legal Advice Clinics

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[Additional Info...](#) Building, Housing & Planning Department



Volunteer Lawyers Program
[vlp]

FREE LEGAL ADVICE

2024 Brief Advice and Referral Clinics Civil Matters Only (Not Criminal)

Legal Aid provides advice in areas of consumer rights, family, domestic violence, education, employment, law, Medicaid, health, housing, immigration, public benefits, veterans and more.

Some clinics are by appointment only. Please bring all important paperwork with you.
Questions? Call 888.817.3777 or visit lasclev.org for updated clinic listings.

TUESDAY, APRIL 2
call 440.352.8986 for an appointment
Lake County Free Clinic
462 Charles Street, Fairview

TUESDAY, APRIL 9
call 440.774.6579 for an appointment
Oberlin Community Services
Cooper Community Resource Center
500 East Lorain Street, Oberlin

SATURDAY, APRIL 13
inside hour 10:00 – 11:00 am
Cleveland Public Library,
Memorial-Northgate Campus
1719 Lake Shore Boulevard, Cleveland

TUESDAY, APRIL 16
call 440.992.2121 for an appointment
Akabala Public Library
4335 Park Avenue, Akabala

SATURDAY, APRIL 20
inside hour 10:00 – 11:00 am
West Side Catholic Center
3125 Lorain Avenue, Cleveland

SATURDAY, APRIL 27
inside hour 10:00 – 11:00 am
Coast Cleveland Food Bank
Community Resource Center
15300 South Walbridge Road, Cleveland

THURSDAY, MAY 2
inside hour 1:30 – 2:30 pm
McGregor Home
14900 Private Drive, Cleveland

TUESDAY, MAY 7
call 440.352.8986 for an appointment
Lake County Free Clinic
462 Charles Street, Fairview

TUESDAY, MAY 7
inside hour 2:30 – 3:30 pm
Lorain Public Library System - Main Branch
351 W. 21st Street, Lorain

SATURDAY, MAY 11
inside hour 10:00 – 11:00 am
Cleveland Public Library,
West Park Campus
3805 West 157th Street, Cleveland

TUESDAY, MAY 14
call 440.774.6579 for an appointment
Oberlin Community Services
Cooper Community Resource Center
500 East Lorain Street, Oberlin

SATURDAY, MAY 18
inside hour 10:00 – 11:00 am
Wickliffe Public Library
1715 Lincoln Road, Wickliffe

TUESDAY, MAY 21
call 440.992.2121 for an appointment
Akabala Public Library
4335 Park Avenue, Akabala

TUESDAY, MAY 28
call 440.277.8255 for an appointment
El Centro
2800 Pearl Avenue, Lorain

TUESDAY, JUNE 4
call 440.352.8986 for an appointment
Lake County Free Clinic
462 Charles Street, Fairview

TUESDAY, JUNE 8
inside hour 10:00 – 11:00 am
Cleveland Public Library,
Langston Hughes Campus
10200 Superior Avenue, Cleveland

TUESDAY, JUNE 11
call 440.774.6579 for an appointment
Oberlin Community Services
Cooper Community Resource Center
500 East Lorain Street, Oberlin

TUESDAY, JUNE 18
call 440.992.2121 for an appointment
Akabala Public Library
4335 Park Avenue, Akabala

SATURDAY, JUNE 22
inside hour 10:00 – 11:00 am
Chagrin Falls Park Community Center
7060 Woodland, Chagrin Falls

SATURDAY, JUNE 29
inside hour 10:00 – 11:00 am
Hough Library –
Noble Neighborhood Branch
2800 Noble Road, Cleveland Heights

1308



For rental housing questions, call our Tenant Info Line at 216.861.3995 or 440.210.4553.
For an attorney, benefits, & student loan questions, call our Economic Justice Info Line at 216.861.5898 or 440.210.4552.

Legal Aid also has special clinics for people who need help with a divorce, immigration, expungement or debt collection. Please call 888.817.3777 for details.
*Attorneys available for brief advice and general info. Cases accepted do NOT represent you.
If you need legal representation you may be referred to Legal Aid or another attorney you choose.



CITY OF LORAIN

2024 Action Plan: Public Hearing 1

Lorain City Hall, Council Chambers

Wednesday, June 5, 2024 | 4:30 pm



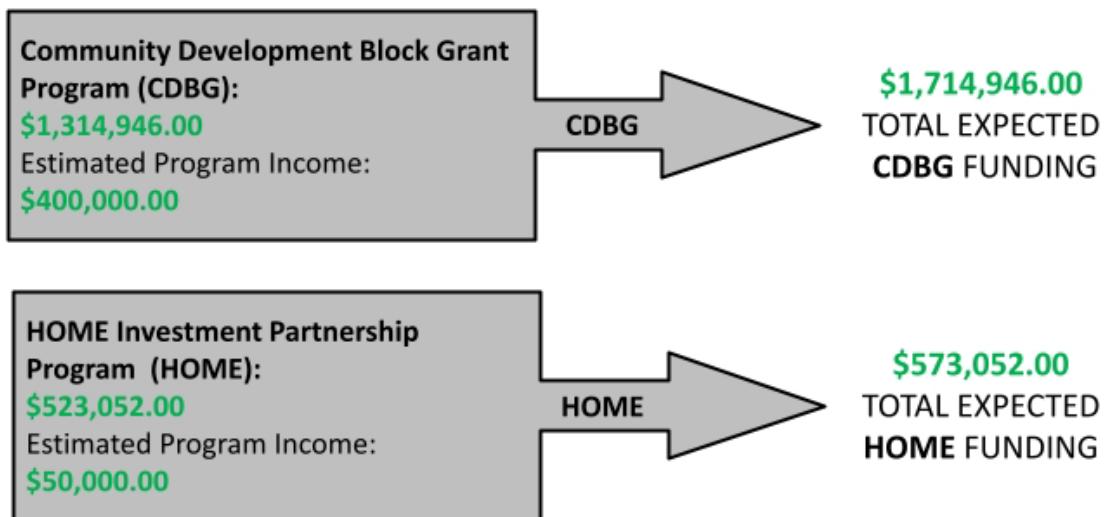
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Federal Requirements

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Allocations



TOTAL ALLOCATION PY 2024:
\$2,287,998.00



CDBG Allocation Administration Costs

- Salaries and Fringes, training, legal ads, etc:
\$342,989.20



CDBG Allocation

Fair Housing

- Fair Housing: \$25,000.00



CDBG Allocation

Economic Development

- 360 Business Loan Program: \$50,000.00



CDBG Allocation

Public Facility Improvements

- Park Improvements: \$244,700.00
- Street Improvements: \$195,500.00



CDBG Allocation

Housing

- Home Repair Program: \$476,756.80
- Foundation Program: \$110,000.00
- Lead Remediation Program: \$50,000.00



* If Program Income is lower than anticipated, Home Repair will be adjusted

CDBG Allocation

Demolition

- Demolition: \$220,000.00



HOME Allocation Administration Costs

- Administration: \$57,305.20



HOME Allocation

Housing

- HOME Rehabilitation: \$218,644.50



HOME Allocation

Down Payment Assistance

- Down Payment Assistance: \$218,644.50



HOME Allocation

Community Housing Development Organization (CHDO)

- CHDO: \$78,457.80



Accessing the Action Plan

Notice of Plan Availability

The 2024 Action Plan will be available for review and/or comment from May 17, 2024 through June 17, 2024 at 4:00 pm. The plan is available for review at:

- Department of Building, Housing and Planning, 200 West Erie Avenue, 5th Floor, Lorain OH
- Lorain Public Library Main Branch, 351 W. 6th Street., Lorain, OH
- Public Library South Lorain Branch, 2121 Homewood Drive, Lorain, OH
- City of Lorain's website (www.cityoflorain.org)

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

Matthew Kusznir

Department of Building, Housing and Planning
200 West Erie Avenue, Lorain OH 44052
Telephone: (440) 204-2020
Fax: (440) 204-2080
Matt_Kusznir@cityoflorain.org



Public Hearings

Two public hearings will be held for the 2024 Annual Action Plan:

June 5, 2024 at 4:30 p.m.

Council Chambers
Lorain City Hall
200 West Erie Avenue
Lorain, OH 44052

June 17, 2024 at 4:30 p.m.

Council Chambers
Lorain City Hall
200 West Erie Avenue
Lorain, OH 44052





Questions



16

2024 Action Plan/Substantial Amendment Sign-In Sheet

Wednesday, June 5, 2024 | 4:30-5:00 PM

City of Lorain, City Hall, Council Chambers

200 W. Erie Ave., 1st Floor, Lorain, OH 44052

Name and Organization – Print	Contact Information (Telephone Number)	Email Address	Address
Tam Carter	4402587080	Timcast@gmail.com	1910 Bule Ave

City of Lorain Building, Housing & Planning – Meeting Sign-In Sheet

Action Plan CDBG Minutes

June 5, 2024

Matt Kusznir: It's a little after 4:30 and today is Wednesday, June 5th, 2024. This is the first public hearing for the 2024 Action Plan presentation. Hello everyone. I am Matt Kusznir the Director of Building, Housing and Planning. Today's presentation is to review the draft allocation plan for the 2024 Action Plan which incorporates our annual allocation for CDBG Block Grant funds as well as our HOME Investment Partnership dollars. This wouldn't be a presentation without understanding the federal requirements under the Title I Housing and Community Development Act of 1974 as amended and the Cranston-Gonzalez National Affordable Housing Act of 1990, the City of Lorain is required to prepare a plan that describes how we will allocate Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds to meet the needs of low-moderate income persons in the City of Lorain.

This is an outline of how many dollars we expect to receive from the federal government in 2024. This number of \$1.3 million of CDBG and \$523,000 of HOME funds have been confirmed by the Department of Housing and Urban Development. This \$400,000 and \$50,000 is what we expect to receive in program income. These funds are any dollars generated from our federally funded programs; for instance, we expect to get \$200,000 for the sale of the former Health Department building at the corner of West Erie and Oberlin Avenue. When that property was acquired and rehabbed federal funds went into that project, so with the sale of that property, we are recouping those funds to the tune of about \$200,000. That is just one example of how we can generate program income, but also illustrates how that money needs to be reallocated into our CDBG programming dollars to implement LMI programs for persons in the community.

So, the total that we expect to receive in CDBG funding \$1.7 million and for HOME approximately \$573,000 for a total allocation of approximately \$2.2 million almost \$2.3 million.

First and foremost, right off the top of our CDBG funding we're allowed to take 20% to the tune of about \$342,000 and use these funds to pay for staff, benefits for staff, health insurance, pensions contributions, as well as training opportunities and legal ads and any other administrative functions of our department to administer these funds. That 20% is a federal requirement and it is capped per the regulations from HUD.

This year we are planning on allocating about \$25,000 to Fair Housing activities. Historically, we have used these funds to also pay for staff time to administer the city's Fair Housing rules and regulations as well as provide training to the Fair Housing Board and city staff to make sure we are all kept up to date on the latest rules and regulations that pertain to Fair Housing throughout the country.

We are allocating \$50,000 to the 360-business loan program, this will be a brand-new activity that the city is creating for this year. Within the past couple of years HUD has allowed the city to

proceed with Economic Development activities using Block Grant funds to jumpstart those activities. This will be the first step in launching those programs and again to the tune of \$50,000 to start.

Public Facility Improvements

Public Facility Improvements incorporate any work that is done to any public infrastructure or any public place. We plan on allocating about \$244,000 to various park improvements throughout the city and about \$195,000 to street improvements in our community.

I should note both Park Improvements and Street Improvements must be in LMI areas. We analyze the Census Tracks and block groups to determine which areas in the city are LMI. Then we can determine which districts would be the best use of funds for park and street improvements.

For different housing activities, we plan to allocate approximately \$476,000 to our existing home repair programs, another \$110,000 to our new foundation program, and \$50,000 to a lead remediation program. The HOME repair dollars will continue to the existing programs that we have been very successful with throughout the years. The foundation program of \$110,000 will be used to supplement an additional \$100,000 approximately to Habitat for Humanity. This will be a new and joint program with them to do a much larger program than we have historically done. We are partnering with that organization to leverage their funds as well as the Weber mediation program. This \$50,000 will also be used in conjunction with another organization, the Erie County Health Department who performs lead assessment/lead abatement work for residential properties here in the city. Also, to note that if the program income for CDBG is less than \$400,000 we will be deducting any amounts from this home repair program allocation this is only if we don't receive our expected \$400,000 from these different program income activities.

We also plan on allocating approximately \$220,000 to slum and blight demolition activities here in the city. Our focus has primarily been on residential units, and this is another popular program that we typically receive high marks on from the community, so we plan on continuing that going into next year.

This is a transition into HOME funds again administration costs which covers salaries Etc. HOME funds are capped at 10% of our total allocation unlike the 20% from Block Grant so we are allocating 10% which is \$57,000 approximately we are allocating additional funding to the tune of \$218,000 approximately to our HOME rehab program which is available to owner-occupied units here in the city. We provide up to \$75,000 for each project here in the city. We are essentially splitting the difference and allocating \$218,000 for a HOME Down Payment Assistance Program which we hope to launch closer to the end of this year or the beginning of next year after we complete at least three home rehabs per our special conditions from HUD. This is also a mandatory set aside to a CHDO organization which stands for Community Housing Development Organization. Another requirement of HOME funds is that we have no choice but to obligate 15% of our total allocation or HOME allocation to one of these organizations so this money is set aside for those organizations for anyone that applies.

Accessing the plan

This notice was advertised on the city website as well as in the Morning Journal to announce to the public that this plan will be available for review and comment from 5/17-6/17 and the plan is accessible on the city website, the main branch library, the south branch library, or the Department of Building, Housing and Planning on the 5th floor of city hall. This is the 1st of 2 public hearings for the Action Plan. The next public hearing will be June 17th at 4:30 in Council Chambers which in the same presentation will be elaborated on. Are there any questions?

Looking at you Pam. Well alright, great, so that concludes the Action Plan public hearing. I am going to turn it over to Robyn Davey, our Comptroller, to talk about the allocation plan for the Substantial Amendment.

Robyn Davey: The Substantial Amendment, this is the hearing for that on June 5th. So, what is the Substantial Amendment? It is a change to the 5-Year Consolidated Plan or the Action Plan for any of the following reasons:

- To no longer carry out an activity outlined in the Consolidated Plan
- To carry out a new activity that is not currently outlined in the Consolidated Plan, or
- Substantially changing the purpose, scope, or location of the activity

Purpose being the projects categorized as a different CDBG, HOME or other program activity, scope and any adjustment in funding originally budgeted for a specific program activity, location different census tract area. This chart shows where we are taking the money from. Many of these funds are left over from projects that have been completed and did not use the entire balance.

One, there's program income and unallocated entitlement funds from previous years that we need to find a home to be used. And then we have HOME-ARP we are moving all of the funding from supportive services and affordable rental housing to the non-congregate shelter. Next slide is where we are putting all of this money. A lot of it is going to Pawlak Park improvements to finish that large improvement project. We are going to do some more restroom improvements in income eligible areas in the parks. \$200,000 is going to the CNI early action activity which is the Choice Neighborhood program in South Lorain and then you see the little over a million dollars being moved to the non-congregate shelter for HOME-ARP. We are basically ahead of additional park improvements CNI early action activity and adjusting the HOME-ARP funding. That's it. Any questions.

4:46



CITY OF LORAIN

2024 Action Plan: Public Hearing 2

Lorain City Hall, Council Chambers

Monday, June 17, 2024 | 4:30 pm



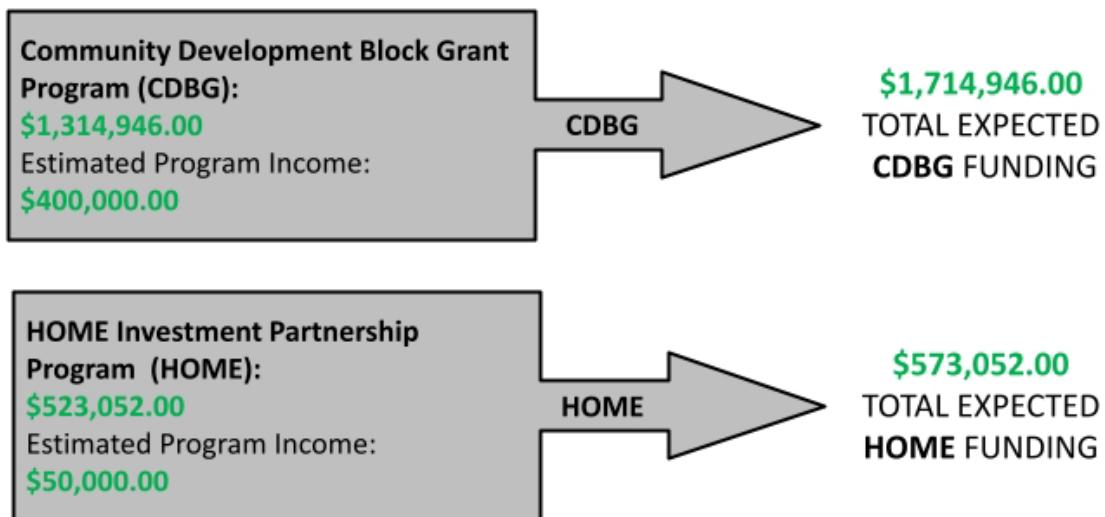
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Matthew Kusznir

Department of Building, Housing and Planning
200 West Erie Avenue, Lorain OH 44052
Telephone: (440) 204-2020
Fax: (440) 204-2080
Matt_Kusznir@cityoflorain.org



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Council Chambers
Lorain City Hall
200 West Erie Avenue
Lorain, OH 44052

June 17, 2024 at 4:30 p.m.

Council Chambers
Lorain City Hall
200 West Erie Avenue
Lorain, OH 44052





Questions



16

2024 Action Plan Sign-In Sheet

Monday, June 17, 2024 | 4:30-5:00 PM

City of Lorain, City Hall, Council Chambers

200 W. Erie Ave., 1st Floor, Lorain, OH 44052

City of Lorain Building, Housing & Planning – Meeting Sign-In Sheet

Action Plan CDBG Minutes

June 17, 2024

4:31

Matt Kusznir: I am Matt Kusznir, the Director of the Building, Housing and Planning Department for the City of Lorain. Today is our second hearing for the 2024 Action Plan for the City of Lorain.

Federal Requirements:

Under Title I Title I Housing and Community Development Act of 1974 the City is required to produce a plan to inform the community of how we are going to spend our Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds to meet the needs of low-moderate income persons in the City of Lorain.

This is a summary of our CDBG and HOME allocations. Our total expected CDBG funding is approximately \$1.7 million broken up by approximately \$1.3 million of entitlement funds and \$400 thousand of program income. We also expect to receive \$573 thousand of HOME funding, \$523 thousand of entitlement funding, and \$50,000 of program income.

First, for our CDBG allocation, we are allocating 20 percent of the total allocation to administration costs for salaries, fringes, and other admin expenses to enact our plan to the tune of \$342,000. Next, we are allocating \$25,000 to Fair Housing initiatives in the city, to pay for staff time, address complaints, and additional training for staff and members of the Fair Housing Board. Next, we are allocating \$50,000 to the new 360 business loan program to potentially start a revolving loan program to aid different businesses in the community.

Next, we are funding various public facility improvements in the city broken up by \$244,000 for park improvements throughout LMI areas in the city as well as \$195,000 for different street improvements for LMI areas in the city. Additional funds are being allocated to different housing programs. The ever-so-popular HOME repair program is receiving an additional \$476,000, we are allocating another \$110,000 for a Foundation Program that will receive match funding from Habitat for Humanity, as well as, matching a different lead abatement activity from the Erie County Health dept that does work in the city of Lorain and we are funding that contract or agreement to the tune of about \$50,000. Last but not least, we are also allocating funds to our demolition program to do different residential demos in the City of Lorain. We are allocating another 220000 combinations of project costs and admin costs.

Home funds we are allocating 10 percent of our total allocation to admin, payroll, salaries, and fringes to enact the program are approximately \$57,000. We are allocating the other almost the other half of our home rehab program to owner-occupied units to the tune of about \$218,000. The same amount of funding is also going to a new down payment assistant program which we hope to launch by the end of this year or the beginning of next year. This is a mandatory set aside for a Community Housing Development Organization or a CHODO. We are allocating approximately \$78,000 towards activities for those organizations.

Accessing a plan

The plan can be found online, in our department on the 5th floor, in the Main Branch Library or in the South Branch Library. If there are any questions, please feel free to ask a member of our staff in the BHP Department. Again, this is the second public hearing for the annual action plan. Hopefully City Council consider and hopefully approve the plan tonight at their regular council meeting at 6:00. Any questions now please feel free to ask. Thank you for attending our second public hearing for the 2024 Action Plan.

Grantee Unique Appendices

ORDINANCE NO. 98-24

AN ORDINANCE APPROVING THE CITY OF LORAIN'S PROGRAM YEAR 2024 CDBG AND HOME ONE-YEAR ACTION PLAN AND AUTHORIZING THE MAYOR TO SUBMIT FOR FINANCIAL ASSISTANCE UNDER THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974, AS AMENDED, AND THE CRANSTON GONZALEZ NATIONAL AFFORDABLE HOUSING ACT OF 1990, AS AMENDED, AUTHORIZING THE SAFETY-SERVICE DIRECTOR TO ENTER INTO ALL CONTRACTS AND AGREEMENTS TO ACCEPT FINANCIAL ASSISTANCE, APPROPRIATING THE FUNDS, AND ESTABLISHING THE INDIVIDUAL ACCOUNTS CONSISTENT WITH ALL ATTACHED BUDGETS; AND DECLARING AN EMERGENCY.

WHEREAS, Federal financial assistance is available to the City of Lorain under the Housing and Community Development Act of 1974, as amended, for the purposes of eliminating slum and neighborhood blight and improving housing and economic opportunities for low and moderate income persons; and,

WHEREAS, Federal financial assistance is available to the City of Lorain under the Cranston Gonzalez National Affordable Housing Act of 1990, as amended, for the purpose of expanding the supply of decent, safe, sanitary and affordable housing for very low-income and low to moderate income persons; and,

WHEREAS, the U.S. Department of Housing and Urban Development (HUD) issued federal regulations on January 4, 1995 that consolidates into the single submission the planning, application process for the Community Development Block Grant (CDBG) program; the Emergency Shelter Grant (ESG); the HOME Investment Partnership (HOME) Program; and Housing Opportunities for Persons with AIDS (HOPWA) programs; and,

WHEREAS, The City of Lorain has prepared a One-Year Action Plan that implements the goals and objectives found in the prior Five-Year Consolidated Plan; and,

WHEREAS, The City of Lorain has made the 2024 One-Year Action Plan available to the public through advertising that the plan is on file at the Lorain Public Library's Main Branch and South Lorain Branch, as well as within the Department of Building, Housing and Planning and the City of Lorain's webpage for a minimum of thirty (30) days for citizen participation public comments; and,

WHEREAS, A copy of the 2024 Annual Action Plan and Budget Summary Attached hereto as "Exhibit A".

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF LORAIN,
STATE OF OHIO:

SECTION I. That Lorain City Council hereby approves the 2024 One-Year Action Plan budget for the Community Development Block Grant Program, HOME Investment Partnership Program, and other departmental funds attached hereto and incorporated herein by reference as "Exhibit A."

SECTION II. That the Mayor be and hereby is authorized and directed to execute all necessary documents with the U.S. Department of Housing and Urban Development on behalf of the City of Lorain for funding under the CDBG, HOME and other federal programs in accordance with applicable federal laws.

SECTION III. That the Director of Public Safety & Service be and hereby is authorized and directed to enter into all contracts and agreements to accept financial assistance, appropriating the funds and establishing the individual accounts consistent with all attached budgets.

SECTION IV. That City Council hereby appropriates for the entire calendar year 2024, the full amount of funds specified in the CDBG, HOME and other program budgets incorporated herein.

SECTION V. The City Auditor is further authorized to secure for his or her records a line item appropriation of each activity listing all categories incorporated budgets.

SECTION VI. That it is found that all actions of this Council concerning and relating to the passage of this ordinance were adopted in an open meeting of this Council and any of its committees, that resulted in such formal actions were in meetings open to the public and in compliance with all legal requirements including Section 121.22 of the Ohio Revised Code.

SECTION VII. That this ordinance is declared to be an emergency measure, the emergency being to meet the submission deadline established by the U.S. Department of Housing and Urban Development of July 7, 2024 and to provide for the safety, health and welfare of the citizens of Lorain, provided it receives the affirmative vote of two thirds of all members elected to Council, it shall take effect and be in force from and after the earliest period allowed by law.

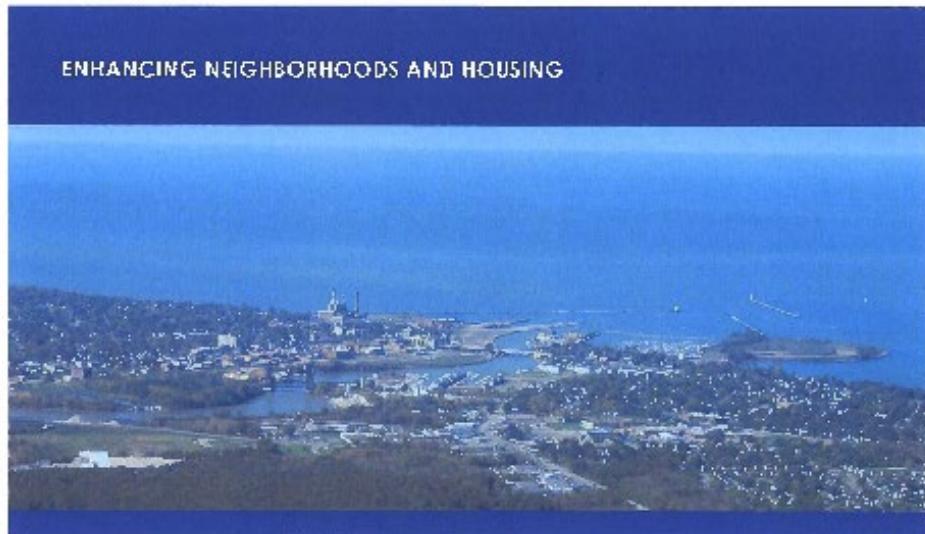
PASSED: June 17, 2024

President of Council

ATTEST: Brianna Dull CLERK

Mayor

APPROVED: June 17, 2024



ANNUAL ACTION PLAN FY 2024 - 2025



cityoflorain.org
Department of Building, Housing and Planning

Annual Action Plan
2024

1

OMB Control No: 2506-0117 (exp. 09/30/2021)

Annual Action Plan
2024

115

OMB Control No: 2506-0117 (exp. 09/30/2021)

Executive Summary

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

1. Introduction

The City of Lorain's Annual Action Plan (AAP) for 2024 - 2025 serves as the City of Lorain's fifth year of the 2020-2025 Consolidated Plan (ConPlan).

The Annual Action Plan (AAP) is a requirement by the U.S. Department of Housing and Urban Development (HUD) and serves as the City's application for federal funding, the following are opportunities for which the City of Lorain is applying-

- Community Development Block Grant (CDBG)
- Home Investment Partnership Program (HOME)

The AAP identifies strategies, resources, and networks to assist very low, low, and moderate-income residents through programs managed by the City of Lorain Department of Building, Housing, and Planning.

The City of Lorain's Consolidated Plan (ConPlan) outlines our five-year goals to address the needs of low-to-moderate (LMI) and Special Needs Residents. The following ConPlan goals are outlined below:

- **Goal 1:** Improve availability and accessibility of affordable housing to people of low and moderate-income throughout the City of Lorain.
- **Goal 2:** Reduce Homelessness in the City of Lorain.
- **Goal 3:** Enhance the living environment for persons of low moderate-income and special needs populations through public services, public improvement, and community and economic development.
- **Goal 4:** Expand the accessibility and coordination of social services to the City of Lorain's low- and moderate-income and special needs populations.
- **Goal 5:** Provide assistance prior to, during, and after community emergency and/or disaster events to prepare for and/or mitigate loss, protect during an event, and aid with recovery (this includes natural disasters and Infectious disease outbreaks such as COVID-19 Pandemic).

The City of Lorain continues to evaluate the needs of the community concerning the ConPlan and our AAPs.

The Community and Economic Development division manages in part CDBG, CDBG-CY funded projects

including, public facility projects, public service programming, and eventually economic development programming to assist for-profit businesses.

The Housing division manages in part CDBG and HOME funds through owner-occupied home rehabilitation and neighborhood revitalization programs. This Division will also spearhead the development of the HOME-ARP projects and activities.

The City of Lorain continues to build and foster partnerships including but not limited to, the Lorain Metropolitan Housing Authority (LMHA), Continuum of Care (CoC), non-profit and for-profit entities, and neighborhood groups, to assist with the development, implementation, and evaluation of our programs benefiting the needs of the community.

With the assistance of our partners, the City of Lorain Department Building, Housing, and Planning (BHP) increases the quality of life through, affordable housing incentives, improvements to the built environment, addressing blighted structures by demolition, and improved public spaces.

2. Summarize the objectives and outcomes identified in the Plan

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

The objectives and outcomes identified in the 2024 Annual Action Plan will be as follows:

Affordable and Fair Housing

Similar to many other communities, the City of Lorain faces a shortage of affordable housing for most income levels, particularly those up to 80% of the Area Median Income (AMI). A significant portion of Lorain's households fall below the HUD AMI, with a higher concentration of renters. Individuals with an AMI of less than 30% are particularly vulnerable to homelessness, and the existing housing options for them involve lengthy wait lists with uncertain outcomes. Over the past two decades, the City has experienced a significant lack of housing development, contributing to the unavailability of affordable housing. Despite these challenges, the City is committed to its CorPlan goal of addressing the pressing need for decent housing.

In 2024, the City of Lorain anticipates the release of the homeownership assistance program and increase outreach and training for the Lorain Fair Housing Board.

Suitable Living Environment

The City of Lorain remains dedicated to improving outdoor living spaces, expanding and diversifying public service programs to meet community needs, and gaining a deeper understanding of the requirements of the local business community. Positioned as the third goal in the ConPlan, the City maintains its commitment to enhancing the safety and livability of neighborhoods. Additionally, it aims to increase accessibility to quality public and private facilities and services.

In 2024, the City of Lorain plans to continue to improve neighborhood parks throughout the City to provide safe and reliable outdoor spaces for LMI residents. The City of Lorain will continue to assist homeowners in repairing their homes and will also create a pilot program alongside Habitat for Humanity to repair basement foundations.

Expanded Economic Opportunity

Engaging with diverse funding sources, the Community and Economic Development division of the Department of Building, Housing, and Planning is committed to continually implementing, evaluating, and refining programs that foster the expansion of services accessible to residents. This includes gaining insights into the needs of the business community and specific program requirements, aiming to support expansion or retention efforts. The City remains dedicated to sustaining partnerships with LMHA, the CoC, and local nonprofits to address homelessness in the community.

Since the implementation of the 2020 ConPlan, the City of Lorain has actively collaborated with numerous for-profit businesses, seeking to understand their significant challenges during the pandemic and in a post-pandemic scenario. These challenges encompass issues such as acquiring enough capital to compensate staff and undertake renovations or improvements to their business premises.

In response, the City of Lorain is poised to launch the 360 Business Loan Program. This Initiative offers businesses the opportunity to apply for a low-interest loan for various purposes, including improving facades, enhancing interiors, or securing capital for payroll. This program aims to address the specific needs of businesses, providing support in navigating the challenges posed by the pandemic and facilitating their growth and development.

3. Evaluation of past performance

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

The most recent summary of the City of Lorain's past performance in its housing and economic development programs is included in the FY 2022 - 2023 Consolidated Annual Performance and Evaluation Plan (CAPER).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

As a part of the Consolidated Planning process, the City of Lorain must develop an Annual Action Plan that identifies sources of funding, a statement of objectives, a description of projects, graphic distribution, monitoring of sub-recipients, and results of past efforts.

PUBLIC HEARINGS

To receive public input before the adoption of the Annual Action Plan, the City of Lorain shall hold a minimum of two public hearings after 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 before the hearing date to notify the public of their opportunity to attend the hearing and provide comments. The public notice shall include a summary of the proposed Annual Action Plan and all pertinent information regarding where the Annual Action Plan is available for public examination, including the location's address and hours of availability.

COMMENT PERIOD

A 30-day comment period of the draft Annual Action Plan will be available for public review before 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. 6th 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 available online at www.cityoflorain.org. Once the Annual Action Plan has been approved by Lorain City Council and submitted to HUD, a 45-day HUD review period will commence.

5. Summary of public comments

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

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

7. Summary

PR-05 Lead & Responsible Agencies – 91.2001(b)**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

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

Table 1 – Responsible Agencies**Narrative (optional)**

The City of Lorain's Department of Building, Housing, and Planning is responsible for managing both the CDBG and HOME programs. The Housing Division manages components of CDBG and HOME through owner-occupied home rehabilitation and homeowner assistance programs. The Community and Economic Development Division manages components of CDBG and CDBG-CY through public facility improvements, public service programming, and economic development activities. The Finance and Compliance Division oversees budgeting, and disbursement of funds, and serves as internal auditors of federal funds to ensure all federal guidelines are followed.

Consolidated Plan Public Contact Information

Matt Kusznir
Director
City of Lorain, Building, Housing & Planning Department
200 W. Erie Ave., 5th Floor
Lorain, OH 44052

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OMB Control No: 2506-0117 (exp. 09/30/2021)

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

1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The Department of Building, Housing, and Planning in the City of Lorain has significantly strengthened its coordination and engagement with the local housing authority, the Lorain Metropolitan Housing Authority (LMHA). In December 2022, the City of Lorain and LMHA were awarded the Choice Neighborhoods Initiative (CNI) Planning Grant. This grant aims to boost affordable housing and enhance community assets in the designated district, with the overarching goal of alleviating the impacts of generational poverty and disinvestment in specific wards. The comprehensive CNI Plan, set to span approximately two years, involves understanding community needs and compiling data to pave the way for successful implementation.

In early 2023, the City of Lorain, through the Department of Building, Housing & Planning (BHP) and the Lorain Metropolitan Housing Authority coordinated efforts to begin planning the Choice Neighborhood Initiative Grant (CNI). The planning process includes members from Lorain City Schools, Lorain County Public Health, United Way of Greater Lorain County, El Centro, Catholic Charities, Family & Community Services, Horizon Education Centers, Tower Education, The Nord Center, FireFish Arts, Lorain County Community College, Lorain County Urban League, University Hospitals, Lorain County Workforce Development, Ohio Works, and many more.

The stakeholder and working group sessions have allowed BHP to analyze specific needs in the community and how best to address these needs for allocation priorities while maintaining the vision for the CNI Grant. These meetings are continuing to be held monthly.

The City of Lorain remains actively involved in various committees and groups, including but not limited to the Lorain County Racial Equity Center, Lorain County Active Transportation Committee, FoodForward Lorain, and Lorain County Public Health. The Lorain County Racial Equity Center, in particular, focuses on promoting economic and workforce development, addressing police and criminal justice injustices, and combating housing shortages among minority and low-income populations. Participants include key entities such as the Lorain County Board of Mental Health, Lorain County Public Health, and the United Way of Greater Lorain County. This forum serves as a platform to address racial inequalities and overcome barriers to success.

Additionally, the Department of Building, Housing and Planning collaborates with Lorain County Public Health to streamline efforts related to lead testing in the homes of applicants applying for the Essential Home Repair Program and the "HOME" Rehabilitation program. The Housing Division also administers Community Development Block Grant (CDBG) funding to the Erie County Health Department for the Healthy Homes Program. This program offers eligible homeowners and tenants the opportunity to address lead issues in structures built before 1978, contributing to healthier living environments.

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 of Lorain attends the monthly Continuum of Care (CoC) meetings to address the ongoing challenges of homelessness and the availability of services and shelters. As of July 2023, the City of Lorain was voted in as a voting member to the CoC. In April 2021, the City of Lorain was awarded \$1.7 Million of HOME-ARP funding to address the homeless crisis in the community. The City of Lorain submitted the HOME-ARP Allocation Plan, and received approval March 10, 2023. Originally, the City planned to utilize the funds for supportive services, the creation of affordable housing, and the rehabilitation of shelters creating non-congregate spaces. The City is currently preparing a Substantial Amendment to run concurrently with the Annual Allocation Plan Public Comment Period to reallocate available funds to the rehabilitation of shelters creating non-congregate spaces. As a part of developing the HOME-ARP Plan, there were over 30 consultations conducted to determine the level of need and the gaps in resources or aid of those who are homeless or are at the greatest risk of being homeless which include victims of domestic violence, assault, or have been trafficked. The Department of Building, Housing, and Planning will continue to be active participant in the CoC to support and assist the most vulnerable populations.

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

The City of Lorain does not receive or administer an Emergency Shelter Grant (ESG). The City of Lorain is and will remain involved with the Continuum of Care (CoC), which includes the Lorain County Homeless Task Force. The Lorain County Homeless Task Force CoC area assists in the operation and administration of the region's Homeless Management Information System (HMIS).

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

Table 2 - Agencies, groups, organizations who participated

1	Agency/Group/Organization	Lorain Metropolitan Housing Authority
	Agency/Group/Organization Type	PHA
What section of the Plan was addressed by Consultation?		Housing Need Assessment
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		The City of Lorain, Building, Housing & Planning Department, and the Lorain Metropolitan Housing Authority have developed a strong relationship and continue to thrive as partners throughout the planning of the Choice Neighborhood Grant.
2	Agency/Group/Organization	El Centro de Servicios Sociales
	Agency/Group/Organization Type	Housing Services-Education Services-Employment
What section of the Plan was addressed by Consultation?		Housing Need Assessment
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		BHP works with the members of El Centro to assist residents with Spanish-speaking interpretation, and down payment assistance programs for first-time homebuyers. BHP staff recently became a member of the El Centro Finance Committee to assist members of the community with understanding the importance of taking care of their finances.

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3	Agency/Group/Organization	City of Lorain, Fair Housing Board
	Agency/Group/Organization Type	Housing Other Government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City staff meets with the City of Lorain Fair Housing Board monthly to address any Fair Housing complaints and also future affordable housing plans in the City of Lorain.
5	Agency/Group/Organization	Valor Home - Family and Community Services
	Agency/Group/Organization Type	Services-Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Valor Home - Family and Community Services provides homeless Veterans with Housing in the City of Lorain.
7	Agency/Group/Organization	Lorain County Safe Harbor D&A Genesis House
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lorain County Safe Harbor D&A Genesis House provides DA survivors with housing (presumed homeless).

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3 Agency/Group/Organization Agency/Group/Organization Type	<p>P2R Training and Resource Center, Inc</p> <p>Services-homeless Services-Education Services-Employment</p> <p>Homeless Needs - Chronically homeless Homelessness Strategy Anti-poverty Strategy</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>P2R Training and Resource Center, Inc. provides a multitude of resources and wrap around services for individuals in recovery and reentering society after various life outcomes including but not limited to incarceration, substance abuse treatment, displaced workers, and homelessness. P2R is one of Lorain's leading organizations handling shelter overflow and warming centers. The City of Lorain maintains a relationship with P2R to gain insight into the needs of these communities.</p>
<p>Identify any Agency Types not consulted and provide rationale for not consulting</p> <p>Other local/ regional/ state/ federal planning efforts considered when preparing the Plan</p>		

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Community of Care: Lorain County	United Way of Greater Lorain County	The CoC, under the United Way of Greater Lorain County, has been an extremely valuable asset to the community since its inception in 2018. BHP works closely with the CoC to serve the most vulnerable residents in the City.

Table 3 – Other local / regional / federal planning efforts

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Narrative (optional)

The Department of Building, Housing and Planning continuously works with more than just the outlined organizations to coordinate services, resources, and information to assist local residents beyond the scope of CDBG funding.

AP-12 Participation – 91.105, 91.200(c)

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

The City of Lorain follows its Citizen Participation Plan. We are required to have 2 public meetings before submitting our AAP to HUD.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
...

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Lorain was allocated \$1,314,946.00 in Block Grant funds and \$523,052.00 in HOME funds. Program income will also be a resource to allow the City to do more projects benefitting the low-to-moderate-income citizens of Lorain.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remaining of ComPlan	Narrative Description
			Annual Allocation:	Prior Year Resources:	Total:		
CD85	public federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,314,946	\$400,000	\$1,714,946	\$0	..

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainer of Complan	Narrative Description
			Annual Allocation:	Program Income:	Total:		
HOMC	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership T8RA					
Other	public - federal	Admin and Planning Economic Development Public Improvements Public Services	\$23,052	\$0,000	\$0	\$73,052	0
Other	public - federal	Other	0	0	0	0	0

Table 5 - Expected Resources - Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Lorain does not have a matching requirement with HJMF funds. This requirement has been waived 100% due to the City being classified as being in fiscal distress.

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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 continues to actively work towards utilizing vacant land owned by the City to address the Housing and Homelessness needs. A plan to build affordable housing for seniors is in the works and will hopefully begin the process of qualifying a developer in 2024 for this project.

Discussion

The City of Lorain is working diligently to spend prior-year funding as quickly as possible as well as looking at how we can best utilize and quickly spend the new allocation.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2020	2024	Affordable Housing Public Housing	Affordable and Accessible Housing for Special Need Housing Rehabilitation/Weatherization Lead Assessment and Abatement	CFRG: \$661,157 HOME: \$515,747		

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Community and Economic Development	2020	2024	Non-Housing Community Development	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Public Facilities and Infrastructure Activities other than Low/Moderate Income Housing Benefit: 217.20 Persons Assisted: 100 Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted: 100 Public service activities for Low/Moderate Income Housing Benefit: 30 Households Assisted: Facade treatment/business building rehabilitation: 4 Business Jobs created/retained: 4 Jobs Businesses assisted: 4 Businesses Assisted: Buildings Demolished: 10 Buildings	\$716,200 COBG:	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 217.20 Persons Assisted: 100 Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted: 100 Public service activities for Low/Moderate Income Housing Benefit: 30 Households Assisted: Facade treatment/business building rehabilitation: 4 Business Jobs created/retained: 4 Jobs Businesses assisted: 4 Businesses Assisted: Buildings Demolished: 10 Buildings

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Serial Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome/ Indicator
3	Program Administration	2020	2024	Administration/Planning		Program Administration	CDBG: \$342,989 HOME: \$77,355	

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name Housing	Goal Description The City will provide CDBG and HOME funding to income eligible residents, homebuyers, and homeowners. The City continues to increase the number of homeowners served under the Home Repair Program to provide essential repairs to their dwellings. The City will continue to provide the full rehabilitation program to qualified homeowners with HOME dollars along with the HOME Down Payment Assistance Program to help make new homebuying affordable.
2	Goal Name Community and Economic Development	Goal Description <ul style="list-style-type: none"> • Public Facility Improvements - Park Improvements (\$244,7000) • Economic Development - Revolving Business Loan Fund (\$50,000) • Public Service - Habitat for Humanity: Foundation Program (\$110,000) • Slum & Blight - Demolition Program (\$220,000) • LMI Street Improvements - (\$195,500)
3	Goal Name Program Administration	Goal Description Administer both CDBG and HOME programs

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Projects

AP-35 Projects – 91.220(d)

Introduction

An Annual Action Plan (AAP) is required each year of the Five-Year Consolidated Plan (ConPlan). This AAP covers January 1 through December 31, 2024, and is the fifth year of the City's 2020-2025 ConPlan. The AAP implements strategies outlined in the ConPlan by addressing the housing needs of very low, low, and moderate income citizens of Lorain. The AAP enables investors, nonprofit organizations, program administrators, elected officials, and citizens to have input on the work carried out by the City that addresses owner-occupied home repair, affordable housing development, and the creation of community development programs. The City will also utilize the \$1.7 million of HOME-ARP to fund activities that will serve the homeless, at-risk of homeless, domestic violence and sexual assault survivors, and those living in extreme poverty where housing is unstable.

Projects

#	Project Name
1	CDBG - Administration
2	CDBG - Fair Housing
3	CDBG - Public Facility Improvements - Parks
4	CDBG - Public Facility Improvements - Streets
5	CDBG - Slum & Blight Demolition
6	CDBG - Housing - Home Repair
7	CDBG - Housing - Foundation Program
8	CDBG - Housing - Lead Abatement
9	CDBG - Economic Development - 360 Business Loan Program
10	HOME - Administration
11	HOME - CHDO
12	HOME - Owner Occupied Rehab
13	HOME - Down Payment Assistance

Table 7 - Project Information

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

All allocation priorities support the overall priorities of the Consolidated Plan and address under-served needs through owner-occupied home rehabilitation, homeless services and housing support, and collaboration with non-profit organizations. The main obstacle in addressing underserved needs is that the funding available can't support all of the needs of the community.

AP-38 Project Summary
Project Summary Information

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1	Project Name	CDBG - Administration
	Target Area	
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$342,989
	Description	
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	
2	Location Description	
	Planned Activities	
	Project Name	CDBG - Fair Housing
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Fair Housing Education and Outreach
	Funding	CDBG: \$25,000
	Description	
3	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
	Project Name	CDBG - Public Facility Improvements - Parks
	Target Area	
	Goals Supported	Community and Economic Development
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$244,700
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

Location Description	
Planned Activities	
4 Project Name	CDBG - Public Facility Improvements - Streets
Target Area	
Goals Supported	Community and Economic Development
Needs Addressed	Public Facilities and Infrastructure
Funding	CDBG: \$195,500
Description	
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	
5 Project Name	CDBG - Slum & Blight Demolition
Target Area	
Goals Supported	Community and Economic Development
Needs Addressed	Elimination of Slum and Blight
Funding	CDBG: \$220,000
Description	
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	
6 Project Name	CDBG - Housing - Home Repair
Target Area	
Goals Supported	Housing
Needs Addressed	Housing Rehabilitation/Weatherization
Funding	CDBG: \$176,757
Description	
Target Date	

Estimate the number and type of families that will benefit from the proposed activities		
Location Description		
Planned Activities		
7	Project Name	CDBG - Housing - Foundation Program
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Housing Rehabilitation/Weatherization
	Funding	CDBG: \$110,000
	Description	
	Target Date	
Estimate the number and type of families that will benefit from the proposed activities		
Location Description		
Planned Activities		
8	Project Name	CDBG - Housing - Lead Abatement
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Housing Rehabilitation/Weatherization Lead Assessment and Abatement
	Funding	CDBG: \$50,000
	Description	
	Target Date	
Estimate the number and type of families that will benefit from the proposed activities		
Location Description		
Planned Activities		
9	Project Name	CDBG - Economic Development - 360 Business Loan Program
	Target Area	
	Goals Supported	Community and Economic Development

Needs Addressed	
Funding	COBG: \$50,000
Description	
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	
10	Project Name: HOME - Administration Target Area: _____ Goals Supported: Program Administration Needs Addressed: Program Administration Funding: HOME: \$57,305 Description: _____ Target Date: _____ Estimate the number and type of families that will benefit from the proposed activities: _____ Location Description: _____ Planned Activities: _____
11	Project Name: HOME - CHDO Target Area: _____ Goals Supported: Housing Needs Addressed: _____ Funding: HOME: \$78,458 Description: _____ Target Date: _____ Estimate the number and type of families that will benefit from the proposed activities: _____ Location Description: _____ Planned Activities: _____
12	Project Name: HOME - Owner Occupied Rehab

Target Area	
Goals Supported	Housing
Needs Addressed	Housing Rehabilitation/Weatherization
Funding	HOME: \$218,645
Description	
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	
13 Project Name	HOME - Down Payment Assistance
Target Area	
Goals Supported	Housing
Needs Addressed	Increased Homeownership Opportunities
Funding	HOME: \$218,645
Description	
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

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

The geographic areas of the entitlement are Citywide with a concentration in four of the eight wards in the City. The Wards of priority include Wards 2, 3, 5, and 6 which have the highest concentration of low-income and underserved residents.

Geographic Distribution

Target Area	Percentage of Funds
Ward 2 LMI	30
Ward 5 LMI	23
Ward 6 LMI	26
Ward 3 LMI	20

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

In recent years, a greater percentage of federal funding (CDBG) has been allocated to homeowner rehabilitation and park improvements. The Citywide designation supports the entire City as some residents from all wards benefit from programs offered through the City due to qualifications under income guidelines and policies and procedures in place for those programs. The Geographic Distribution adds up to 99% of funds going towards targeted areas in the City. 1% will go towards other projects outside of the project area which include an LMI non-targeted area park improvement project.

Discussion

The City of Lorain has been successful in the implementation of new park equipment and major improvement projects funded through CDBG. New efforts are now concentrated on building on the programs currently in place and expanding the economic development division of the City to incorporate federal funding with private investment and additional leverage dollars to enhance development in the City overall.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Lorain places a high priority on maintaining and supporting homeownership in the City. The Department of Building, Housing, and Planning (BHP) is increasing its goals to implement new programs that will support current homeowners with maintaining their homes and assist prospective homeowners with funding to purchase a home in the City. The City of Lorain also anticipates the development of Permanent Supportive Housing that will bring 62 single adult units to be built in 2024.

<u>One Year Goals for the Number of Households to be Supported</u>	
Homeless	62
Non-Homeless	0
Special-Needs	0
Total	62

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

<u>One Year Goals for the Number of Households Supported Through</u>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	35
Acquisition of Existing Units	8
Total	43

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

Discussion

Over the past three decades, Lorain has experienced a major housing crisis in the City. About 20% of the existing homes were built before 1928 and 44% of the entire housing stock in Lorain is a rental. The City anticipates future partnerships with developers to bring more affordable housing to the area with an emphasis on homeownership and permanent housing.

AP-60 Public Housing – 91.220(h)

Introduction

The Lorain Metropolitan Housing Authority (LMHA) is the housing authority for Lorain County. Within the City of Lorain, LMHA maintains and operates 862 public housing units. LMHA's mission is to provide safe, decent, affordable housing for persons of low income in Lorain County. LMHA provides 1,438 public housing units throughout the entire County, with 3,156 sections 8 vouchers including 117 Veterans Affairs Supportive Housing (VASH) vouchers. There are 46 Emergency Housing Vouchers and 78 project-based vouchers.

Individuals interested in applying are encouraged to submit applications in person, or online. Public housing waiting lists and wait times for public housing are pending the rate of turnover and vary based on family size and need. Currently, the typical Lorain County family will wait between three months to 2 years.

Residents of public housing and Housing Choice Vouchers can participate in the JUMP START program that assists residents with employment and self-goals.

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

Last year, LMHA received CDBG funding to assist with repairs at one of the project-based Section 8 properties. Therefore, the City of Lorain has not earmarked funding for LMHA in 2024.

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

LMHA promotes several resident initiatives by providing training programs for family self sufficiency (FSS) through educational entities or private sector companies that provide training. LMHA has an economic empowerment plan that includes workshops with banks and small business seminars for the residents. 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

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The City and LMHA applied for the Choice Neighborhoods Planning Grant to fund the rehabilitation and revitalization of an area in Lorain that includes the current public housing complex that needs major upgrades. The team was awarded a grant from HUD to implement a 2-year plan for the redevelopment of areas in the 5th and 6th wards.

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

Introduction

The City of Lorain outlines the one year goal and the specific action steps it will take in Fiscal Year 2024 to carry out the homeless strategy identified in the 2020 - 2024 Consolidated Plan and specifically the Strategic Plan section and guided by the 2020 Cleveland State University Housing Assessment (Study) and 2021 Homeless System Strategic Plan for Lorain County. Additionally, this section addresses any activities related to the supportive housing needs of non-homeless populations. The City will continue to foster inter-agency coordination with public service agencies in our community to address the homeless and other special needs.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including

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

The City of Lorain prioritizes working more with the County Continuum of Care Coordinators and Committee Meetings to address the homeless. The Committee consists of housing and service providers, city and county governments, and agency representatives. The Goal of the Committee is to establish a cooperative effort leading to the development of a continuum of housing and services for homeless persons. In 2021, the City of Lorain was awarded \$1.7 Million in HOME-ARP Funding. The City of Lorain submitted the HOME-ARP Allocation Plan, and received approval March 10, 2023. Originally, the City planned to utilize the funds for supportive services, the creation of affordable housing, and the rehabilitation of shelters creating non-congregate spaces. The City is currently preparing a Substantial Amendment to run concurrently with the Annual Allocation Plan Public Comment Period to reallocate available funds to the rehabilitation of shelters creating non-congregate spaces. The Housing Team worked closely with the CoC Coordinator to prepare the HOME-ARP allocation plan for the expenditure of the funds. The City of Lorain will continue to foster a relationship with the Homeless Task Force and Neighborhood Alliance and other community partners, to keep the residents and community leaders informed of measures for assisting the homeless within the city. The City of Lorain encourages local organizations to apply for Public Service funds to increase programmatic reach, when funding is available. The City of Lorain will continue to expand our list of non-profit organizations and community partners serving this population.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Lorain continues to foster our relationship with various organizations providing emergency and transitional housing services throughout the City of Lorain. A primary resource is Neighborhood Alliance's Haven Center. The Haven Center is a 24-7 emergency shelter for men, women, and children. Currently, the facility offers 68 beds and has plans to expand the existing facility. The Facility offers

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 of Lorain will utilize the HOME-ARP funding to provide shelter to the qualifying population that is identified as homeless, at risk of homelessness, survivors of domestic violence, dating violence, sexual assault, and trafficking, and other individuals and households at greatest risk of housing instability. Upon HUD approval of the Substantial Amendment, the City will release a Request for Proposals (RFP).

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

The non-homeless special needs populations include the elderly, mentally ill, developmentally disabled, physically disabled, substance abusers, and persons with AIDS or related diseases. The City of Lorain and other non-profits continuously provide various types of assistance, primarily through supportive services, to persons with special needs in the community. These agencies include but are not limited to Neighborhood Alliance; Catholic Charities; Second Harvest Food Bank; Lorain County Urban League; and El Centro De Servicios Sociales to name a few. The City will continue to reduce homelessness by supporting non-profit service providers that offer self-sufficiency training, medical care, workforce development, mental health counseling, case management, education services, and other activities to prevent homelessness. Additionally, this will be supported through various other homeownership assistance programs such as down payment assistance and financial literacy.

Discussion

The City of Lorain will continue to offer assistance, advice, and coordination with the community agencies that provide day facilities, case management, workforce development, vocational tools, and other homeless services. The City of Lorain plans to award various non-profit agencies with available public service funding to provide services such as workforce development, youth services, legal services, and other programming and services that may provide supportive services to the homeless and non-homeless special needs populations.

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AP-75 Barriers to affordable housing – 91.22D(j)

Introduction:

The City of Lorain is committed to affirmatively furthering fair housing and overcoming identified barriers to affordable housing. These efforts have resulted in the enhancement of the Fair Housing Board, the development of specific goals and objectives to overcome barriers to affordable housing, and support for projects that counter the negative effects of public policies.

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

The City of Lorain utilizes many strategies to remove barriers to affordable housing. The City will implement the Down Payment Assistance Program to assist first-time homebuyers. Additionally, the City recently updated the Zoning and Land Use code which removed previous barriers to development. The City of Lorain adopted the Ohio Board of Building Standards recommendation of the Ohio Building Codes (OBC), Ohio Mechanical Codes (OMC), 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 of Lorain is working directly with private developers and non-profit housing developers to increase the amount of affordable housing.

Rental Registration is required by all landlords and is designed to protect renters from absentee and unresponsive landlords. By requiring a local contact for a point of service, the legal authority of the City of Lorain has increased the power to keep landlords complying with fair housing laws and the need to provide a safe and sanitary environment. Partial ordinance copied below:

Per City of Lorain Codified Ordinance No. 92.21

- Rental Housing Licenses are valid for one year from the issuance date, or whenever ownership changes. Licenses are non-transferable.
- The owner of a rental dwelling unit who does not reside in The City of Lorain shall designate an agent who in addition to the owner shall be responsible for the operation of the Rental Dwelling Unit and who may accept service of process and official notices issued by The City of Lorain on behalf of the owner.

- An official notice or service of process issued to a designated agent shall be deemed as served or delivered upon the owner of a record of the rental dwelling unit. Failure to maintain a rental dwelling unit or to maintain any requirements regarding licensure shall be grounds for revocation of an existing Housing License or denial or issuance of a Housing License. A designated agent shall be a person who resides in The City of Lorain, shall provide a valid address within the City, and promptly notify The Chief Building Official of any change in address or other change in status.

Discussion:

The key point of this section is that the City of Lorain has made and continues to make conscious efforts to update the Building Code, Zoning Code, Land Use, CRA, and other local provisions. The City of Lorain's improvements will make the City more attractive for housing and development.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Lorain continues to place a high priority on Fair Housing. Seven members make up the Fair Housing Board that will undergo training and support to ensure residents are aware of their rights under Fair Housing and to utilize the system put in place to assist them in the fight against discrimination.

Actions planned to address obstacles to meeting underserved needs

The City will address the obstacles to meeting the needs of the underserved by fostering deeper relationships with nonprofits and community members to provide an opportunity for funding through an application process. Additional funding through HOME-ARP will directly address the needs of the underserved through supportive services, housing, and the creation of non-congregate shelters.

Actions planned to foster and maintain affordable housing

The City encourages development in the City through a vacant land program and funding opportunities for qualified developments. The City continues to work with organizations that desire to bring affordable housing to the area.

Actions planned to reduce lead-based paint hazards

The City provides funding to the Erie County Healthy Homes Program that abates lead hazards in the homes of owners and tenants. Priority is placed on homes where children under 6 years of age live.

The City of Lorain also increased oversight of Lead Based Paint hazards in the repair and rehabilitation projects executed with CDBG and HOME funding. All repair and rehabilitation projects now receive a Lead Inspection and Risk Assessment to identify any hazards and to clarify the level of Lead Safe Practices to be implemented.

Actions planned to reduce the number of poverty-level families

The City of Lorain is currently funding various programs and services providing resources such as housing, financial literacy, housing counseling, workforce development, youth programming, and other public services to promote self-sufficiency. The City of Lorain will also allocate funding to develop an economic development program to increase the availability and retention of jobs for low-to-moderate income residents. Additionally, the City of Lorain will work closely and consult with various partner agencies to determine the needs of poverty-level families and develop programs to meet those needs.

Actions planned to develop institutional structure

Because many of the clients served through the local City programs are also assisted by other social service agencies, the City maintains a good network of communication and referral with these other entities. Staff from the local partners frequently refer clients to one another to best meet the needs of the citizen or household. The City of Lorain more specifically the Department of Building, Housing, and Planning staff continues to serve on the Continuum of Care to assess the homeless needs of Lorain County and collaborate on homeless programs.

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

The local nonprofit organizations in Lorain, such as El Centro de Servicios Sociales, Lorain Metropolitan Housing Authority, United Way, Lorain County Goodwill, Lorain County Habitat for Humanity, Lorain County Community Action Agency, the Lorain County Urban League, Big Brothers Big Sisters, and Neighborhood Alliance provide many 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.

The City of Lorain has prioritized creating and fostering relationships with these organizations and agencies by working closely with the County's new Continuum of Care Coordinator and attending monthly CoC meetings.

Discussion:

The City of Lorain is committed to assisting individuals and families by providing services and resources to mitigate poverty-related barriers.

Program Specific Requirements

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

Introduction:

The City of Lorain utilizes CDBG funding to benefit low to moderate-income residents of the City of Lorain and also utilizes HOME funding to benefit low income residents with housing.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
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:

0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	83.96%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture is the regulatory requirement under which all or a portion of the direct HOME subsidy must be repaid to the City if the property is sold during the affordability period. The City has elected Recapture rather than Resale restrictions and has adopted the "reduction during affordability period" method permitted by 92.254(a)(5)(ii)(A)(2). Upon the completion of the affordability period, the City will reduce the amount of recapture by an equal amount (20% of the original loan amount) each year during the affordability period. Example: If the number of HOME funds invested is \$10,000 and the homebuyer sells the property at the end of year 3, \$6,000 will be reduced from the original investment and only \$4,000 will need to be repaid. The recapture amount is limited to the number of net proceeds of the sale, which is defined as the sale price less the balance due on superior secured debt and closing costs incurred by the Homebuyer at sale or transfer. If there are no net proceeds of sale or the net proceeds are insufficient to repay the Recapture Amount, then the entire net proceeds, if any, will be recaptured and retained by City to satisfy both this Agreement and the Loan. In the event the net proceeds are less than the outstanding loan balance, the City reserves the right to determine whether the sales price is comparable to the sales price in an arms-length transaction for a similar unit and to evaluate the closing cost being charged to the Homebuyer to ensure they are reasonable and customary.

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

The City of Lorain does not have plans to purchase units with HOME funds in the year 2024.

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

With the current programs, the City of Lorain does not have plans to refinance existing debt secured by multifamily housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with

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special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The City does not intend on using HOME funds for TBRA activities in the year 2024.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(i) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Attachments

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Citizen Participation Comments

City of Lorain

2020/2024 Consolidated Plan Citizen Participation Plan

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

Introduction

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

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

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

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Five-Year Consolidated Plan

Public Hearings

In accordance with 24 CFR Section 91.106, 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 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 media publications or posting serving low-income residents, minorities, non-English speaking residents, the disabled and persons with HIV/AIDS. The date of publication will be the beginning of a 30-day public comment period at the end of which a public hearing on the Consolidated Plan and corresponding Annual Action will also be held.

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

Comment Period

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

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

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During the 30-day comment period, the Department of Building, Housing, and Planning will receive written comments on the Consolidated Plan from the public and will later include those comments and the City's response 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. 80th Street, Lorain, OH 44052
- South Lorain Library, 2121 Homewood Drive, Lorain, OH 44056
- City Hall, Department of Building, Housing, and Planning, 200 West Erie Avenue, 6th 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 60 days after the annual allocations are announced. 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

*Updated 12/12/2017

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

Public Hearings

To receive public input prior to the adoption of the Annual Action Plan, the City of Lorain shall hold a minimum of two public hearings at the conclusion of a 30-day public comment period as required by HUD. Due to the ongoing COVID-19 Pandemic, HUD recognizes the need to limit public gatherings and therefore is allowing public hearings to be held virtually through August 16, 2021.

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, addresses 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 44062
- 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 44062

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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.cityofflorida.org.

Once the Annual Action plan has been approved by 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 its Consolidated Plan.
- A change that increases or decreases funding or the cost of an activity, project or program by more than 25 percent of the funds that were originally allocated for that activity, project or program originally described in the Annual Action Plan. This does not include activities, projects or programs that are completed under budget by more than 60 percent. In such case, the unspent balance may go to existing or previously approved activities.
- A change required by Federal law or regulation.

Public Hearings

The City shall hold a minimum of one public hearing for public input on any Substantial Amendment. 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 submission to HUD.

The public comment period for the HOME-ARP Allocation Plan as part of any Substantial Amendment shall be at least 15 calendar days.

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 Hinewood Drive, Lorain, OH 44055

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- City Hall, Department of Building, Housing, and Planning, 200 West Erie Avenue, 6th 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.

COVID - 19

Given the need to expedite actions to respond to COVID-19, HUD waives 24 CFR 81.105(c)(2) and (k), 91.115(c)(2) and (i) as specified below. In order to balance the need to respond quickly to the growing spread and effects of COVID-19 with the statutory requirement to provide reasonable notice and opportunity for citizens to comment on substantial amendments concerning the proposed uses of CDBG, HOME, HTF, HCPWA or ESG funds.

Public Hearings

To receive public input prior to the adoption of the Annual Action Plan or a Substantial Amendment, the City of Lorain shall hold a minimum of one public hearing at the conclusion of a 5-day public comment period as required by HUD.

Public Notice

A public notice shall be published on the City of Lorain's website, Facebook, and the Lorain County website no less than five days prior to the hearing date to notify the public of their opportunity to attend the hearing and provide comment.

Due to the "State of Emergency", all public hearings will be virtual. The Virtual Public Hearing will be live - streamed via YouTube (Lorain TV28) and Spectrum Cable Channel 1025. To participate and ask questions please call 440-204-2590.

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

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Comment Period

A 5 day comment period of the draft Annual Action Plan or Substantial Amendment will be established for public review prior to submission to HUD for approval.

Copies of the draft Annual Action Plan or Substantial Amendment will be available for review on the City of Lorain's website.

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

Once the Annual Action plan has been submitted to HUD, a 45 day HJD review period will commence.

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. Due to the ongoing COVID-19 Pandemic, HJD recognizes the need to limit public gatherings and therefore is

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allowing public hearings to be held virtually through August 18, 2021. 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 90 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, 951 W. Sixth Street, Lorain, OH 44052
- South Lorain Library, 2121 Homewood Drive, Lorain, OH 44058
- 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.

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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 its 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.

Under circumstances where an in-person public hearing is not viable, virtual meetings will be held. These virtual public hearings will follow the same structure as an in-person public hearing. Virtual hearings will be held using an accessible software.

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:

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- The City will publish a notice of public hearing in 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. If public spaces are unavailable, information will always be available on the City of Lorain's website (cityoflorain.org) and at City Hall.

Access to Information

Citizens, public agencies and other interested parties, including those most affected, will have the opportunity to receive information, review and comment 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.

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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 44062. 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. This 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.

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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) 204-2060

Comments 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) 489-5737
Fax: (614) 280-6178

Plan approved by:


Matthew Kusznir, Director

Updated 12/02/2022

10 of 19

Annual Action Plan
2024

57

OMB Control No: 2506-0117 (exp. 09/30/2021)

Annual Action Plan
2024

171

OMB Control No: 2506-0117 (exp. 09/30/2021)

Annual Action Plan
2024

58

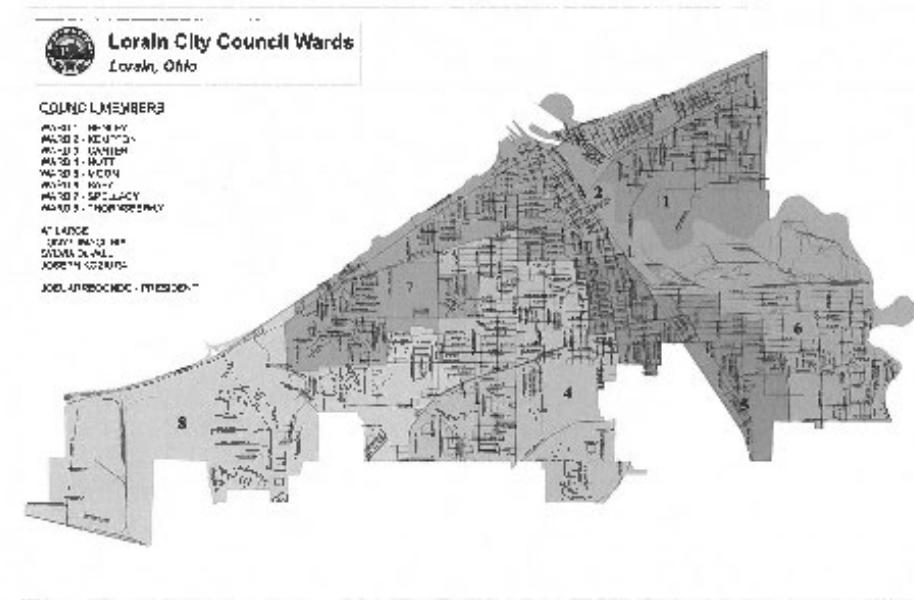
OMB Control No: 2506-0117 (exp. 09/30/2021)

Annual Action Plan
2024

172

OMB Control No: 2506-0117 (exp. 09/30/2021)

Grantee Unique Appendices



Annual Action Plan 2024

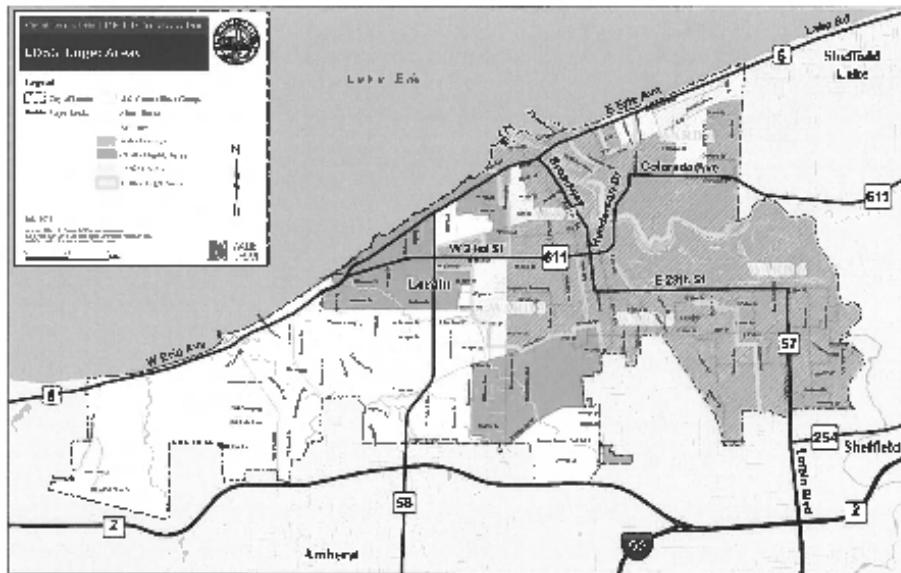
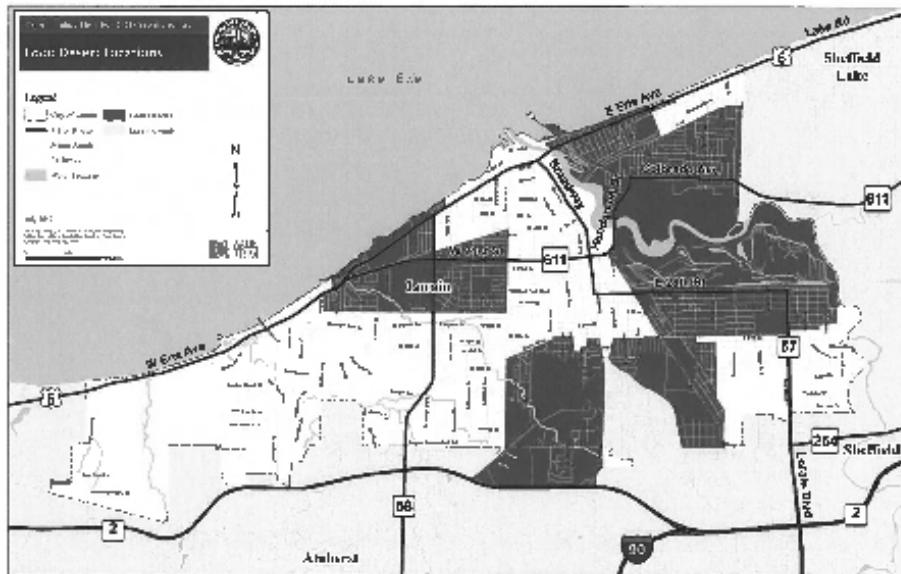
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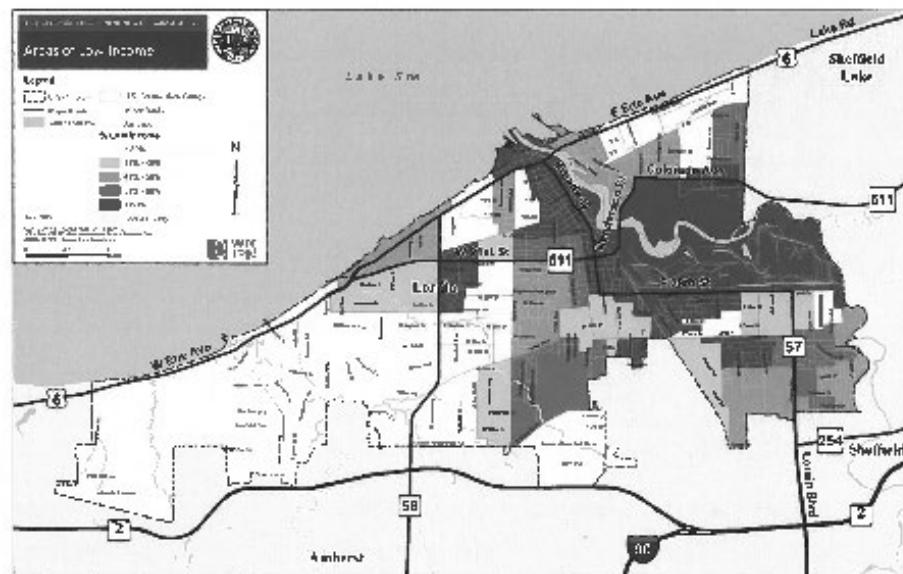
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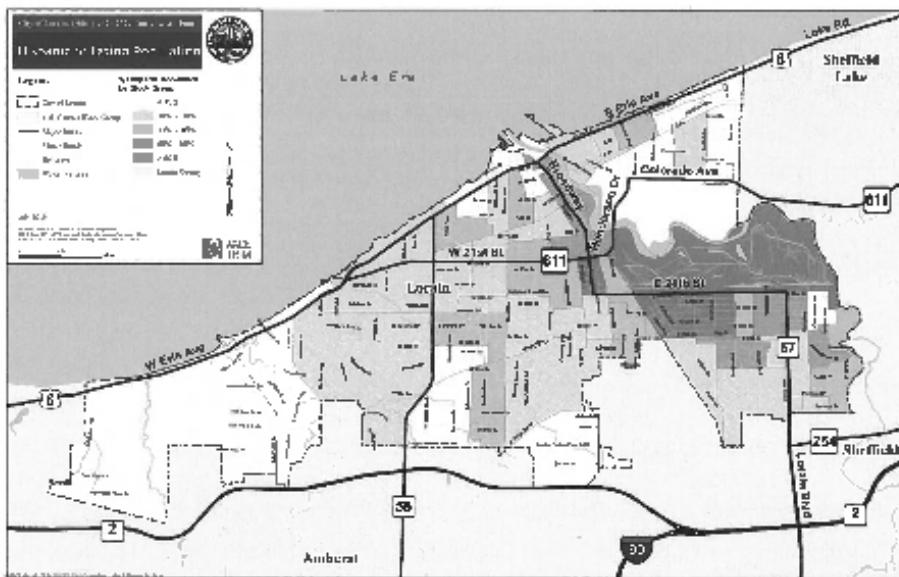
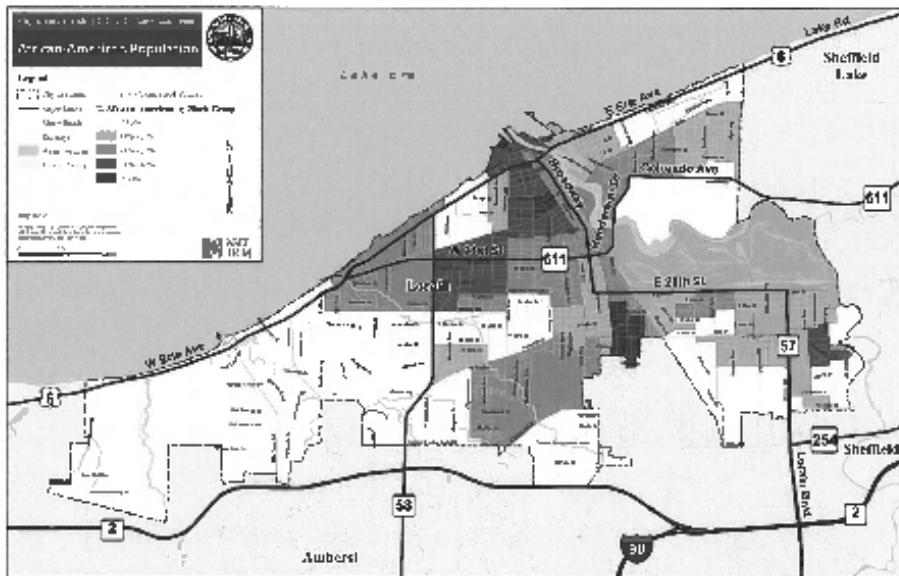
Annual Action Plan 2024

173

OMB Control No: 2506-0117 (exp. 09/30/2021)







Annual Action Plan
2024

63

OMB Control No: 2506-0117 (exp. 09/30/2021)

Annual Action Plan
2024

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OMB Control No: 2506-0117 (exp. 09/30/2021)



CITY OF LORAIN

City Council Regular Meeting

10. e.

Meeting Date: 06/17/2024

Submitted by: Robyn Davey

AGENDA ITEM DESCRIPTION OR LEGISLATION TITLE:

AN ORDINANCE APPROVING THE CITY OF LORAIN'S PROGRAM YEAR 2024 CDBG AND HOME ONE-YEAR ACTION PLAN AND AUTHORIZING THE MAYOR TO SUBMIT FOR FINANCIAL ASSISTANCE UNDER THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974, AS AMENDED, AND THE CRANSTON GONZALEZ NATIONAL AFFORDABLE HOUSING ACT OF 1990, AS AMENDED, AUTHORIZING THE SAFETY/SERVICE DIRECTOR TO ENTER INTO ALL CONTRACTS AND AGREEMENTS TO ACCEPT FINANCIAL ASSISTANCE, APPROPRIATING THE FUNDS, AND ESTABLISHING THE INDIVIDUAL ACCOUNTS CONSISTENT WITH ALL ATTACHED BUDGETS; AND DECLARING AN EMERGENCY.

PURPOSE AND BACKGROUND:

WHEREAS, Federal financial assistance is available to the City of Lorain under the Housing and Community Development Act of 1974, as amended, for the purposes of eliminating slum and neighborhood blight and improving housing and economic opportunities for low and moderate income persons; and,

WHEREAS, Federal financial assistance is available to the City of Lorain under the Cranston Gonzalez National Affordable Housing Act of 1990, as amended, for the purpose of expanding the supply of decent, safe, sanitary and affordable housing for very low-income and low-to-moderate income persons; and,

WHEREAS, the U.S. Department of Housing and Urban Development (HUD) issued federal regulations on January 4, 1995 that consolidates into the single submission the planning application process for the Community Development Block Grant (CDBG) program; the Emergency Shelter Grant (ESG); the HOME Investment Partnership (HOME) Program; and Housing Opportunities for Persons with AIDS (HOPWA) programs; and,

WHEREAS, The City of Lorain has prepared a One-Year Action Plan that implements the goals and objectives found in the prior Five-Year Consolidated Plan; and,

WHEREAS, The City of Lorain has made the 2024 One-Year Action Plan available to the public through advertising that the plan is on file at the Lorain Public Library's Main Branch and South Lorain Branch, as well as within the Department of Building, Housing and Planning and the City of Lorain's webpage for a minimum of thirty (30) days for citizen participation public comments; and,

WHEREAS, A copy of the 2024 Annual Action Plan and Budget Summary Attached hereto as "Exhibit A".

RECOMMENDATION TO COUNCIL:

Consideration and passage as an emergency.

Fiscal Impact:

Funds Available in Current Year Budget (Y/N): N
Estimated Total Expenditure: 2287998.00
List of Funding Source and/or Account Number: 2260; 2580
Estimate of Incoming Revenue (fees, grants, etc.): 2287998.00
Financing Requirements (Bonds, Loans, Lease, etc.):

Attachments

Ordinance
AAP

Form Review

Inbox	Reviewed By	Date
M. Kusznir	Matt Kusznir	06/12/2024 09:04 AM
Robyn Davey (Originator)	Robyn Davey	06/12/2024 09:05 AM
M. Kusznir	Robyn Davey	06/12/2024 09:05 AM
Robyn Davey (Originator)	Robyn Davey	06/12/2024 09:12 AM
M. Kusznir	Matt Kusznir	06/12/2024 01:43 PM
Robyn Davey (Originator)	Robyn Davey	06/12/2024 02:05 PM
M. Kusznir	Matt Kusznir	06/13/2024 10:57 AM
Carman	Rry Carron	06/13/2024 01:53 PM
Mayor Bradley	Jack Bradley	06/13/2024 02:08 PM
JKozlura	Joseph Kozlura	06/13/2024 02:13 PM
P. Riley	Nicole Deko	06/13/2024 03:04 PM
Form Started By: Robyn Davey		Started On: 06/12/2024 08:19 AM
Final Approval Date: 06/13/2024		

VOTE ON PASSAGE					
	AYE	NAY		AYE	NAY
Springowski	1		Null		
Directchia		1	Moon		
Duvall			Baez		
Henley			Spellacy		
Kempton			Thomsberry		
Carmer	1		Arrecondo		



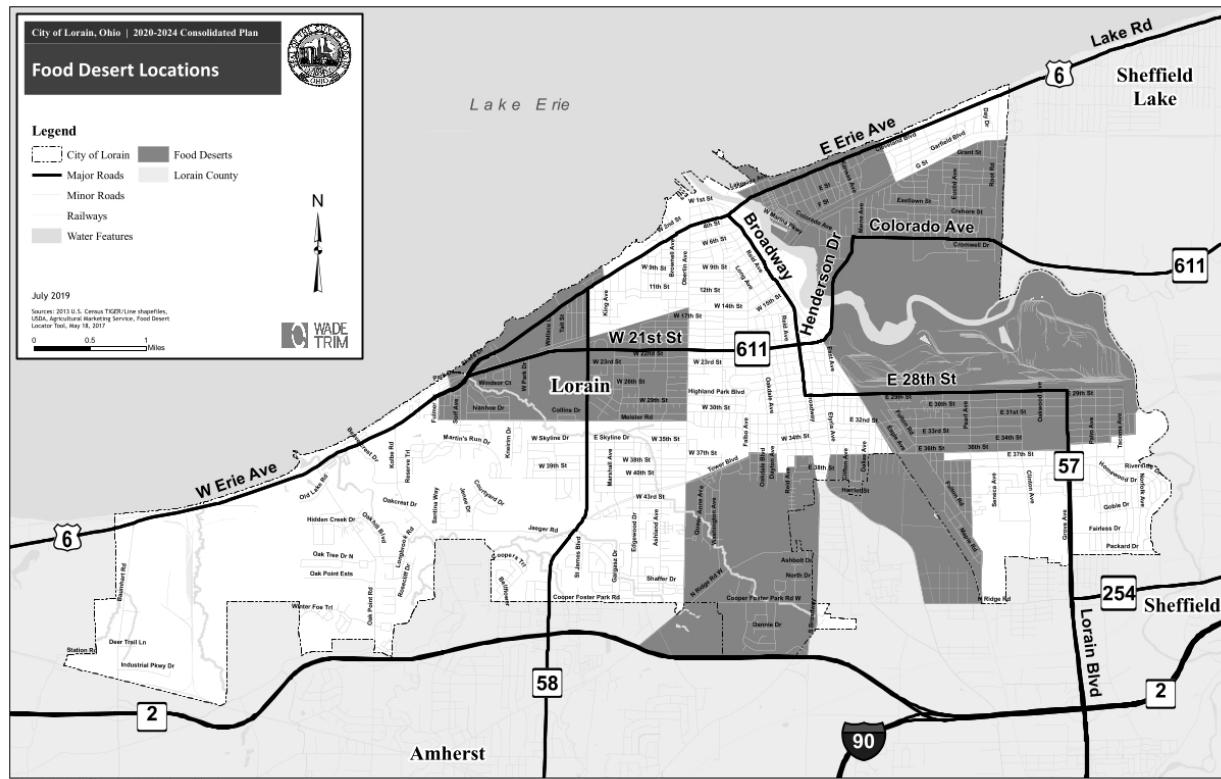
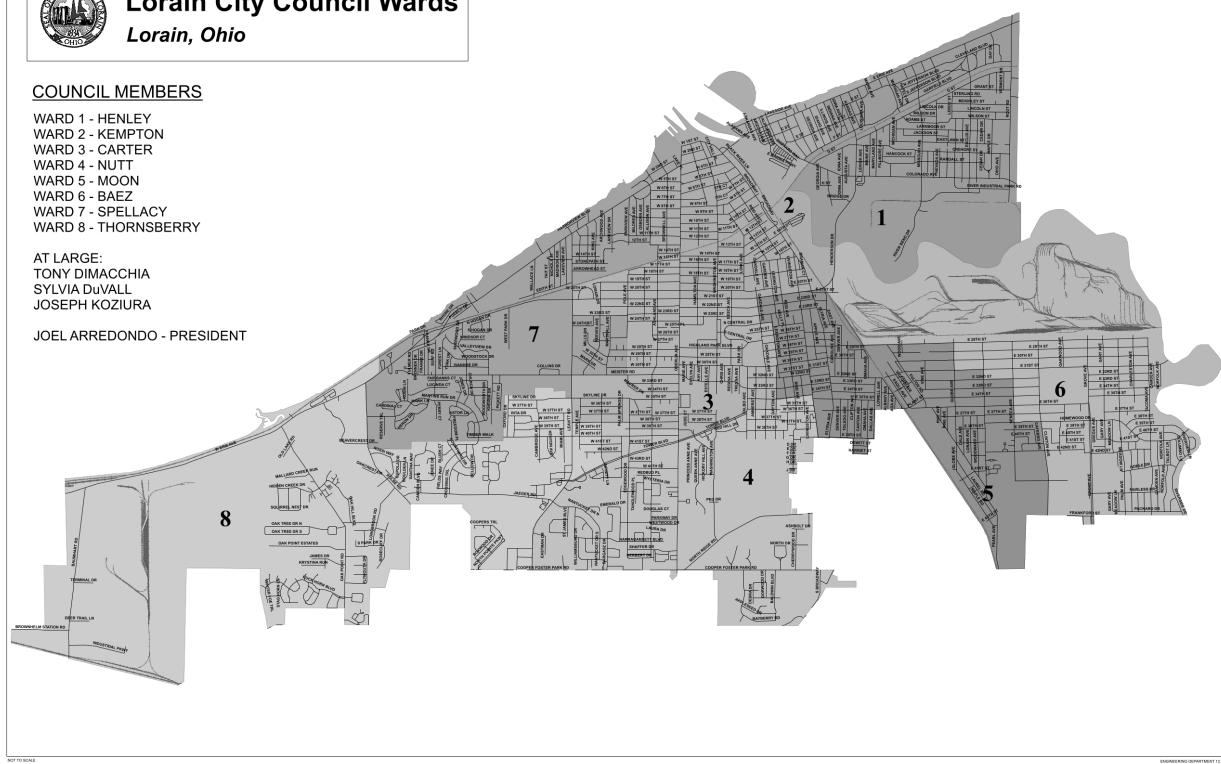
Lorain City Council Wards

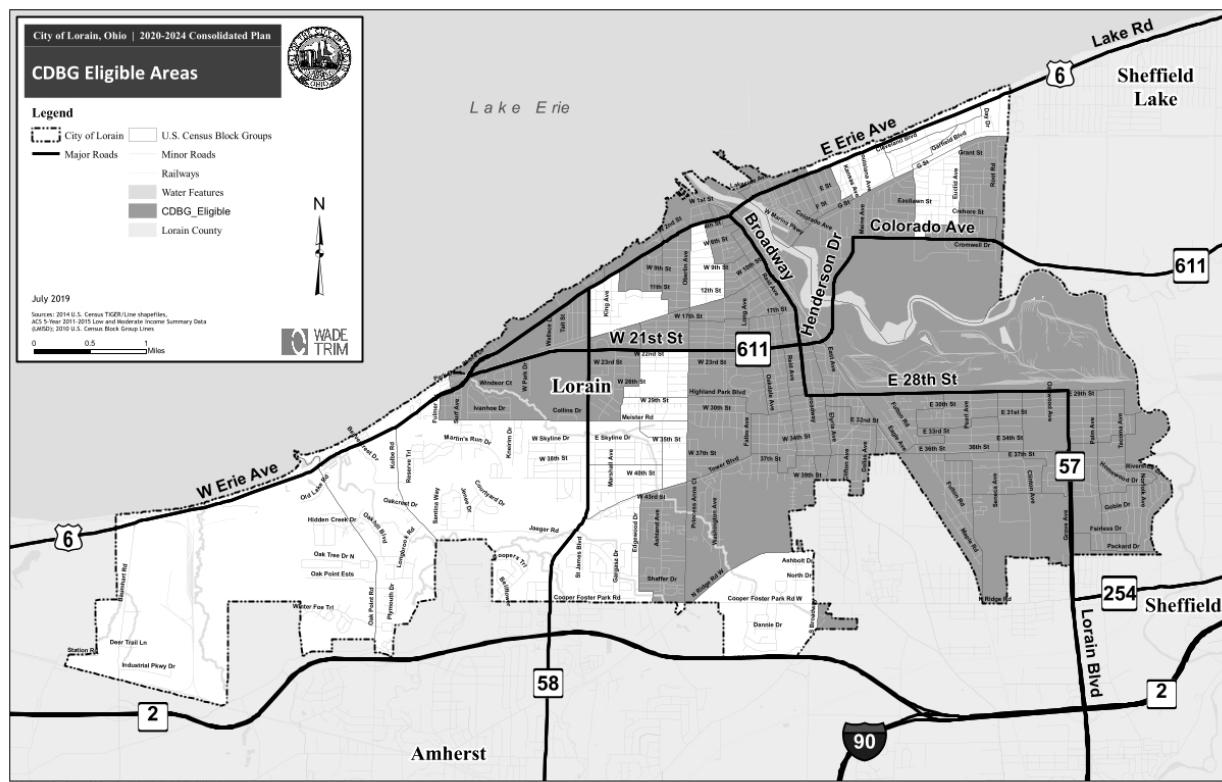
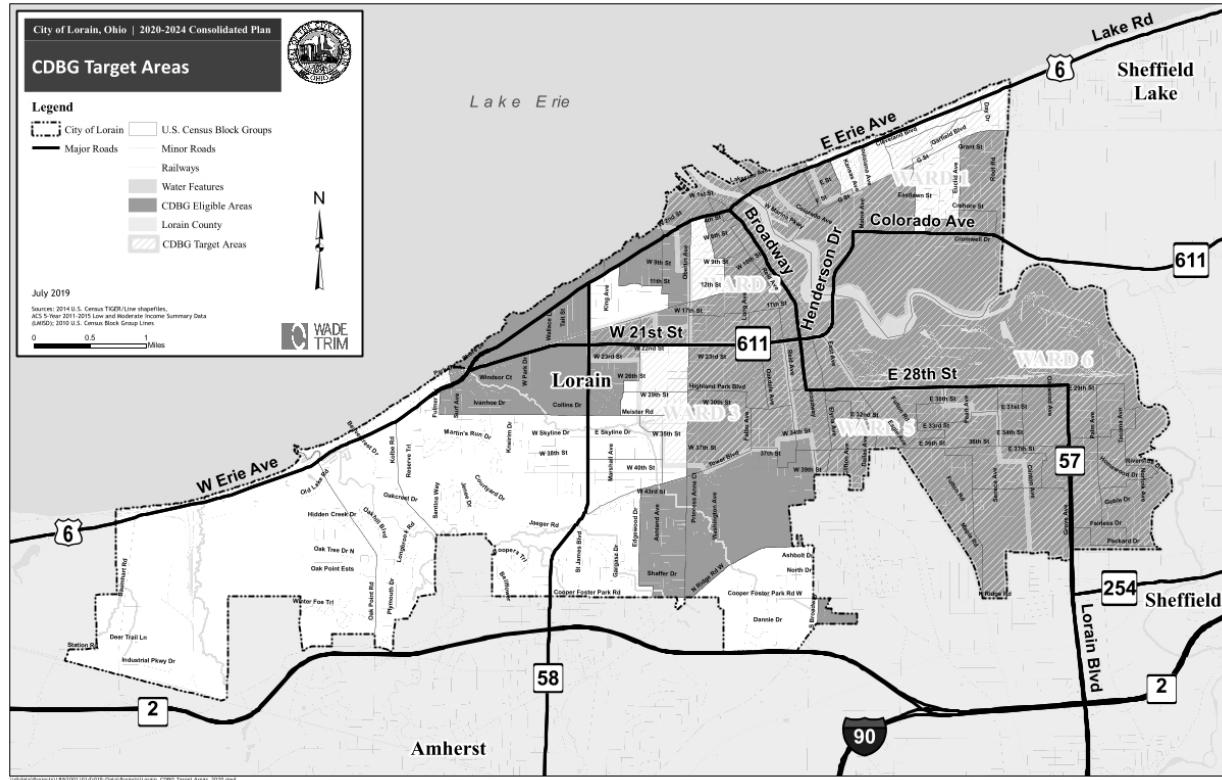
Lorain, Ohio

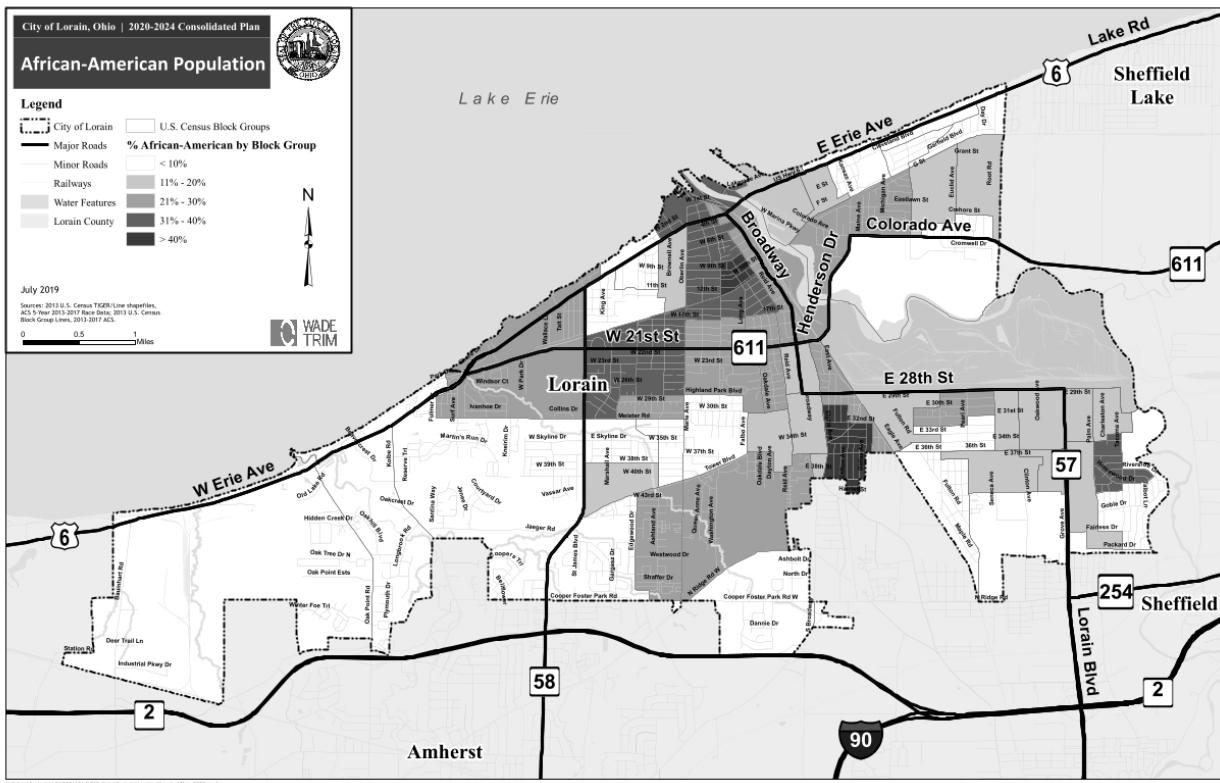
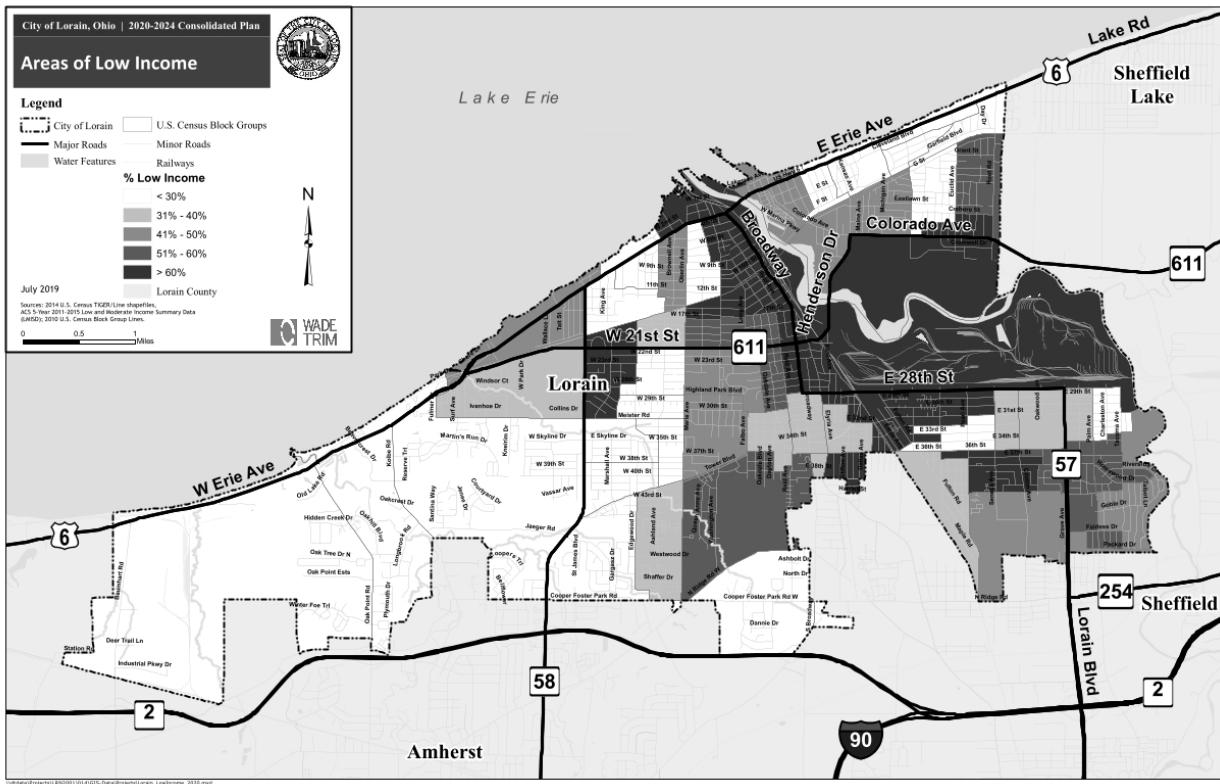
COUNCIL MEMBERS

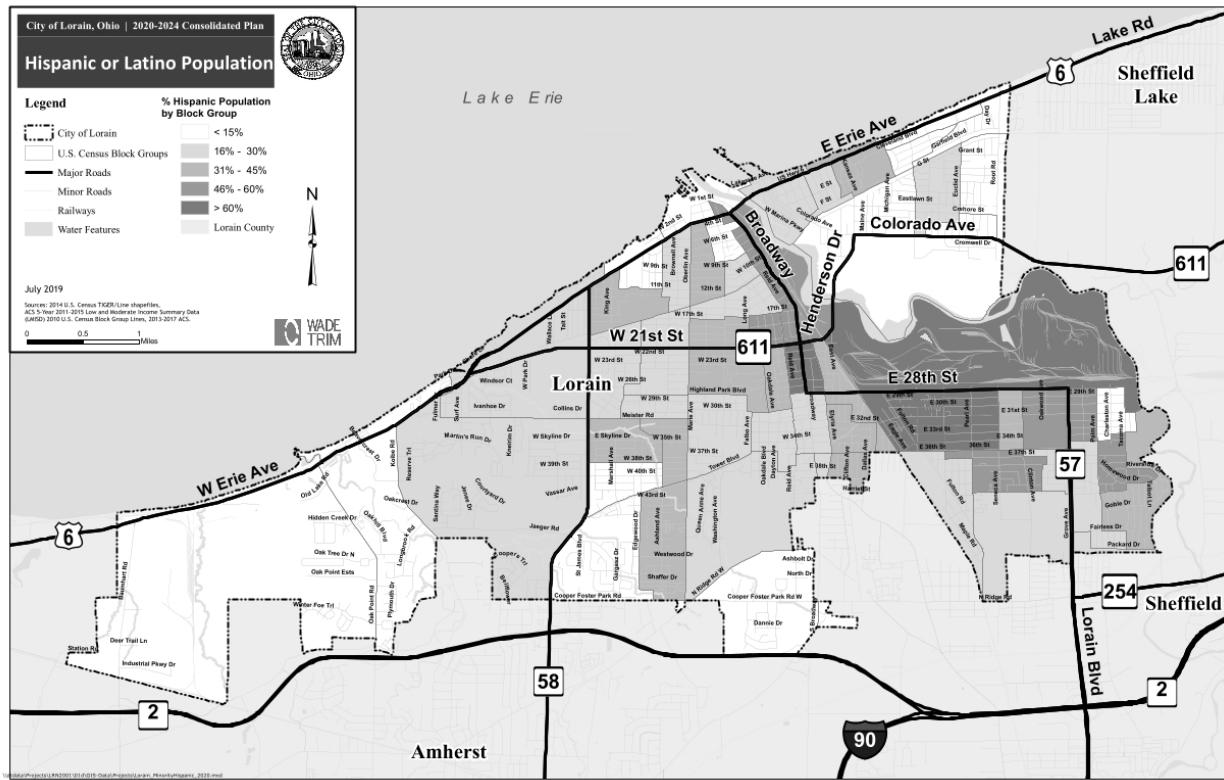
WARD 1 - HENLEY
 WARD 2 - KEMPTON
 WARD 3 - CARTER
 WARD 4 - NUTT
 WARD 5 - MOON
 WARD 6 - BAEZ
 WARD 7 - SPELLACY
 WARD 8 - THORNSBERRY

AT LARGE:
 TONY DIMACCHIA
 SYLVIA DUVALL
 JOSEPH KOZIURA
 JOEL ARREDONDO - PRESIDENT









Grantee SF-424's and Certification(s)

OMB Number: 4040-0304
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision <small>* If Renewal, select appropriate letter(s):</small> <input type="text"/> <small>* Other (Specify):</small> <input type="text"/>
* 3. Date Received: <input type="text"/>		4. Applicant Identifier: <input type="text"/> City of Lorain, Ohio
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/> B-24-MC-38-0016
State Use Only:		
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>
B. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text"/> CITY of Lorain, Ohio		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/> 34-6001700		* c. UEI: <input type="text"/> UK3XKMDRYLL7
d. Address:		
* Street1: <input type="text"/> 200 West Erie Avenue	Street2: <input type="text"/>	
* City: <input type="text"/> Lorain	County/Parish: <input type="text"/>	
* State: <input type="text"/> Ohio	Prov/ctry: <input type="text"/>	
* Country: <input type="text"/> USA: UNITED STATES		
* Zip / Postal Code: <input type="text"/> 44052		
e. Organizational Unit:		
Department Name: <input type="text"/> Building, Housing & Planning		Division Name: <input type="text"/>
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/> Mr.	* First Name: <input type="text"/> Matthew	Middle Name: <input type="text"/>
* Last Name: <input type="text"/> Kusznir	Suffix: <input type="text"/>	
Title: <input type="text"/> Director		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text"/> 440-204-2083		Fax Number: <input type="text"/> 440-204-2083
* Email: <input type="text"/> Matt_Kusznir@cityoflorain.org		

Application for Federal Assistance SF-424

* 8. Type of Applicant 1: Select Applicant Type:
City Government

Type of Applicant 2: Select Applicant Type:
[Redacted]

Type of Applicant 3: Select Applicant Type:
[Redacted]

* Other (specify):
[Redacted]

* 10. Name of Federal Agency:
US Department of Housing & Urban Development

11. Catalog of Federal Domestic Assistance Number:
14.218

CFDA Title:
Community Development Block Grant (CDBG)

* 12. Funding Opportunity Number:
[Redacted]

* Title:
[Redacted]

13. Competition Identification Number:
[Redacted]

Title:
[Redacted]

14. Areas Affected by Project (Cities, Counties, States, etc.):
[Redacted]

Add Attachment | Delete Attachment | View Attachment

* 15. Descriptive Title of Applicant's Project:
CDBG Program - Continuation of the City of Lorain's programs, including housing rehabilitation, public improvements, public service, and neighborhood revitalization.

Add supporting documents as specified in agency instructions.
Add Attachment | Delete Attachment | View Attachment

Application for Federal Assistance SF-424			
16. Congressional Districts Of:			
*a. Applicant	9		
'b. Program/Project			
Attach an additional list of Program/Project Congressional Districts if needed.			
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
17. Proposed Project:			
*a. Start Date:	01/01/2024		
'b. End Date: 12/31/2024			
18. Estimated Funding (6):			
*a. Federal	1,314,946.00		
*b. Applicant			
*c. State			
*d. Local			
*e. Other			
*f. Program Income	400,000.00		
*g. TOTAL	1,714,946.00		
19. Is Application Subject to Review By State Under Executive Order 12372 Process?			
<input type="checkbox"/> a. This application was made available in the State under the Executive Order 12372 Process for review on <input type="text"/> . <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.			
20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment)			
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
If "Yes", provide explanation and attach			
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
21. By signing this application, I certify (1) to the statements contained in the list of certifications* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 21, Section 1001)			
<input checked="" type="checkbox"/> ** I ACRFF			
* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.			
Authorized Representative:			
Prefix:	Mr.	*First Name:	Jack
Middle Name:	W		
*Last Name:	Bradley		
Suffix:			
*Title:	Mayor		
*Telephone Number:	440-204-2002	Fax Number:	440-204-2542
*Email:	Jack_Bradley@cityofflorian.org		
*Signature of Authorized Representative:			*Date Signed: 6/28/2024

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0008
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

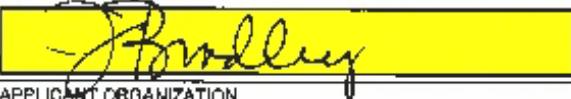
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the completed work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. 55472B-4789) relating to prescribed standards of merit systems for programs funded under one of the 18 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §9601 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 89-362) which prohibits discrimination on the basis of race, color or national origin. (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex. (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicap; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-615), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1944 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

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Standard Form 424D (Rev. 7-87)
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§ 1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§ 278a to 278a-7), the Copeland Act (40 U.S.C. §278c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-330) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(e) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11888; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1966, as amended (42 U.S.C. §§7401 et seq.) (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-623); and, (h) protection of endangered species under the Endangered Species Act of 1973 as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic river system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11583 (identification and protection of historic properties), and the Archeological and Historic Preservation Act of 1974 (16 U.S.C. §§488a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000 as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Lorain, Ohio	6/28/2024

SF-424D (Rev. 7-97) Back

Application for Federal Assistance SF-424		
* 1. Type of Submission:		* 2. Type of Application: * If Revision, select appropriate letter(s)
<input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		<input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision * Other (Specify): _____
* 3. Date Received:		4. Applicant Identifier: City of Lorain, Ohio
5a. Federal Entity Identifier:		5b. Federal Award Identifier: M-24-MC-39-0220
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
B. APPLICANT INFORMATION:		
* a. Legal Name: City of Lorain, Ohio		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 34-60001700		* c. UEI: JK3XKMDBYLLT
d. Address:		
* Street1:	200 West Erie Avenue	
Street2:		
* City:	Lorain	
County/Parish:		
* State:	Ohio	
Prov/Prov:		
* Country:	USA - UNITED STATES	
* Zip / Postal Code:	44052	
e. Organizational Unit:		
Department Name: Building, Housing & Planning	Division Name:	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.	* First Name: Matthew	
Middle Name:		
* Last Name: Kuzsner		
Suffix:		
Title: Director		
Organizational Affiliation: _____		
* Telephone Number: 440-204-2083	Fax Number: 440-204-2083	
* Email: Matt_Kuzsner@cityoflorain.org		

Application for Federal Assistance SF-424*** 8. Type of Applicant 1: Select Applicant Type:****City Government****Type of Applicant 2: Select Applicant Type:****Type of Applicant 3: Select Applicant Type:***** Other (specify):***** 10. Name of Federal Agency:****US Department of Housing & Urban Development****11. Catalog of Federal Domestic Assistance Number:****14.239****CFDA Title****HOME Investment Partnership (HOME)***** 12. Funding Opportunity Number:***** Title:****13. Competition Identification Number:****Title:****14. Areas Affected by Project (Cities, Counties, States, etc.):****Add Attachment** **Delete Attachment** **View Attachment***** 15. Descriptive Title of Applicant's Project:****HOME Program - Continuation of the City of Lorain's programs, including administration, housing rehab, neighborhood revitalization, and Community Housing Development Organization (CHDO).****Attach supporting documents as specified in agency instructions.****Add Attachments****Delete Attachments****View Attachments**

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
*a. Applicant	9
*b. Program/Project	
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
*a. Start Date:	01/01/2024
*b. End Date: 12/31/2024	
18. Estimated Funding (\$):	
*c. Federal	523,052.26
*d. Applicant	
*e. State	
*f. Local	
*g. Other	
*h. Program Income	50,000.00
*i. TOTAL	573,052.26
*19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> .	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances* and agreed to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 21, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
First Name:	Mr. <input type="text"/> Jack <input type="text"/>
Middle Name:	W <input type="text"/>
Last Name:	Bradley <input type="text"/>
Suffix:	<input type="text"/>
Title:	Mayor <input type="text"/>
Telephone Number:	440-204-2002 <input type="text"/> Fax Number: 440-204-2542 <input type="text"/>
Email:	Jack_Bradley@cityofforain.org <input type="text"/>
* Signature of Authorized Representative:  * Date Signed: 6/28/2024 <input type="text"/>	

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2026

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0349-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in the application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. 56472B-478B) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 800, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §64801 et seq.), which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681, 1683, and 1685-1688), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicap; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §56101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§529 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Standard Form 4240 (Rev. 7-87)
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-645) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§ 1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§ 276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11980; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 178(c) of the Clean Air Act of 1965, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11583 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL		TITLE
		Mayor
APPLICANT ORGANIZATION		DATE SUBMITTED
City of Lorain, Ohio		6/28/2024

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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.

Uniform Relocation Act and 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, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

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 Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Brodley
Signature of Authorized Official
Mayor _____
Title _____

6/28/2024
Date

Specific Community Development Block Grant 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 plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan 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 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 CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having 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 (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2023, 2024 & 2026 [a period specified by the grantee of one, two, or three specific consecutive program years], 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.

In addition, 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 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 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, I, K and R.

Compliance with Laws -- It will comply with applicable laws.


Signature of Authorized Official

Mayor
Title

6/29/2024
Date

OPTIONAL: Community Development Block Grant Certification

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 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 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 of Authorized Official

Mayor
Title

6/28/2024
Date

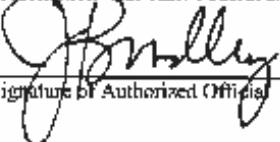
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

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.

Subsidy layering -- 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 of Authorized Official

6/28/2024

Date

Mayor
Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature of Authorized Official

6/28/2024

Date

Mayor

Title

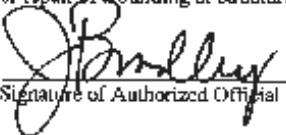
Housing Opportunities for Persons With AIDS Certifications

The JIOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility.
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.


Signature of Authorized Official

6/28/2024
Date

Mayor
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

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.