



THE CITY OF LORAIN

FIVE-YEAR CONSOLIDATED PLAN & ACTION PLAN 2025 - 2029

Prepared by:

City of Lorain, Department of Building, Housing
and Planning

Submission to:

U.S. Department of Housing and Urban Development



Executive Summary

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

1. Introduction

The City of Lorain, Ohio, has completed its planning for the 2025-2029 Five-Year Consolidated Plan, which is required by the U.S. Department of Housing and Urban Development (HUD). This plan identifies goals and strategies for housing, community, and economic development needs, including those of the homeless and special populations. It has guided the use of city resources for over five years.

The City anticipates receiving about \$1.3 million annually in Community Development Block Grant (CDBG) funds and \$500,000 in HOME Investment Partnerships Program funds, totaling approximately \$9 million over the previous five years.

Developed according to HUD specifications, the plan utilizes various data sources, including HUD and U.S. Census information. A key initiative is the "Comprehensive Housing Strategy," which aims to support those just above the Area Median Income (AMI) who require assistance.

The planning process included a community survey from February 13 to May 13, 2024, followed by three workshops and two City Council meetings to refine community needs and priorities.

The plan focuses on four areas: Housing, Homelessness, Community and Economic Development, and Non-Homeless Special Needs. It establishes priorities and an Annual Action Plan, with citizen input crucial for developing measurable goals and strategies. This plan addresses both local priorities and federal statutory goals.

Decent Housing:

- Assist homeless persons to obtain affordable housing
- Assist persons at risk of becoming homeless
- Retain affordable housing stock
- Increase the availability of affordable housing in standard condition to low- and moderate-income families, particularly to economically disadvantaged persons (and without discrimination based on race, creed, religion, color, age, sex, marital status, familial status, national origin, disability, gender identity or sexual orientation)

- Increase the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live with dignity and independence
- Provide affordable housing that is accessible to job opportunities.

A Suitable Living Environment:

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

Expanded Economic Opportunities:

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

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

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

GOAL 1: HOUSING

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

GOAL 2: HOMELESSNESS

Reduce Homelessness in the City of Lorain.

GOAL 3: COMMUNITY & ECONOMIC DEVELOPMENT

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

GOAL 4: NON-HOMELESS SPECIAL NEEDS

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

3. Evaluation of past performance

Over the past five years, the City of Lorain has made notable strides in implementing HUD entitlement programs, ensuring compliance with regulations while efficiently delivering housing and community development services.

The Department of Building, Housing, and Planning focuses on enhancing residents' quality of life and revitalizing neighborhoods through safe, affordable housing. It oversees the CDBG and HOME programs, providing essential housing services to promote homeownership and sustainable communities, including:

- HOME Rehabilitation Loan Program
- Essential Home Repair Program
- Weatherization Program
- Lead Abatement Program

Through the CDBG program, the City also funds Code Enforcement, Blight Removal, Public Service Programs, and Public Facility Improvements.

Code Enforcement and Blight Removal: Funding supports activities to reduce slums and blight, stabilize neighborhoods, and maintain affordable housing. This includes enforcing housing codes, demolishing unsafe structures, and cleaning debris. The General Fund supports these efforts to ensure comprehensive code enforcement.

Public Service: The City allocated \$1,015,654.47 to public service activities benefiting low-to-moderate-income residents. Services included food assistance, homelessness support, senior services, educational programs, employment services, legal aid, youth programs, and crime prevention, with some initiatives aimed at responding to the COVID-19 pandemic.

Public Facilities: Park Improvements: The City invested \$2,324,492.28 in CDBG funds to enhance 13 parks in low-to-moderate-income areas, improving green and recreational spaces. Upgrades included benches, picnic tables, playground equipment, and facilities like restrooms and pavilions. Notable projects were at Oakwood Park and Pawlak Park.

Public Facilities: Neighborhood Facilities: The City utilized \$291,431.12 in CDBG funding to enhance four neighborhood facilities, creating safe spaces for youth and improving accessibility at the Senior Center. Projects included renovations at the Harrison Cultural Community Center and new equipment at the Boys & Girls Club and Neighborhood Alliance's Child Enrichment Center.

Public Facilities: Infrastructure Improvements: Street improvements have been a priority for residents, leading to \$1,203,270.98 in CDBG funding for enhancements to 39 streets in low-to-moderate-income neighborhoods.

4. Summary of citizen participation process and consultation process

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

5. Summary of public comments

This will be added at the end of the Citizen Participation process.

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

All comments received by the City of Lorain were considered and are, generally or specifically, addressed by the Strategic Plan and/or Annual Action Plan. Documentation of all comments received is included as an attachment (PDF format) to the Five-Year Consolidated Plan submittal.

7. Summary

The Five-Year Consolidated Plan for 2025-2029 identifies priority needs, goals, and strategies to address the housing and community development needs of the City of Lorain. These needs were identified through an extensive citizen participation process involving residents, service providers, and other community partners.

The Consolidated Plan guides the City's use of CDBG and HOME funds through four main goals: Housing, Homelessness, Community and Economic Development, and Non-Homeless Special Needs. Over the next five years, the City of Lorain will continue to deliver housing, community, and economic development services through various programs, enhance public services, improve public infrastructure, and strengthen partnerships with local agencies and non-profit organizations.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	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

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

The development of the Consolidated Plan and Annual Action Plan was based on the previous Consolidated Plans, previous performance, various studies, plans, and reports that were conducted in recent years. Some of the primary documents included the Lorain Metropolitan Housing Authority PHA Plan, Choice Neighborhood Initiative, Comprehensive Housing Study, Comprehensive Plan Survey, and the January 2024 PIT count conducted by the Lorain County Homeless Task Force, among additional reports and studies to assist with forming this Consolidated Plan.

To maximize citizen participation, staff conducted outreach through a series of public notices, surveys, workshops and meetings, community events, hearings, and meetings. As part of these efforts, low- and moderate-income residents, as well as service providers, were encouraged to provide input on the Consolidated Plan and Annual Action Plan.

Consolidated Plan Public Contact Information

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

CITY OF LORAIN Department of Building, Housing and Planning 200 W Erie Ave., 5th Floor Lorain, OH

44052Telephone: (440) 204-2020Fax: (440) 204-2080Business Hours: 8:00 AM - 4:00 PM; Monday through FridayInquiries, Comments, or Concerns on the programs may also be offered at the public hearings and made to the Columbus Office of the U.S. Department of Housing and Urban Development (HUD) at the following address: The U.S. Department of Housing and Urban Development - Community Planning and Development Division Bricker Federal Building 200 North High Street, 7th FloorColumbus, OH 43215Telephone: (614) 469-5737Fax: (614) 280-6178

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

1. Introduction

The City of Lorain's Consolidated Plan serves as a strategic framework for community development, guiding the allocation of resources and the coordination of efforts across public, private, and nonprofit sectors. This plan is built on a collaborative process that brings together key stakeholders to address the diverse needs of the community in a coordinated and efficient manner. By engaging a wide range of partners—including local agencies, service providers, housing organizations, and financial institutions—the City aims to reduce duplication of efforts and maximize the impact of available resources.

This section outlines the City's approach to addressing key housing and community development challenges through a Comprehensive Housing Strategy, which leverages various federal, state, and local programs. It also highlights the collaborative work with Lorain County and local organizations to improve housing conditions, promote affordable housing, and ensure that residents, particularly vulnerable populations, have access to safe and stable homes. Through this unified effort, the City of Lorain is committed to fostering a more resilient and inclusive community.

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

The City of Lorain's Consolidated Plan coordinates community development efforts through a collaborative process involving public, private, and nonprofit agencies. This approach aims to reduce duplication and ensure effective, coordinated strategies for addressing community needs. Key partners include nonprofit service providers, community housing development organizations, financial institutions, developers, and local businesses.

The City has developed a Comprehensive Housing Strategy to maximize the use of funding from CDBG, HOME, and other state and federal programs. The strategy identifies several challenges, including:

1. **Capacity Building:** The local housing ecosystem lacks key players to secure additional funding, expand programs, and facilitate development.
2. **Housing Conditions:** Many homes in Lorain are over 50 years old and, without proper maintenance, pose health and safety risks.
3. **Affordable Housing:** There is a significant number of residents facing housing instability or homelessness due to rising housing costs.
4. **Aging Population:** The combination of an aging housing stock and a growing senior population may lead to displacement as residents struggle to adapt to their homes.

5. Limited Housing Options: The housing market is dominated by single-family homes, with many vacant properties, limiting options for residents.

Additionally, the Lorain County Strategic Plan highlights several initiatives to improve housing, including a countywide housing study, promoting affordable housing programs (e.g., Linked Deposit Program, Ohio Homebuyers Plus), lead remediation, and better rental housing awareness. The plan also advocates for home inspection programs, home improvements for low-income and senior residents, and increased rental and owner-occupied housing options.

The City of Lorain will continue to collaborate with service providers, mental health agencies, and governmental organizations to strengthen connections and address the community's housing and social service needs. Various organizations, including the Lorain Metropolitan Housing Authority and the Lorain County Homeless Task Force, were consulted during the development of the Consolidated Plan and Annual Action Plan.

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

United Way of Lorain County coordinates monthly meetings of the Continuum of Care which is composed of service providers including homeless shelters, mental health centers, veterans' services, educational institutions, supportive service agencies, and housing assistance providers. The Lorain County Continuum of Care is focused on enhanced coordination among all entities including housing and income stability measures and the COC Homeless Management Information System (HMIS) to coordinate services for residents of Lorain County. Coordinated Entry is the first point of access for homeless residents. These residents go through a diversion and intake process and are then connected with resources and put into the Homeless Management Information System.

The COC collaborative utilizes the assessment tool called the VI-SPDAT to identify and prioritize veterans and non-veterans for permanent housing. These efforts have led to enhanced coordination, data sharing, and prioritization among providers. This is the main form that social service providers and funders coordinate their efforts to end homelessness in Lorain County.

These efforts resulted in a 62-bed permanent supportive housing facility for individuals who are homeless, have mental health concerns, struggle with substance abuse, or have developmental disabilities. Bridge Pointe Commons is a three-floor complex in the city of Elyria. This housing project involved a strategic plan that included creating a new coordinator position to align services and attract new funding. This role was established through a partnership between the state of Ohio and Neighborhood Alliance. The CoC Coordinator position helps improve communications among agencies and bring awareness to current programs and resources available at various agencies avoiding duplication of programs and placing people into safe housing. Filling this facility was the result of a two-year strategic planning process commissioned by The Nord Family Foundation and the Lorain County

Continuum of Care. The plan was led by the Center for Supportive Housing with the help of 35 local stakeholders and the Ohio Balance of State Continuum of Care.

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

Although the City of Lorain does not receive or administer Emergency Shelter Grant (ESG) partners that the City of Lorain works within, the COC does administer ESG. The City of Lorain continues to work with the COC to determine the needs that the City of Lorain can assist with and address. Additionally, the City of Lorain has determined that the best use of HOME-ARP Funds will be for a Non-Congregate Shelter.

Lastly, the City of Lorain continues to build and restructure programs and services that complement partners like the COC through programs like Home Repair, Down Payment Assistance, Homebuyer Counseling, and Emergency Public Service funds.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	My Neighborhood Alliance - Haven Center
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Comprehensive Housing Strategy. Reducing homelessness in the City of Lorain.
2	Agency/Group/Organization	Lorain Metropolitan Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Major Employer Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Comprehensive Housing Strategy and the CNI Planning Grant. Improved access to public housing throughout the City of Lorain and improving economic opportunities in south Lorain.

3	Agency/Group/Organization	Valor Home - Family and Community Services
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Comprehensive housing strategy. Increasing resources to reduce homelessness in the City of Lorain.
4	Agency/Group/Organization	United Way of Greater Lorain County
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Comprehensive Housing Strategy and CNI Planning Grant. Connecting residents to available resources.

5	Agency/Group/Organization	El Centro de Servicios Sociales
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Education Services-Employment Health Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Comprehensive Housing Strategy and CNI Planning Grant. Connecting residents to available resources and increasing access to economic opportunities.
6	Agency/Group/Organization	Boys and Girls Club of Lorain County
	Agency/Group/Organization Type	Services-Children Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Youth Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CNI Planning Grant. Increasing opportunities for youth.
7	Agency/Group/Organization	Lorain County Safe Harbor DBA Genesis House
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Victims of domestic violence

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning process (email). Increasing resources for victims of domestic violence.
8	Agency/Group/Organization	Lorain Historical Society
	Agency/Group/Organization Type	Services-Education Preserving history Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CNI Planning Grant and Consolidated Planning process (email). Preserving Lorain's history and culture.
9	Agency/Group/Organization	Lorain County Public Health
	Agency/Group/Organization Type	Services-Health Services-Education Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning process (email), Comprehensive Housing Strategy, and the CNI Planning Grant. Improving public health outreach and education.
10	Agency/Group/Organization	Lorain County Homeless Task Force
	Agency/Group/Organization Type	Services-homeless Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning Process (email) and Comprehensive Housing Strategy. Reducing homelessness in the City of Lorain.
12	Agency/Group/Organization	City of Lorain
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Services - Narrowing the Digital Divide Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Work with various City departments on carrying out activities. Continuing to foster collaborative relationships with agencies and organizations to accomplish our 5 year goals.
13	Agency/Group/Organization	Habitat for Humanity
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning process (email), CNI Planning Grant, and Comprehensive Housing Strategy. Increasing affordable housing opportunities.
14	Agency/Group/Organization	Lorain County Transit
	Agency/Group/Organization Type	Other government - County Transit Agency

	What section of the Plan was addressed by Consultation?	Transportation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning process (email) and the CNI Planning Grant. Expanding transportation options in the City of Lorain, specifically micro-mobility.
16	Agency/Group/Organization	Neighborhood Alliance
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning process (email), CNI Planning Grant, and Comprehensive Housing Strategy. Increasing resources for residents within the City of Lorain.
17	Agency/Group/Organization	Catholic Charities - St. Elizabeth Center
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning process (email), CNI Planning Grant, and Comprehensive Housing Strategy. Reducing Homelessness, specifically homeless men, in the City of Lorain.
--	--	---

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

The City of Lorain continues to identify additional partners, agencies, and organizations to build impactful programs and connections to resources.

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	The Homeless Task Force
The Lorain Comprehensive Housing Strategy	City of Lorain	The Lorain Comprehensive Housing Strategy identifies areas within the entire housing ecosystem that can be improved upon, therefore, identifying gaps in programs, resources, and assistance that is not otherwise provided throughout the community.
Lorain County Strategic Action Plan	Lorain County Commissioners	Alignment with actions under the Housing and Affordable Housing section.
The Choice Neighborhood Initiative - Planning Grant	LMHA / City of Lorain	Targeted efforts behind People, Neighborhood, and Housing to provide increased services, resources, and assets in a Targeted neighborhood of Lorain.
Annual PHA Plan	LMHA	Alignment with affordable and Public housing strategies; in addition to increasing availability of housing.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

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

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

Many of the programs and activities the City will implement over the next five years will involve coordination with various agencies and organizations.

Narrative (optional):

The City of Lorain's Consolidated Plan works to form the strategic framework for its community development. The City has built relationships with multiple members and organizations within Lorain to assist with the community's goals and needs. The City will continue to consult with multiple agencies to develop projects in support of their five-year goals. The feedback and participation from the consulted parties have allowed the City of Lorain to create a diversified Consolidated Plan to preserve the community's culture and make gains and forward progress in economic and community development.

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

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

The development of the Consolidated Plan requires extensive citizen participation. For the 2025 – 2029 Consolidated Plan, the City of Lorain underwent an in-depth citizen participation process. HUD requires local jurisdictions to provide for citizen participation which encourages the development of the Consolidated Plan in cooperation with residents from every walk of life. In particular, HUD believes it is important to obtain the views of residents who live in CDBG Target Areas, as well as service providers who deliver services to low-income and special needs residents.

The following section describes the public participation process that was completed for the City of Lorain, Ohio 2025 - 2029 Consolidated Plan. A summary of the public participation process is shown in Table 4.

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	Community Survey	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	129 unduplicated responses	<p>The common theme among the responses is the need for improved communication and transparency from the City of Lorain to its residents.</p> <p>Residents express frustration with the lack of information about important issues such as road maintenance, community events, public services, and infrastructure improvements.</p> <p>Many suggest utilizing multiple communication channels, including social media, email, newsletters, town hall meetings, and direct mail, to ensure that information reaches all residents, including</p>	All comments were received and documented.	
---	------------------	--	----------------------------	--	--	--

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)
				those who may not have access to or regularly use digital platforms.		

2	Community Survey	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Residents of Public and Assisted Housing</p> <p>Targeted Wards, 4,7,and 8</p>	Meeting was held on May 23,2023 at Lorain High School Auditorium Lobby, 5 individuals attended.	Meister/Leavitt intersection (busy traffic) needing infrastructure improvements.Lake view Park pedestrian crossingLack of sidewalks on Meister, people walking in the street Flooding!RoadsUne ven sidewalksLongbrook/Kolbe potholes, narrow side of road potholes extreme raveling Untrimmed grassMercy/Kolbe tall grass, ditchesHighland Park: raised bump 900-1000 block (concrete patch)Lack of Oakdale/Highland streetlights	All comments were accepted.	https://www.cityoflorain.org/718/Consolidated-Plan-2025---2030
3	Community Survey	Minorities	Meeting was held on May 30,	-Planning by the river-Clean up the	All comments were accepted	https://www.cityoflorain.org/718/Consolidated-Plan-2025---2030

		<p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Residents of Public and Assisted Housing</p> <p>Targeted Wards 1,2, and 3</p>	<p>2024 at Main Branch Library, 3 individuals attended.</p>	<p>entire riverfront- When is hot waters being redeveloped? When is it closing for construction?-Is there a fair housing ordinance for LGBTQ+ in Lorain?- Improve Reid Avenue sidewalks- Improve South side of tracks sidewalks- Improve Historical society sidewalks- Improve Lakeview sidewalks-Increase access to local stores (like Flingers/Save A Lot)-Increasing public art, amenities, education-Engage Main Street for a mural project-Call for artists with grants-Flooding- Groundhogs- Improve Sidewalks, ride bikes on street-</p>	<p>through this process.</p>	
--	--	---	---	---	------------------------------	--

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)
				<p>Oberlin Avenue: Little less trees vs. Highland Park neighborhood (Increase Tree Canopy)-Central neighborhood, work through community planning process - Central Park fitness loop unkept-Apples plaza empty/run down</p>		

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)
4	Community Survey	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Residents of Public and Assisted Housing</p> <p>Targeted Wards 5 and 6</p>	Meeting was held on May 28, 2024 at South Branch Library, 2 individuals attended.	No comments were received.	No comments were received.	https://www.cityoflorain.org/718/Consolidated-Plan-2025---2030

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section of the Five-Year Consolidated Plan outlines the community-wide housing and development needs of the City of Lorain. Data for this section is drawn from various sources, including HUD's 2016-2020 CHAS, the City of Lorain's Comprehensive Housing Strategy (CHS), and additional data from sources such as the Census, Redfin, Realtor.com, HUD, and PolicyMap. Further supporting information is provided by the Lorain Metropolitan Housing Authority and other relevant city partners.

This section evaluates the demand for housing and community development assistance across the following income groups, as defined by Area Median Income (AMI):

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

AMI figures are based on the 2024 HUD Income Limits Documentation System, as shown in Table 5(A).

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

Summary of Housing Needs

The City of Lorain conducted a Housing Needs Assessment which was completed in November 2024. The data provides the estimated number and type of households in need of housing assistance by income level, household type, and housing concerns among others. The report suggests that affordable housing remains a critical issue for many Lorain residents. Over 60% of residents who responded to surveys and outreach efforts reported they could typically afford their rent or mortgage payments, but struggle with covering the costs of home repairs. This indicates that while some basic housing costs are manageable, unexpected expenses like repairs place a heavy burden on many households. The most significant housing challenges identified by Lorain residents are the lack of quality housing and the lack of reasonably priced housing. Roughly 50% of respondents reported that affordability is the biggest issue, while nearly the same proportion cited the poor condition of available housing.

Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	64,097	65,211	2%
Households	25,336	26,876	6%
Median Income	\$35,042.00	\$46,592.00	33%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

Comprehensive Housing Strategy

Data Source Comments:

Demographics Table 5

Table 5(A) displays the population, number of households, and median income for the base year (2010) and most recent year (2020), and the percentage of change over time. This data illustrates an overall population increase from 64,097 in the 2010 ACS to 65,211 at the time of the 2016 - 2020 ACS, approximately less than a 1% increase in population.

Moreover, the number of households increased by 1,540 households from 25,336 (2010) to 26,876 (2020). This is approximately a 1% increase in the number of households from 2010 to 2020.

This table also identifies an estimated change in median income by 33% from \$35,042 (2010) to \$46,592 (2020).

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,845	3,955	4,910	2,905	7,495

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households	2,215	1,310	1,745	935	3,875
Large Family Households	295	335	545	115	560
Household contains at least one person 62-74 years of age	1,310	950	1,230	990	1,560
Household contains at least one person age 75 or older	859	720	635	335	635
Households with one or more children 6 years old or younger	1,454	730	690	275	830

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Table 6

This Table shows the number and type of households by HUD Adjusted Median Family Income (HAMFI). The default data source is the 2016-2020 CHAS database, developed by HUD.

The largest number of households is in the greater than 100% HAMFI group with 7,495 households. The second largest group is the 0-30% HAMFI Group with 6,845. This means that nearly 26% of all households within the City of Lorain are below 30% of HAMFI.

Small Family Households are households that have a family with two to four family members that live within the households. The largest grouping of Small Family Households is of the >100% HAMFI Group, at 3,875. The Second largest grouping is 0-30% HAMFI at 2,215. The second lowest is >50-80% at 1,310, while the lowest grouping of Small Family Households is >80-100% at 935.

Large Family Households are households that have five or more members that live within the household. The largest grounding of the Large Family Households is >100% HAMFI at 560. The second largest grouping of the Large Family Households is >50-80% at 545. The second lowest is >30-50% at 335 and the lowest is 0-30% at 295.

This Table also provides data on households that contain at least one person considered to be elderly. The data suggests that among income groups, the largest numbers of households with a person 62-74 years of age are within the >100% HAMFI (1,560) and 0-30% HAMFI (1,310). The largest number of households with a person 75 years or older is 0-30% HAMFI (859) and >30-50% (720).

Lastly, the data illustrates the number of households with one or more children 6 years old or younger. Among the household income groups identified, the largest number of households with children 6 years or younger (1,454) is within the 0-30% HAMFI Income Category. The Second largest number of households with children 6 years old or younger is within >100% HAMFI (830).

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	120	0	0	15	135	4	15	4	20	43
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	45	20	125	220	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	70	30	0	115	15	10	10	4	39
Housing cost burden greater than 50% of income (and none of the above problems)	2,710	435	0	0	3,145	770	355	50	0	1,175

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	720	1,040	430	0	2,190	430	595	320	65	1,410
Zero/negative Income (and none of the above problems)	520	0	0	0	520	175	0	0	0	175

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

Table 7

Table 7 displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI) according to the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As defined by HUD, housing problems include:

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

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

Substandard Housing is defined as a household without hot and cold piped water, a flush toilet, a bathtub or shower, and/or a kitchen facility that lacks a sink with piped water, a range or stove, or a refrigerator.

Table 7 indicates that approximately 135 Renters and 45 owners live in substandard housing.

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

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

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

As identified in Table 7, 335 renter households are experiencing some form of overcrowding while 39 Owner-occupied households are experiencing the same form of overcrowding.

Lastly, the final housing problem identified by HUD is Cost Burden. The Cost Burden is a fraction of a household's total gross income spent on housing costs. For Renters, housing costs include rent paid by the tenant plus utilities.

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

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

As illustrated in Table 7, Renter households experiencing a cost burden greater than 50% of income within the 0-30% AMI group are experiencing higher rates of cost burden than those households with higher incomes (2,710). Owner-occupied households in the 0-30% AMI are also experiencing higher rates of cost burden than those households with higher incomes (770). Then in the Housing Cost Burden greater than 30% of income, Renters, 0-30% AMI (720) experience higher rates of cost burden, and Owner-occupied households >30-50% AMI (595) experience higher rates of cost burden as well.

Overall, 4,320 households in the City of Lorain are experiencing a cost burden greater than 50% of income. Renters appear to be significantly more affected by the cost of housing within the City of Lorain. Of the 7,920 households experiencing a cost burden 5,335 are renters.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen

or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,880	550	55	140	3,625	790	375	65	25	1,255
Having none of four housing problems	2,130	1,560	1,940	765	6,395	1,045	1,470	2,850	1,975	7,340
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

Table 8

Table 8 illustrates the number of households with no housing problems, nor more housing problems compared to negative income by tenure and HUD Area Median Income (AMI). The Default data source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data reveals in Table 8, Renters in the 0-30% AMI group experience the highest rate of one or more of the housing problems identified. A total of 2,880 households below 30% AMI experience some form of housing problem. Comparatively to Owner-occupied households, 790 households experience some form of housing problem.

No Renter or Owner-occupied households have negative income, but none of the other housing problems.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,385	620	260	2,265	205	260	95	560

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	210	220	10	440	55	14	15	84
Elderly	810	325	85	1,220	645	455	155	1,255
Other	1,140	380	70	1,590	310	220	105	635
Total need by income	3,545	1,545	425	5,515	1,215	949	370	2,534

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

Tables 9 and 10

Tables 9 and 10 illustrate the number of households with housing cost burdens greater than 30% of income and greater than 50% of income, respectively, by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is the 2016 - 2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Households are broken into four categories:

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

As shown in Table 9, "Other" households that are renters have the highest degree of housing cost burden overall (Renter 1100 and Owner-occupied 200), and "Elderly" households are experiencing the second-highest degree of housing cost burden (Renter 630 and Owner-occupied 615). "Small Related" Households in both Renter and Owner-occupied are the second lowest as an overall total of 225. Also "Large Related" Households have the lowest degree of cost burden.

For total need by income in renter households is 1,945 and the total need by income in owner-occupied households is 1,050.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	165	165	165	60	0	225
Large Related	0	0	50	50	0	10	0	10
Elderly	555	75	0	630	405	170	40	615
Other	0	955	145	1,100	200	0	0	200
Total need by income	555	1,030	360	1,945	770	240	40	1,050

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

Table 10

As Shown in Table 10, when compared to other types of households, more "Small Related" households are experiencing severe cost burdens greater than 50% of income. Approximately, 390 "Small Related" households experience a cost burden greater than 50% of income. Most of these are owners (225). Additionally, 1,300 "Other" households and 1,245 "Elderly" households have a cost burden greater than 50% of income. Comparatively, "Large Related" households have the lowest degree of cost burden.

For renter households, the 0% - 30% AMI income group has the most households (555) with a cost burden greater than 50% of income. Similarly, among owner households, the 0% - 30% AMI group has the most households (770) with a cost burden greater than 50% of income.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	30	95	50	0	175	15	20	10	4	49
Multiple, unrelated family households	15	10	0	0	25	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	10	0	125	135	0	0	0	0	0
Total need by income	45	115	50	125	335	15	20	10	4	49

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

Table 11

Table 11 displays the number of households that are overcrowded, defined as households with more than one person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. The data is displayed by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is the 2016 - 2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD. As shown in Table 11, overcrowding is most prevalent in single-family households. Approximately 175 single-family renter households and 49 owner-occupied single-family homes experience overcrowding. When accounting for income, low-income, and extremely low-income renter households experience the highest number of crowded households with 0-30% AMI (45), >30-50% AMI (115), >50-80% AMI (50), and >80-100% AMI (125). Among owner-occupied households, crowding issues are as follows, 0-30% AMI (15), >30-50% AMI (20), >50-80% AMI (10), and >80-100% AMI (4).

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

The City of Lorain is younger and lower income compared to the county and state. A third of Lorain's population is under 25 years old, a slightly higher share than for the county (30%) or state (31%). Lorain also has a slightly smaller share of residents aged 65 and older compared to the county or state (17% versus 19% and 18%, respectively). Nearly a third of all households in Lorain are considered cost-burdened, meaning that these residents spend 30% or more of their income on housing expenses.

This is higher than for the county or state, where about a quarter of all households are cost-burdened (26% and 25%, respectively). The share of cost-burdened households is similarly higher for Lorain compared to other geographies among households in owner- and renter-occupied units, with 20% of households owning their home considered cost-burdened and 46% of households renting their home considered cost-burdened compared to 53% from the previous five-year estimates. Over half of housing units or 55% are owner-occupied compared to 73% for the county and 67% for the state and 45% of units are renter-occupied. In the city, this increase in the number of renters has accelerated in recent years, with a growth of 1,100 renter households from 2017 to 2022, compared to the growth of 100 renter households during the previous 5-year period.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2018 - 2022 ACS 5-Year Estimates, approximately 9,800 or approximately 15% of people in the City of Lorain reported having a disability under the age of 65. While 4.8% of persons over the age of 65 and over are disabled. These elderly populations are also likely to live on reduced incomes and experience a housing cost burden. According to the Ohio Attorney General, 608 incidents of domestic violence, sexual assault, or stalking were reported to the Lorain Police Department during the year 2023, resulting in 602 victims. Statewide, many victims of domestic violence are women (72.8%).

What are the most common housing problems?

The most common housing problem in the City of Lorain is cost burden, for both renter and owner households. Substandard housing (lacking complete plumbing or kitchen facilities) and overcrowded housing (1.01-1.5 people per room) are also housing problems; however, these problems affect more renters than owners. Severely overcrowded housing (more than 1.5 people per room) is also a problem, but not as significant when compared to the prevalence of other housing problems. Additionally, the City is focused on Lead Abatement within the City as many homes may have lead present in the home.

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

The city of Lorain is younger and lower income compared to the county and state. A third of Lorain's population is under 25 years old, a slightly higher share than for the county (30%) or state (31%). Lorain also has a slightly smaller share of residents aged 65 and older compared to the county or state (17% versus 19% and 18%, respectively). Nearly a third of all households in Lorain are considered cost-burdened, meaning that these residents spend 30% or more of their income on housing expenses. This is higher than for the county or state, where about a quarter of all households are cost-burdened (26% and 25%, respectively). The share of cost-burdened households is similarly higher for Lorain compared to other geographies among households in owner- and renter-occupied units, with 20% of households owning their home considered cost-burdened and 46% of households renting their home considered cost-burdened compared to 53% from the previous five-year estimates.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families with children who are currently housed but at imminent risk of homelessness in Lorain County face numerous challenges and have specific needs. Economically, they struggle with low wages, unemployment, or underemployment, leading to difficulties in meeting basic needs. Housing instability is a significant concern, as they often live in substandard conditions, face eviction threats, or have high rent burdens. Social support is typically limited, and many lack a strong family or community network. Health issues, both physical and mental, can further hinder their ability to maintain stable housing and employment. Educational challenges also play a role, with limited attainment affecting job prospects and income potential. Some may have experienced homelessness before, making them particularly vulnerable to housing instability.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Lorain, through the Department of Building, Housing and Planning, sought qualified organizations to submit proposals to construct, renovate, or rehabilitate buildings to create one or more low-barrier, housing-focused non-congregate shelters to serve people in the City of Lorain who fall in any of the four HOME-ARP qualifying populations for example, people experiencing homelessness, people at risk of homelessness, people fleeing or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; and other populations where providing supportive services or assistance would prevent the family's homelessness or would serve those with the greatest risk of housing instability. The HOME-ARP follows HOME rules at 24 CFR Part 92, except as modified by Notice CPD-21-10 ("the Notice") and related Waivers.

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

To prevent homelessness, these individuals and families need access to safe, affordable, and stable housing. Financial assistance for rent, utilities, and basic expenses is crucial to prevent evictions. Employment services, including job training and placement, can help improve income stability. Access to healthcare services, such as medical, mental health, and substance abuse treatment, is essential. Affordable and reliable childcare support enables parents to work or attend training programs. Personalized case management helps navigate resources, develop plans, and address barriers to stability. Legal assistance for housing, employment, or family matters is also important. Participation in community programs that provide food, clothing, and other essentials can help address their immediate

needs. Comprehensive support services are vital in preventing homelessness and promoting long-term stability for these families.

Discussion

Lorain faces significant challenges with its housing stock, much of which predates the 1970s. These older homes are often in poor condition, with many requiring substantial repairs and upgrades, including the removal of lead-based hazards. The cost of maintaining and renovating these properties is prohibitive, particularly for low- to middle-income families, who struggle to find modern, affordable housing options. The shortage of such options exacerbates the city's housing crisis, as the available stock often lacks the necessary amenities and is in desperate need of repairs. Affordability is another pressing issue. In recent years, the cost of housing in Lorain has skyrocketed, driven in part by the economic effects of the COVID-19 pandemic. Rents have more than doubled in some cases, creating severe cost burdens for residents. Homeownership is also out of reach for many, as high down payments and limited access to homes that qualify for FHA loans make it difficult for first-time buyers to enter the market. Moreover, renters face additional challenges, as landlords frequently reject tenants with eviction histories or those relying on housing vouchers, further limiting access to affordable housing.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing inventory in Lorain County has seen a consistent increase in the average listing price of homes in the last 5 years, with average housing prices rising from \$238,420 month-over-month during the period from July 2019 to June 2020 to \$337,150 during the period from July 2023 to June 2024. This indicates a percent increase of 41% in average listing price. Likewise, median days on the market for the county have decreased from an average of 66 days to 42 days over the same period. A quarter of owner households in the lowest income bracket (0-50% AMI) are cost-burdened, whereas most of all other households are living below their means. While three-quarters of households at the lower income level are not experiencing a housing mismatch, the share of households living below their means indicates a potential demand for higher-value properties. More than three-quarters (77%) of households at 0-30% and 23% of households at 31-50% AMI are occupying rental units that are unaffordable to them. Meanwhile, more than two-thirds (70%) of households at 51-80% AMI and 100% of households at 81%+ AMI are living below their means with income above the unit cost. This likely creates competition between the lowest income level households and all others for housing units that are affordable to them. This problem is amplified by the unit shortage of housing at the highest income limit. This housing analysis indicates the need for affordable owner and renter housing units, including additional subsidized housing opportunities, as well as the development of higher value owner and renter housing units targeted at households in the higher income brackets. From 2010 to 2022, the number of total housing units in the City of Lorain increased by 922 units (an increase of 4 percent). The number of rental units increased by 1,284 units, while the number of owner units decreased by 362 units. This indicates a trend that some units that were previously owner units may have been converted to renter units. Overall, the region is projected to add residents. Lorain County's population is projected to grow by 5% from 2020 to 2030, increasing 16,141 from 313,495 to 329,636. With a growing regional population, additional housing stock will need to be added to accommodate the anticipated addition of residents (Housing Needs Assessment: 2024).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,180	1,010	445
White	1,950	535	130
Black / African American	790	180	170
Asian	19	10	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	4	10	40
Pacific Islander	0	0	0
Hispanic	1,225	255	100

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

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

0% - 30% of Area Median Income

Of all the income levels within the City of Lorain, households within the 0%-30% AMI category have the highest number of households with one or more of four housing problems. Approximately 74.1% of households in this income category have housing problems.

As shown in **Table 13**, when considering race and this income category, White households have the highest number of households (1,950) with housing problems (74.5% of all White households earning 0%-30% AMI) and Black/African American households have the second-highest number of households (1,950) with housing problems (nearly 69.3% of all Black/African American households earning 0%-30% AMI). When considering ethnicity and this income category, 1,225 Hispanic households have housing problems (77.5% of all Hispanic households earning 0% - 30% AMI). Asian households experience a disproportionately greater need than the jurisdiction as a whole, as 29 (100%) experience one or more of the four housing problems.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,520	1,740	0
White	1,165	975	0
Black / African American	450	185	0
Asian	40	10	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	15	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	740	565	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

30% - 50% of Area Median Income

Of all the income levels within the City of Lorain, households within the 30%-50% AMI category have the second-highest number of households with one or more of four housing problems. Approximately 58% of households in this income category have housing problems.

As shown in **Table 14**, when considering race and this income category, White households have the highest number of households (2,520) with housing problems (nearly 59% of all white households earning 30%-50% AMI). Black/African American households have the second-highest number of households (1165) with housing problems (54.4% of all Black/ African households earning 30%-50% AMI) and therefore also display a disproportionately greater need than the jurisdiction as a whole.

Additionally, nearly 56.7% of all Hispanic Households earning 30% - 50% AMI have housing problems.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,240	3,995	0
White	680	2,605	0
Black / African American	200	450	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	350	855	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50% - 80% of Area Median Income

Of all the income levels within the City of Lorain, households within the 50%-80% AMI category have the third-highest number of households with one or more of four housing problems. Approximately 23.8% of households in this income category have housing problems.

As shown in **Table 15**, when considering race in this income category, White households have the highest number of households (1,240) with housing problems (23.6% of all White households earning 50% - 80% AMI) and Black/African American households have the second highest number of households (200) with housing problems (20.7% of all Black/African households earning 50% - 80% AMI). Additionally, 100% of American Indian, Alaska Native earning 50% - 80% AMI have housing problems. American Indian, Alaska Native households experience a disproportionately greater need than the jurisdiction as a whole.

When considering ethnicity and this income category, 350 Hispanic households have housing problems (29% of all Hispanic households earning 50% - 80% AMI).

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	260	2,255	0
White	120	1,620	0
Black / African American	0	260	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	140	345	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80% - 100% of Area Median Income

Of all the income levels within the City of Lorain, households within the 80%-100% AMI category have the lowest number of households with one or more of four housing problems. Approximately 9.6% of households in this income category have housing problems.

As shown in **Table 16**, when considering race and this income category, White households have the highest number of households (120) with housing problems (nearly 13.5% of all White households earning 80%-100% AMI). When considering ethnicity and this income category, 140 Hispanic households have housing problems (28.8% of all Hispanic households earning 80%-100% AMI).

Discussion

Of all households in the 0%-30% AMI category, 74.1% have one or more of four housing problems. In terms of disproportionate need, Asian households (100%) have a percentage of housing problems that is more than 10% higher than the income level. However, the majority of White, Black/African American, and Hispanic households in this income category have housing problems.

Of all households in the 30%-50% AMI category, 58% have one or more of four housing problems. In terms of disproportionate need, White households have the highest number with nearly 59% and Black/African Americans have 54.4% which both display a greater need than the population as a whole.

Of all households in the 50%-80% AMI category, 23.8% have one or more of four housing problems. In terms of disproportionate need, when considering race in this income category, White households have the highest number of households (1,240) with housing problems (23.6% of all White households earning 50% - 80% AMI) and Black/African American households have the second highest number of households (200) with housing problems (20.7% of all Black/African households earning 50% - 80% AMI). Additionally, 100% of American Indian, Alaska Native earning 50% - 80% AMI have housing problems. American Indian, Alaska Native households experience a disproportionately greater need than the jurisdiction as a whole.

When considering ethnicity and this income category, 350 Hispanic households have housing problems (29% of all Hispanic households earning 50% - 80% AMI).

Of all households in the 80%-100% AMI category, 9.6% have one or more of four housing problems. In terms of disproportionate need, White households have the highest number of households (120) with housing problems (nearly 13.5% of all White households earning 80%-100% AMI). When considering ethnicity and this income category, 140 Hispanic households have housing problems (28.8% of all Hispanic households earning 80%-100% AMI).

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

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

Severe Housing Problems Include:

- Severely Overcrowded households with more than 1.5 Persons per room, not including bathrooms, porches, foyers, halls, or half-rooms.
- Households with severe cost burden of more than 50% of income.

This section includes:

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

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The Default Data Source is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,180	2,005	445
White	1,560	925	130
Black / African American	620	345	170

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	4	25	0
American Indian, Alaska Native	4	10	40
Pacific Islander	0	0	0
Hispanic	820	655	100

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

0% - 30 % of Area Median Income

Of all the income levels within the City of Lorain, households within the 0%-30% AMI category have the highest number of households with one or more severe housing problems. Approximately 56.5% of households in this income category have severe housing problems.

As shown in **Table 17**, when considering race and this income category, White households have the highest number of households (1,560) with severe housing problems (59.6% of all White households earning 0%-30% AMI) and Black/African American households have the second-highest number of households (620) with severe housing problems (54.6% of all Black/African households earning 0%-30% AMI).

When considering ethnicity and this income category, 820 Hispanic households have severe housing problems (52% of all Hispanic households earning 0%-30% AMI).

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	855	3,405	0
White	335	1,795	0
Black / African American	245	395	0
Asian	30	20	0
American Indian, Alaska Native	0	25	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	15	0
Hispanic	210	1,090	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30% - 50% of Area Median Income

Of all the income levels within the City of Lorain, households within the 30%-50% AMI category have the second-highest number of households with one or more severe housing problems. Approximately 20% of households in this income category have severe housing problems.

As shown in **Table 18**, when considering race and this income category, White households have the highest number of households (855) with severe housing problems (nearly 15.7 % of all White households earning 30%-50% AMI), and Black/African American households have the second-highest number of households (170) with severe housing problems nearly 38.3% of all Black/African households earning 30%- 50% AMI).

When considering ethnicity and this income category, 210 Hispanic households have severe housing problems (16.2% of all Hispanic households earning 30%-50% AMI).

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	240	4,990	0
White	160	3,125	0
Black / African American	20	625	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	60	1,145	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50% - 80% of Area Median Income

Of all the income levels within the City of Lorain, households within the 50%-80% AMI category have the third-highest number of households with one or more severe housing problems. Approximately 4.6% of households in this income category have severe housing problems.

As shown in **Table 19**, when considering race and this income category, White households have the highest number of households (160) with severe housing problems (approximately 4.9% of all White households earning 50%-80% AMI) and Black/African American households have the second-highest number of households (20) with severe housing problems (3.1% of all Black/African households earning 50%-80% AMI).

When considering ethnicity and this income category, 60 Hispanic households have severe housing problems (approximately 5% of all Hispanic households earning 50%-80% AMI).

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	2,405	0
White	10	1,730	0
Black / African American	0	260	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	100	380	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80% - 100% of Area Median Income

Of all the income levels within the City of Lorain, households within the 80%-100% AMI category have the lowest number of households with one or more severe housing problems. Approximately 4.6% of households in this income category have severe housing problems.

As shown in **Table 20**, when considering race and this income category, White households have the highest number of households (10) with severe housing problems (0.57%% of all White households earning 80%-100% AMI), this is the only race identified in this section.

When considering ethnicity and this income category, 100 Hispanic households have severe housing problems (20.8% of all Hispanic households earning 80%-100% AMI).

Discussion

Of all households in the 0%-30% AMI category, 56.5% have one or more severe housing problems. In terms of disproportionate needs of Races, both White and Black/African Americans have a high percentage of severe housing problems. Considering Ethnicity, Hispanic households have a high percentage of severe housing problems which is the 0% - 30% AMI category.

Of all households in the 30%-50% AMI category, 20% have one or more severe housing problems. In terms of disproportionate needs of Races, both White and Black/African Americans have a high percentage of severe housing problems. Considering Ethnicity, Hispanic households have a high percentage of severe housing problems which is the 30% - 50% AMI category.

Of all households in the 50%-80% AMI category, 4.6% have one or more severe housing problems. In terms of disproportionate needs, no race is identified however, White, Black/African American, and Hispanic households are all under 10% within this category for severe housing problems.

Of all households in the 80%-100% AMI category, only 4.6% have one or more severe housing problems. In terms of disproportionate need, Hispanic Households (20.8%) have a percentage of severe housing problems. A very small percentage of White, Black/African American households in this income category have severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

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

This section includes:

- Introduction
- Disproportionately Greater Need—Housing Cost Burden
- Discussion

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,890	4,125	3,800	510
White	11,085	1,940	1,900	185
Black / African American	1,805	620	795	170
Asian	90	25	15	0
American Indian, Alaska Native	15	29	4	40
Pacific Islander	25	0	0	0
Hispanic	3,665	1,410	875	109

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Table 21

Table 20 displays cost burden information for the City of Lorain and each racial and ethnic group, including no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income. The default data source for this data is the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in **Table 21** suggests, many households (7,925) are cost burdened by their current housing situation. White households have the highest number of cost-burdened households (3,840). Hispanic households have the second-highest number of cost-burdened households (2,285) and Black/African American households have the third-highest number of cost-burdened households (1,415). A small number of Asian, American Indian, Alaska Native, and Pacific Islander households are also cost-burdened. Of the households that are cost-burdened, over half (4,390) are cost-burdened between 30-50%. Approximately, 3,800 households are severely cost-burdened within the City of Lorain.

Discussion:

Within the City of Lorain, nearly 66% of households do not presently experience cost burden, while 16% experience cost burden, 15% experience severe cost burden, and nearly 2% have no/negative income.

Overall, nearly 31% of households are either cost burdened or severely cost burdened. Only the Asian and Pacific Islander categories experience a cost burden or severe cost burden in a disproportionate percentage (greater than 10%) of the income level. It should be noted that this number equates to only 48 households. American Indian, Alaska Native, and White households also experience some degree of cost burden or severe cost burden.

Of all households within the City of Lorain, 17% are cost burdened (30-50%). Only the Asian racial or ethnic category experiences a cost burden in a disproportionate percentage (greater than 10%) to the income level.

Of all households within the City of Lorain, 15% experience severe cost burden (>50%). Only the Pacific Islander category experiences a severe cost burden in a disproportionate percentage (greater than 10%) to the income level as a whole. It should be noted that this number equates to only 4 households. A relatively high percentage of Black/African American (20%) households are severely cost burdened when compared to other racial or ethnic categories.

Of all households within the City of Lorain, less than 2% have no/negative income. No racial or ethnic groups experience no/negative income in a disproportionate percentage (greater than 10%) to the income level.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

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

White households experience a disproportionately greater need in the following areas:

- Cost Burdens
- Severe Housing Problems

Black /African American Households experience a disproportionately greater need in the following areas:

- Housing Problems in the 30%-50% AMI category (38.5% versus X% as a whole)

The Asian Households experience a disproportionately greater need in the following areas:

- Housing problems in the 0%-30% AMI category (100% versus 75% as a whole)
- Cost Burden of 30%-50% (34% versus 17% as a whole)

Pacific Islander Households experience a disproportionately greater need in the following areas:

- Housing problems in the 50%-80% AMI category (100% versus 30% as a whole)
- Severe housing problems in the 50%-80% AMI category (100% versus 8% as a whole)
- Severe cost burden of greater than 50% (50% versus 15% as a whole)

Hispanic Households experience a disproportionately greater need in the following areas:

- Housing problems in the 80%-100% AMI category (20.8% versus X% as a whole)

There are 6,420 households with one or more of the four identified housing problems. Of these households, 3,354 or 52% are White households, 1,010 or 16% are Black/African American households, and 1,795 or 28% are Hispanic households. White, Black/African American, and Hispanic households account for the majority of households experiencing one or more of the four identified housing problems.

There are 4,415 households experiencing one or more severe housing problems. Of these households, 2,314 or 52% are White households, 765 or 17% are Black/African American households, and 1,179 or

27% are Hispanic households. White, Black/African American, and Hispanic households account for most households experiencing one or more severe housing problems.

There are 4,390 households with cost burden (30%-50% of income). Of these households, 2,105 or 48% are White households, 750 or 17% are Black/African American households, and 1,375 or 31% are Hispanic households. White, Black/African American, and Hispanic households account for the majority of households with cost burden.

When considering households with severe cost burden (>50% of income), a total of 3,800 households in Lorain are severely costs burdened. Of that total, 2,045 or 54% are White households, 660 or 17% are Black/African American households, and 930 or 24% are Hispanic households. White, Black/African American, and Hispanic households account for the majority of households with severe cost burden.

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

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

- Housing demolition (e.g. removal of abandoned and blighted housing stock).
- New, quality, and affordable housing that is attainable to those with low income and located proximate to employment and essential amenities.
- Housing rehabilitation (e.g. housing rehabilitation and maintenance assistance, energy efficiency and accessibility retrofits, etc.).
- Down Payment Assistance

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

Based on the City of Lorain's Comprehensive Housing Strategy that was conducted by Fourth Economy, the data from the ACS 5-Year Estimates, 2018 - 2022 suggest that Lorain's population is significantly more diverse than either Lorain County or the state of Ohio. Nearly a third of Lorain's population is Hispanic or Latino (28%) and 16% is Black/African American. There are neighborhoods within the City of Lorain where a significant percentage of households are Hispanic or Latino, especially within Target Neighborhoods (Wards 5 and 6). There is a correlation between high concentrations of minority populations and a high percentage of Low- and moderate-income households. As mentioned in previous sections, an individual or household's race, income, and disability status are strong indicators for needing housing assistance or resources through various program types. Although a disproportionate need is shown for low-income minority households, the data provided also show that White, Black/African American, and Hispanic groups have a high demand for supportive housing of different types. Among these groups, tenant-based housing is the most common type of assistance. Families identified as "Families with Disabilities" have a high need for

tenant-based housing, while at the same time needing improved accessibility within existing housing. </p>

NA-35 Public Housing – 91.205(b)

Introduction

The Consolidated Plan must provide a concise summary of the needs of public housing residents. Information is collected through consultations with the public housing agency or agencies within the City's boundaries. The Public Housing portion of this report contains the following sections:

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

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

According to LMHA's 5-yr Action Plan 2023-20207, approved by HUD on 04/12/2024, the housing authority administers 1,438 public housing units as well as 3,163 Housing Choice Vouchers (HCV), which allow low-income persons to rent privately owned houses or apartments dispersed throughout the community. While LHMA serves Lorain County, approximately 60% of its public housing units (950+ units) are located within the City of Lorain.

In addition to public housing, the LMHA also administers other special housing programs designed to assist specific demographic groups, such as the elderly and persons with disabilities. The LMHA manages two properties including Harr and International Plaza with 100 units designated to bother disabled and elderly (178 elderly and 90 are disabled).

The LMHA owns and operates thirteen (13) housing complexes, scattered sites, and Market-Rate properties in various areas of the county.

- Albany Avenue, 4 Homes, Albany Avenue, Lorain, OH (Market Rate Property)
- Albright Terrace, 50 units, 129 Milan Avenue, Amherst, OH
- Edward C. Harr Plaza, 100 units, 15 Chestnut Street, Elyria, OH (elderly/disabled)
- International Plaza, 100 units, 1825 Homewood Drive, Lorain, OH (elderly/disabled)
- John Frederick Oberlin Homes, 53 units, 138 Main Street, Oberlin, OH

- John F. Kennedy Plaza, 177 units, 1730 Broadway Avenue, Lorain, OH
- Lakeview Plaza, 209 units, 310 7th Street, Lorain, OH
- Leavitt Homes – 198 units, 2153 Lorain Drive, Lorain, OH
- LMHA Oberlin Homes, 51 units, 138 Main Street, Oberlin, OH (LIHTC units)
- Riverview Plaza, 180 units, 310 East Avenue, Elyria, OH
- Scattered Public Housing Sites, 80 units (countywide)
- Southside Gardens, 108 units, 3010 Vine Avenue, Lorain, OH
- Veranda Rose, 7 units, 1963 Leavitt Road, Lorain OH (Market Rate Property)
- Westgate Apartments, 12 units, 2310 W. 20th Street, Lorain, OH
- Westview Terrace – 143 units, 2218 W. 24th Street, Lorain, OH
- Wilkes Villa, 174 units, 104 Loudon Court, Elyria, OH

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,387	2,869	0	2,802	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	7,558	11,599	0	11,406	0	0
Average length of stay	0	0	4	6	0	6	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	157	382	0	376	0	0
# of Disabled Families	0	0	420	1,030	0	1,006	0	0
# of Families requesting accessibility features	0	0	1,387	2,869	0	2,802	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	848	1,736	0	1,698	0	0	0
Black/African American	0	0	531	1,067	0	1,038	0	0	0
Asian	0	0	2	6	0	6	0	0	0
American Indian/Alaska Native	0	0	6	43	0	43	0	0	0
Pacific Islander	0	0	0	17	0	17	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	326	699	0	681	0	0	0
Not Hispanic	0	0	1,061	2,170	0	2,121	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

As of December 31, 2024, there were 107 families on the waiting list for public housing and 690 families on the waiting for Housing Choice vouchers. The Public Housing Waiting List is open and new applications are being accepted.

The majority (89%) of families on the waiting list for public housing are extremely low income (<30% AMI) and three-quarters (70%) are families with children. Families with disabilities comprise 17% of those on the waiting list for public housing; however, few families are elderly (2%). Families on the waitlist are White (46%), Black/African American (22%), Hispanic (21%), and American Indian/Alaska Native (1%) and Multi-racial (1%). Note: Percentages of Race of waitlisted families were collected from LMHA's PHA 2024 Report. Percentages do not add up to 100%.

The majority (84%) of families on the waiting list for Housing Choice vouchers are extremely low income (<30% AMI) and (4%) are families with children. Families with disabilities comprise 11% of those on the waiting list for Housing Choice vouchers; however, few families are elderly (6%). Families on the waiting list are comprised of Black/African American (39%), White (37%), Hispanic (21%), Multi-racial (3%), American Indian/Alaska Native (1%), Native Hawaiian / other Pacific Islander (1%), and 20% of waitlisted HCV's did not report their Race information.

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

The majority (84%) of families on the waiting list for Housing Choice vouchers are extremely low income (<30% AMI) and (4%) are families with children. Families with disabilities comprise 11% of those on the waiting list for Housing Choice vouchers; however, few families are elderly (6%). Families on the waiting list are comprised of Black/African American (39%), White (37%), Hispanic (21%), Multi-racial (3%), American Indian/Alaska Native (1%), Native Hawaiian / other Pacific Islander (1%), and 20% of waitlisted HCV's did not report their Race information.

The most immediate needs of residents of public housing and Housing Choice voucher holders, include increasing the number of mobility-accessible units and ensuring that all newly constructed or renovated units follow universal design principles. Despite the high demand for housing, single-person applicant families often reject efficiency apartments, prompting LMHA to consider converting some efficiency units into larger one-bedroom or two-bedroom apartments.

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

In the City of Lorain, a resident's race, income, and disability status are key factors indicating the need for housing assistance through public housing programs. The average income across these programs is notably low, around \$14,250. Many public housing residents, Housing Choice Voucher holders, and applicants on waiting lists experience significant cost burdens, with a large proportion being elderly and/or disabled. Given their limited incomes, their housing needs encompass affordability, access to

assistance, improvements in accessibility for elderly and disabled residents, and adherence to Fair Housing options.

Discussion

The LMHA owns and operates thirteen housing complexes across Lorain County, providing a total of 1,438 public housing units. Seven of these complexes are located in the City of Lorain or its surrounding areas, accounting for 60% of the available public housing units.

Data indicates that both White and Black/African American residents have a strong demand for these housing programs. Among all racial and ethnic groups, tenant-based housing is the most sought-after form of assistance. Families identified as “Families with Disabilities” particularly require tenant-based housing while also needing improvements in accessibility within their current residences.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Lorain County Continuum of Care meets monthly to discuss housing options for those who have completed the coordinated entry process. Using the prioritization list generated by HMIS (Homeless Management Information System), housing options are discussed and arranged. HMIS prioritizes residents based on the chronicity of homelessness and the severity of needs demonstrated through a common assessment tool the VI-SPDAT (Vulnerability Index-Service Prioritization Assistance Tool). There is a separate meeting with the same process to discuss veterans. This group is coordinated with Valor Home, the local shelter for veterans, as well as other providers who service veterans.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Please see charts for data that explains the number of persons becoming and exiting homelessness each year, and the number of days that persons experience homelessness for each homeless population type including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	636	51
Black or African American	249	2
Asian	3	0
American Indian or Alaska Native	1	0
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	58	4
Not Hispanic	927	69

Data Source

Comments:

These stats are compiled from the 2023 Point In Time Count.

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

There are approximately 1,147 families with children and families of veterans requiring housing assistance per year (HMIS, 2024).

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

According to the Lorain County Continuum of Care, there were a total of 528 calls from individuals seeking some form of shelter assistance in September of 2024. The average amount of calls from individuals seeking assistance is approximately 450 per month. Of the 528 calls, 235 were calls from individuals seeking immediate shelter, 68 calls were seeking assistance with locating a unit, and 116 were seeking rental and utility assistance. One hundred and thirty-seven (137) of the calls were after-hour calls. Approximately 73% of the calls are from individuals who are Hispanic and African American. Unsheltered individuals also call inquiring about needed transportation, hygiene supplies, and clothing.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Neighborhood Alliance is the only 24-hour, 365-day emergency shelter for men, women, and children. They are a 68-bed facility that provides meals, toiletries, laundry, and clothing, including connecting them with items they will need to transition into independent housing. Neighborhood Alliance helps clients break the cycle of no income and no housing. They develop case plans for clients which include referrals for work, vocational rehab programs, GED classes, bus tickets for transportation, and help them apply for affordable housing. Neighborhood Alliance has a waiting list. Catholic Charities is also open seven days a week 365 days a year. They assist adult men only and serve as an overnight emergency

shelter who are homeless or at risk of homelessness. They can shelter up to 50 men, with a focus on supporting those with special needs (Continuum of Care/(Homeless Management Information System Data: 2024).

Discussion:

The Lorain County Continuum of Care meets monthly to discuss housing options for those who have completed the coordinated entry process. Using the prioritization list generated by HMIS (Homeless Management Information System), housing options are discussed and arranged. HMIS prioritizes residents based on the chronicity of homelessness and the severity of needs demonstrated through a common assessment tool the VI-SPDAT (Vulnerability Index-Service Prioritization Assistance Tool). There is a separate meeting with the same process to discuss veterans. This group is coordinated with Valor Home, the local shelter for veterans, as well as other providers who service veterans.

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

Introduction:

Non-Homeless Special Needs is a broad category encompassing various populations. According to HUD, these populations would include, the Elderly, frail Elderly, persons with mental disabilities, persons with physical disabilities, persons with developmental disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and/or stalking. These populations are primarily supported by non-profit agencies targeting these demographics.

The Comprehensive Housing Strategy and the community survey results have highlighted the need to increase the equitable distribution and improved accessibility of services to meet the diverse needs of the community. Targeted intervention and resource allocation is necessary to ensure that essential services reach all residents, particularly those in underserved areas and populations.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

According to HUD, the Elderly refers to individuals who are 62 and up and the frail Elderly refers to individuals who are at least 62 years old and are unable to perform at least three activities of daily living on their own. Daily living activities related to personal care such as bathing, dressing, walking, etc. Based on US Census Data, approximately 16.6% of Lorain's population is 65 years of age and older and as identified in the Comprehensive Housing Strategy, this population is projected to increase by an additional 13,098 residents by 2030 (a 128% increase).

Persons with Disabilities (physical, mental, developmental)

Similar to the elderly and frail elderly, persons with disabilities (mental, physical, and/or developmental) also require barrier-free affordable housing and increased access to supportive services and resources. The community survey results identified health and mental health services as a top priority among most residents. These will be prioritized for CDBG Public Service funding, especially in targeted wards where residents have limited access to essential stores, such as groceries and other necessities.

Persons with HIV/AIDS

The Ohio Department of Health maintains the ongoing and systematic collection and analysis of statistics related to persons diagnosed and living with HIV and/or AIDS in Ohio. This information is

collected through healthcare providers, hospitals, laboratories, etc. In 2023, it was reported that 410 people were living with diagnosed HIV in Lorain County. Since 2019, this population has grown by 1%.

Persons with Alcohol or Other Drug Addictions

According to the Community Assessment of the Opioid Crisis in Lorain County (December 20, 2017), approximately 11.5% of Lorain County residents reported prescription opioid misuse or abuse and 0.5% reported heroin use in the past year. Additionally, the Needs Assessment Report for Lorain County (2010-2012), reports that 80% of Lorain County young adult residents ages 18-25 reported that alcohol is a “serious” problem in the community.

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

According to the Ohio Bureau of Criminal Identification and Investigation, there were 602 DVI charges in 2023. The Lorain County Safe Harbor operates the Genesis House, the only domestic violence shelter in Lorain County. They served 184 adults and 181 children who spent more than 5,000 nights in shelters in 2023.

As of October 2024, the City of Lorain Police Department had received 726 calls for domestic violence incidents and have had 496 arrests.

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

Elderly and Frail Elderly

The elderly, particularly the frail elderly, require supportive housing, including units that are barrier-free and accessible to the disabled, units with on-site supportive services, and units that are affordable to persons on a fixed income. Additionally, access to programs and services that meet various needs including social services, accessibility needs, and home repair and maintenance services. The needs of this population were identified in the Comprehensive Housing Strategy and the community survey results. The current services and programming available are unable to meet the growing needs of these populations. This will continue to be a priority as the City of Lorain faces an aging population.

Persons with Disabilities (physical, mental, developmental)

Similar to the elderly and frail elderly, persons with disabilities (mental, physical, and/or developmental) also require barrier-free affordable housing and increased access to supportive services and resources. The community survey results identified health and mental health services as a top priority among most residents. These will be prioritized for CDBG Public Service funding, especially in targeted wards where residents have limited access to essential stores, such as groceries and other necessities.

Persons with HIV/AIDS

Individuals living with HIV/AIDS often have needs related to treatment, social services, and other supportive services. Individuals who may have been exposed and/or are living with HIV/AIDS may seek assistance from the Lorain County Public Health to be connected with agencies and healthcare providers providing resources and services.

Persons with Alcohol or Other Drug Addictions

Individuals with alcohol or other drug addictions will need supportive services and treatment, outside of temporary housing. They can seek assistance with Riveon Mental Health and Recovery, the primary agency providing services to those struggling with addiction. Riveon Mental Health and Recovery is an organization merging The LCADA Way's addiction recovery expertise and The Nord Center's mental health services. They provide a comprehensive resource of multiple services and programs to provide various methods of recovery and treatment. Individuals can also seek out the Lorain Urban Minority Alcoholism and Drug Abuse Outreach Program (UMADAOP). They provide services related to Anger Management, Treatment, Parenting Classes, and other Education services. UMADAOP focuses on ensuring resources and services are accessible, available, and affordable for the African and Hispanic American population in Lorain County. A vital resource as 16.7% of Lorain's population is Black or African American and 28.2% of Lorain's population is Hispanic.

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

Often victims of domestic violence, dating violence, sexual assault, and/or stalking are at risk of experiencing homelessness. Emergency and transitional housing is vital in preventing a return to their situation. In addition, these individuals need advocacy and support.

The primary resource provider and advocate is the Lorain County Safe Harbor. They prioritize family-focused services for Lorain County victims of domestic violence. They provide a multitude of resources to provide shelter, legal advocacy, safety planning, aftercare services, child advocacy, support groups, a 24/7 hotline, and educational programming. Additionally, the Nord Center located within the Riveon Mental Health and Recovery offers various Sexual Assault Services related to criminal justice information, reporting services, evidence collection, advocacy, and support. They manage a Rape Crisis Center, a Children's Advocacy Center, and Sexual Assault Care Units.

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

Based on data from the Ohio Department of Health (2023), 410 people are living with diagnosed HIV in Lorain County. Since 2019, this population has grown by 1%. Individuals who may have been exposed and/or are living with HIV/AIDS may seek assistance from the Lorain County Public Health to be connected with agencies and healthcare providers providing testing and other resources of support.

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

At this time, the City of Lorain does not plan to establish a HOME TBRA program. All housing activities will be focused on owner-occupancy. The City of Lorain will continue working with its community and providers to establish potential rental housing programs such as multi-family new construction based on priorities and community feedback.

The City of Lorain does not establish a preference for persons with a specific category of disabilities for any of their housing programs, as they operate on a first come first served basis (assuming eligibility). To increase access and availability of programming to underserved communities and those with unmet needs, programmatic information, and applications are shared with community partners, agencies, and non-profits who focus on these individuals. For example, the City of Lorain shares all housing-related programming with the Continuum of Care.

Discussion:

Currently, the City of Lorain offers two housing programs that can service individuals with special needs as long as they reside in an income-eligible owner-occupied household:

- Emergency Home Repair:
 1. Intended to correct one life and safety issue within the home, which if neglected, could adversely affect the health, safety, and welfare of the occupants.
- HOME Rehabilitation Loan Program
 1. Intended to make repairs to owner-occupied homes to improve the quality of their lives and have a positive impact on the surrounding neighborhood.

The City of Lorain plans to continue to support these programs while also expanding programming to include: downpayment assistance, housing counseling, infill development, and a basement foundation program.

In the past, the City of Lorain has supported various non-profits providing services and programs that have assisted the special needs populations including but not limited to Senior Nutrition Home Delivered Meals, legal services, and emergency rent/mortgage assistance. Moving forward, supportive services and resources to assist persons with special needs will continue to be supported primarily through public service funding. The City of Lorain will encourage non-profits to seek funding to create and/or

expand on existing programs and services that either target or substantially assist persons with special needs.

Priority needs are established by data compiled through the community survey, Comprehensive Housing Strategy, consultations, and resources currently available. The City of Lorain will consider these needs and coordinate with existing federal, state, and local resources to service populations with special needs.

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

Describe the jurisdiction's need for Public Facilities:

Over the past 5 years, the City of Lorain has prioritized park investments and have made substantial improvements, however, due to a historical lack of investment, there remains a large portion of the City's parks being underutilized. The City of Lorain has a large number of public parks and green spaces that can provide the community spaces that residents seek if investment continues. Additionally, the City of Lorain needs neighborhood facilities that provide community services and recreational opportunities, as well as improvements to existing facilities that provide public services.

The community has identified the following public facilities needs: Community and Recreation Centers, increasing tree canopy, and public park improvements. Additionally, in regard to homeless services and activities, the community identified homeless facilities and shelters as a priority.

How were these needs determined?

These needs were determined during a community survey open from February 13, 2024, until May 13, 2024, and 129 unduplicated and completed surveys were received. Three workshops were held across two weeks to gauge whether the online sentiment regarding the use of the funds for the 5-Year consolidated Plan would be consistent with in-person feedback. The workshops were held in publicly accessible locations with a different focus area and in total had 11 people in attendance. One meeting was held at Lorain High Schools to focus on the west side neighborhoods, one meeting was held at the South Branch Library to focus on the south side neighborhoods, and the third meeting was held at the main Branch Library to focus on the central and east side neighborhoods.

Describe the jurisdiction's need for Public Improvements:

Aging infrastructure requires ongoing needs and maintenance. A large portion of the streets in predominately low-to-moderate income areas are in fair to very poor conditions. The community has identified the following public facilities needs: road repair and construction, public utility improvements, and sidewalk improvements. Additionally, road repair and construction would also include streetscape improvements.

How were these needs determined?

These needs were determined during a community survey open from February 13, 2024, until May 13, 2024, and 129 unduplicated and completed surveys were received. Three workshops were held across two weeks to gauge whether the online sentiment regarding the use of the funds for the 5-Year consolidated Plan would be consistent with in-person feedback. The workshops were held in publicly accessible locations with a different focus area and in total had 11 people in attendance. One meeting

was held at Lorain High Schools to focus on the west side neighborhoods, one meeting was held at the South Branch Library to focus on the south side neighborhoods, and the third meeting was held at the main Branch Library to focus on the central and east side neighborhoods. Additionally, The City of Lorain regularly evaluates pavement conditions throughout the City and maintains a pavement evaluation map that identifies the pavement condition index of all streets.

Describe the jurisdiction's need for Public Services:

A functional and growing community requires various public services to meet basic needs and improve the quality of life. According to the 2023 American Community Survey (ACS) estimates, 27.4% of all people living in the City of Lorain are at the poverty level or below. This highlights the need for various public services, especially to bolster self-sufficiency. The community has identified the following public services needs: senior services, youth services, and health services. Additionally, regarding homeless services and activities, the community identified homeless facilities, shelters, and mental health services as a priority.

How were these needs determined?

These needs were determined during a community survey open from February 13, 2024, until May 13, 2024, and 129 unduplicated and completed surveys were received. Three workshops were held across two weeks to gauge whether the online sentiment regarding the use of the funds for the 5-Year consolidated Plan would be consistent with in-person feedback. The workshops were held in publicly accessible locations with a different focus area and in total had 11 people in attendance. One meeting was held at Lorain High Schools to focus on the west side neighborhoods, one meeting was held at the South Branch Library to focus on the south side neighborhoods, and the third meeting was held at the main Branch Library to focus on the central and east side neighborhoods.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a comprehensive overview of the environment in which Lorain must administer its programs throughout the Consolidated Plan. Alongside the Needs Assessment, the Market Analysis forms the foundation for the Strategic Plan and informs the programs and projects to be implemented. Most data tables in this section are based on the most recent available datasets, with additional data drawn from sources such as the American Community Survey (ACS), as well as local data from the City of Lorain and Lorain County and compiled by Fourth Economy. The section covers the following broad topics:

1. **General Characteristics of the Housing Market:** This section describes the general characteristics of Lorain's housing market, including supply, demand, condition, and cost of housing. Key subsections include: **Number of Housing Units (MA-10)** **Cost of Housing (MA-15)** **Condition of Housing (MA-20)**
2. **Lead-based Paint Hazards:** The **Condition of Housing (MA-10)** section estimates the number of housing units in Lorain that are occupied by low- or moderate-income families and contain lead-based paint hazards.
3. **Public and Assisted Housing:** The **Public and Assisted Housing (MA-25)** section provides a description of public housing developments and units in Lorain, detailing their physical condition, revitalization needs, Section 504 compliance, and the public housing agency's strategy for improving management, operation, and living conditions for low- and moderate-income families.
4. **Assisted Housing:** The **Number of Housing Units (MA-10)** section includes information about units currently assisted by local, state, or federally funded programs, targeting by income level and family type. It also assesses whether any units are at risk of being lost from the assisted housing inventory due to factors like the expiration of Section 8 contracts.
5. **Facilities, Housing, and Services for Homeless Persons:** The **Homeless Facilities and Services (MA-30)** section inventory facilities, housing, and services for homeless individuals in Lorain, with an emphasis on chronically homeless individuals, families with children, veterans, and unaccompanied youth. It includes both targeted homeless services and mainstream services such as health, mental health, and employment support.
6. **Special Need Facilities and Services:** The **Special Needs Facilities and Services (MA-35)** section describes housing for persons with disabilities and other special needs, including those with HIV/AIDS and their families. It also outlines facilities and services for individuals requiring supportive housing, including those transitioning from mental or physical health institutions.
7. **Barriers to Affordable Housing:** The **Barriers to Affordable Housing (MA-40)** section assesses the regulatory barriers to affordable housing in Lorain, including tax policies, land use controls,

zoning ordinances, building codes, fees, charges, growth limits, and other policies that affect residential investment returns.

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

Introduction

The total number of housing units in Lorain has increased over the past decade. The City had a total of 28,231 housing units at the time of the 2000 U.S. Census and 29,144 housing units at the time of the 2010 U.S. Census. Between 2000 and 2010, the total number of housing units in the City grew. According to data provided in the 2014-2018 American Community Survey (ACS), an estimated total of 29,282 housing units are located within Lorain presently. Data from the 2014-2018 ACS show that many residential properties are single units. Single-unit properties are either detached structures (19,583 or 66.9%) or attached structures (1,703 or 5.8%). Residential properties are further categorized into properties within 2–4-unit structures (2,916 or 10%), properties within 5–19-unit structures (3,080 or 10.5%), and properties within 20 or more-unit structures (1,410 or 4.8%). These categories comprise 98% of the City’s housing stock. The remainder of residential properties in the City are classified as mobile homes, boats, RVs, vans, etc. (590 or 2.0%).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,720	67%
1-unit, attached structure	1,360	5%
2-4 units	2,770	9%
5-19 units	3,115	11%
20 or more units	1,895	6%
Mobile Home, boat, RV, van, etc	695	2%
Total	29,555	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	240	2%	630	5%
1 bedroom	130	1%	2,140	18%
2 bedrooms	1,910	13%	4,070	35%
3 or more bedrooms	12,220	84%	4,770	41%
Total	14,500	100%	11,610	99%

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

Most subsidized housing in the city is HUD multifamily housing, of which there are 10 locations. There are 721 total subsidized units with 918 total residents in HUD multifamily housing in Lorain. There are also 2 HUD public housing complexes in Lorain with 755 total units. These complexes see an average household rental contribution of \$223 per month from residents.

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

According to the City's most recent 2024 Impediment Study, within Lorain's 10 LIHTC complexes, there are 515 total units, of which 98% are low-income units. In the next five years, one-third of LIHTC units, representing 173 units, will reach their year 30 mark.

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

More than three-quarters (77%) of households at 0-30% and 23% of households at 31-50% AMI are occupied rental units that are unaffordable to them. Meanwhile more than two-thirds or 70% of households at 51-80% AMI and 100% of households at 81% AMI are living below their means with income above the unit cost. This likely creates competition between the lowest income level household and all others for housing units that are affordable to them. This problem is amplified by the unit shortage of housing at the highest income level. This housing analysis indicates the need for affordable owner and renter housing units, including additional subsidized housing opportunities as well as the development of higher value owner and renter income brackets.

Describe the need for specific types of housing:

This analysis involves examining data from various sources, including the Census, HUD, building permits, home sales, and assessment data. These data inform a comprehensive understanding of the current real estate landscape. By incorporating trends and anticipated needs, the City of Lorain and its housing partners can plan for the changing housing needs of the community. From 2010 to 2022, the number of total housing units in the City of Lorain increased by 922 units (an increase of 4 percent). The number of rental units increased by 1,284 units, while the number of owner units decreased by 362 units. This indicates a trend that some units that were previously owner units may have been converted to renter units.

Discussion

Lorain faces significant challenges with its housing stock, much of which predates the 1970s. These older homes are often in poor condition, with many requiring substantial repairs and upgrades, including the removal of lead-based hazards. The cost of maintaining and renovating these properties is prohibitive, particularly for low- to middle-income families, who struggle to find modern, affordable housing options. The shortage of such options exacerbates the city's housing crisis, as the available stock often lacks the necessary amenities and is in desperate need of repair. Affordability is another pressing issue.

In recent years, the cost of housing in Lorain has skyrocketed, driven in part by the economic effects of the COVID-19 pandemic. Rents have more than doubled in some cases, creating severe cost burdens for residents. Homeownership is also out of reach for many, as high down payments and limited access to homes that qualify for FHA loans make it difficult for first-time buyers to enter the market. Moreover, renters face additional challenges, as landlords frequently reject tenants with eviction histories or those relying on housing vouchers, further limiting access to affordable housing.

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

Introduction

Housing inventory in Lorain County has seen a consistent increase in the average listing price of homes in the last 5 years, with average housing prices rising from \$238,420 month-over-month during the period from July 2019 to June 2020 to \$337,150 during the period from July 2023 to June 2024. This indicates a percent increase of 41% in average listing price. Likewise, median days on the market for the county have decreased from an average of 66 days to 42 days over the same period. A quarter of owner households in the lowest income bracket (0-50% AMI) are cost-burdened, whereas most of all other households are living below their means. While three-quarters of households at the lower income level are not experiencing a housing mismatch, the share of households living below their means indicates a potential demand for higher-value properties. More than three-quarters (77%) of households at 0-30% and 23% of households at 31-50% AMI are occupying rental units that are unaffordable to them. Meanwhile, more than two-thirds (70%) of households at 51-80% AMI and 100% of households at 81%+ AMI are living below their means with income above the unit cost. This likely creates competition between the lowest income level households and all others for housing units that are affordable to them. This problem is amplified by the unit shortage of housing at the highest income limit. This housing analysis indicates the need for affordable owner and renter housing units, including additional subsidized housing opportunities, as well as the development of higher value owner and renter housing units targeted at households in the higher income brackets. From 2010 to 2022, the number of total housing units in the City of Lorain increased by 922 units (an increase of 4 percent). The number of rental units increased by 1,284 units, while the number of owner units decreased by 362 units. This indicates a trend that some units that were previously owner units may have been converted to renter units. Overall, the region is projected to add residents. Lorain County's population is projected to grow by 5% from 2020 to 2030, increasing 16,141 from 313,495 to 329,636. With a growing regional population, additional housing stock will need to be added to accommodate the anticipated addition of residents (Housing Needs Assessment: 2024).

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	87,300	90,700	4%
Median Contract Rent	531	577	9%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,270	36.8%
\$500-999	7,115	61.3%
\$1,000-1,499	210	1.8%

Rent Paid	Number	%
\$1,500-1,999	10	0.1%
\$2,000 or more	0	0.0%
Total	11,605	100.0%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,180	No Data
50% HAMFI	6,555	3,140
80% HAMFI	9,640	6,470
100% HAMFI	No Data	8,534
Total	18,375	18,144

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	719	820	998	1,296	1,369
High HOME Rent	569	678	836	1,102	1,158
Low HOME Rent	569	678	830	958	1,068

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The City of Lorain conducted a Housing Needs Assessment which was completed in November 2024.

The data provides the estimated number and type of households in need of housing assistance by income level, household type, and housing concerns among others. The report suggests that affordable housing remains a critical issue for many Lorain residents. Over 60% of residents who responded to surveys and outreach efforts reported they could typically afford their rent or mortgage payments, but struggle with covering the costs of home repairs. This indicates that while some basic housing costs are manageable, unexpected expenses like repairs place a heavy burden on many households. The most significant housing challenges identified by Lorain residents are the lack of quality housing and the lack of reasonably priced housing. Roughly 50% of respondents reported that affordability is the biggest issue, while nearly the same proportion cited the poor condition of available housing. This housing

analysis indicates the need for affordable owner and renter housing units, including additional subsidized housing opportunities, as well as the development of higher value owner and renter housing units targeted at households in the higher income brackets. From 2010 to 2022, the number of total housing units in the City of Lorain increased by 922 units (an increase of 4 percent). The number of rental units increased by 1,284 units, while the number of owner units decreased by 362 units. This indicates a trend that some units that were previously owner units may have been converted to renter units. Overall, the region is projected to add residents. Lorain County's population is projected to grow by 5% from 2020 to 2030, increasing 16,141 from 313,495 to 329,636. With a growing regional population, additional housing stock will need to be added to accommodate the anticipated additional residents.

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

The 2024 housing needs assessment suggests that from 2010 to 2022, the number of total housing units in the City of Lorain increased by 922 units (an increase of 4 percent). The number of rental units increased by 1,284 units, while the number of owner-occupied units decreased by 362 units. This indicates a trend that some units that were previously owner-occupied may have been converted to renter units. More than three-quarters (77%) of households at 0-30% and 23% of households at 31-50% AMI are occupying rental units that are unaffordable to them. Meanwhile, more than two-thirds (70%) of households at 51-80% AMI and 100% of households at 81%+ AMI are living below their means with income above the unit cost. This likely creates competition between the lowest income level households and all others for housing units that are affordable to them. This problem is amplified by the unit shortage of housing at the highest income limit. For Lorain, owner housing ranges in affordability from \$81,000 at the lower estimate for the lowest AMI band to \$350,000 for the upper estimate for the highest AMI band. For renter housing, affordability ranges from \$780 a month to \$2,430 a month (Fair Housing Impediment Study: 2024).

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

Between 2014 and 2018 the median contract rent within the City increased by 18%, from \$470 to \$558 for an efficiency unit. Of approximately 10,584 rental units within the City, 62.6% have a rent between \$500 and \$999. The median contract rent is lower than the Fair Market Rents for all unit sizes (i.e. efficiency, 1-bedroom, 2-bedroom, 3-bedroom, and 4-bedroom units). The trends are the same for high HOME rent and low HOME rent.

Discussion

Employment growth can also drive the need for new housing. Every 100 additional jobs in the City of Lorain would create a need for 77 new housing units in the region, according to the analysis conducted by Fourth Economy. The breakdown of these housing units would include 50 owner-occupied units and 27 renter units. The greatest share of owner-occupied units would be priced to be affordable to those earning \$100,000 to \$150,000 annually, while the greatest share of renter units would be priced to be affordable to those earning \$50,000 to \$75,000 a year. Around 1 in 4 employed Lorain residents both live and work in Lorain, meaning that the housing demand generated by job growth would result in housing unit demand dispersed both within the city and throughout the region (Fair Housing Impediment Study: 2024).

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

Introduction

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

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

The following definitions pertain to this section:

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

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

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,660	18%	5,680	49%
With two selected Conditions	35	0%	115	1%
With three selected Conditions	0	0%	65	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,805	81%	5,745	49%
Total	14,500	99%	11,605	100%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,500	10%	295	3%
1980-1999	1,360	9%	1,470	13%
1950-1979	7,410	51%	5,550	48%
Before 1950	4,220	29%	4,295	37%
Total	14,490	99%	11,610	101%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	11,630	80%	9,845	85%
Housing Units build before 1980 with children present	789	5%	394	3%

Table 34 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

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

A majority of Lorain's housing stock is +50 years old and is located in LMI areas of the community. The City of Lorain provides and will continue to provide a lead abatement program through the Erie County Health Department.

Discussion

The City of Lorain needs quality affordable housing especially within Wards like 2,4,5,6 that have had significant demolitions of residential properties causing environmental challenges and risks for residents. The City of Lorain will continue to focus on providing programming to address environmental hazards and risks for residents as well as creating more impactful change in the community.

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

Introduction

As was noted earlier in Section NA-35, the Lorain Metropolitan Housing Authority (LMHA) has been charged with the responsibility of the administration of housing programs for low-income persons. The operations of the LMHA are funded through annual appropriations provided by the U.S. Department of Housing and Urban Development.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,451	2,926			0	0	809
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

LMHA is working towards upgrading and building new public housing units, specifically within South Lorain, and is continuing renovation efforts throughout the community.

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

LMHA continues to provide and expand resources for LMI residents through programming and connecting residents to opportunities that could lead to improved living environments. Additionally, LMHA continues to renovate and rebuild public housing for LMI, Disabled, and Seniors to help to improve living conditions.

Discussion:

The City of Lorain and LMHA will continue to collaborate and prioritize allocations to assist in helping LMI Residents over the next five years.

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

Introduction

YWCA and Faith House are the primary providers of transitional housing. Others provide transitional housing through faith-based institutions. Neighborhood Alliance is the only 24-hour, 365-day emergency shelter for men, women, and children. They are a 68-bed facility that provides meals, toiletries, laundry, and clothing, including connecting them with items they will need to transition into independent housing. Neighborhood Alliance helps clients break the cycle of no income and no housing. They develop case plans for clients which include referrals for work, vocational rehab programs, GED classes, bus tickets for transportation, and help them apply for affordable housing. Neighborhood Alliance has a waiting list. Catholic Charities is also open seven days a week 365 days a year. They assist adult men only and serve as an overnight emergency shelter who are homeless or at risk of homelessness. They can shelter up to 50 men, with a focus on supporting those with special needs.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	68	0	25	62	0
Households with Only Adults	118	0	25	25	0
Chronically Homeless Households	68	0	25	25	0
Veterans	50	0	50	50	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

To end homelessness in Lorain, local social service providers and funders coordinated their efforts which resulted in Bridge Pointe Commons in May 2022. Bridge Pointe Commons is a 62-bed permanent housing facility for people who are homeless, have mental health concerns, struggle with substance abuse, or have developmental disabilities. The Lorain County Continuum of Care (CoC) led by Lorain County United Ways of Lorain County is comprised of over 20 community agencies and organizations for example, Lorain County, the Nord Center (behavioral health), Addiction & Recovery Services Board of Lorain County (MHARS Board), Catholic Charities, St. Elizabeth Center (Coordinated Entry), Elyria YWCA, the City of Lorain, Lorain Metropolitan Housing Authority, Lifecare Ambulance Services, the Salvation Army of Lorain, Neighborhood Alliance, Lorain County Homeless Task Force, the Ohio Means Jobs/Employment Network, Children Services, the Veterans Administration, among many others. The Lorain County Continuum of Care (CoC) targets efforts within CoC geographic areas to address and reduce persons experiencing homelessness. Through initiatives such as permanent supportive housing (PSH), Rapid Rehousing, Eviction Prevention, and Coordinated Entry, the city can maximize the number of housing services that can directly attempt to meet the needs of individuals and families experiencing homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The City of Lorain is currently partnering with the county's Continuum of Care to coordinate homeless services for the 24-25 calendar year. Neighborhood Alliance is the only 24-hour, 365-day emergency shelter for men, women, and children within the City of Lorain's jurisdiction. They are a 68-bed facility that provides meals, toiletries, laundry, and clothing, including connecting them with items they will need to transition into independent housing. Neighborhood Alliance helps clients break the cycle of no income and no housing. They develop case plans for clients which include referrals for work, vocational rehab programs, GED classes, bus tickets for transportation, and help them apply for affordable housing. Neighborhood Alliance has a waiting list. Catholic Charities is also open seven days a week 365 days a year. They assist adult men only and serve as an overnight emergency shelter who are homeless or at risk of homelessness. They can shelter up to 50 men, with a focus on supporting those with special needs. The Continuum of Care is also advocating for a second permanent supportive housing facility to address homelessness.

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

Introduction

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

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

As mentioned in the Comprehensive Housing Strategy, Lorain has a large number of residents facing housing instability or homelessness due to rapid increases in housing costs and other issues. This is also largely due to an aging housing stock. The primary need will be permanent supportive housing options and solutions for all residents, but aside from these many will need additional supportive services and temporary housing. The City of Lorain currently offers two housing programs that can provide assistance to rehabilitate homes. Programs provide a grant or a loan without repayment or low interest. These programs are vital to individuals with low or limited fixed income, such as the Elderly, to maintain their homes.

The Elderly, including the Frail Elderly, are often going to prefer to age in place and maintain a level of independence. This is commonly known but also has been shown through the demand for programs such as Meals on Wheels. Supportive services such as meal delivery programs, educational courses, home repair and maintenance, and social programming are vital to increasing their accessibility and adaptability to maintain their homes, independence, and way of life. Various organizations provide Meals on Wheels programs, that have also been supported by the City of Lorain in the past. Senior services were identified as a priority for public service needs through the community survey and therefore, will be prioritized for future CDBG Public Service funding.

Persons living with disabilities may need supportive services such as case management and other health services. The community survey results prioritized health and mental health services for public service needs in Lorain. These will be prioritized for future CDBG Public Service funding.

Health and mental health services may also be needed for persons living with HIV/AIDS or alcohol or other drug addictions. These individuals may also need additional supportive services surrounding advocacy and peer support to enable them to maintain their livelihood. Temporary and short-term

housing with treatment and support services are vital for these individuals. The Riveon Mental Health and Recovery Center offers various programming, treatment, and housing services that will be supportive for those struggling with alcohol or other drug addictions.

Individuals and families fleeing a violent domestic situation are often facing imminent homelessness. Their priority will be shelter and temporary housing as this is vital in preventing a return to their previous situation. The primary resource provider and advocate is the Lorain County Safe Harbor. They provide a multitude of resources to provide shelter, legal advocacy, safety planning, aftercare services, child advocacy, support groups, a 24/7 hotline, and educational programming.

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1350402000]>

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

The City of Lorain currently has two housing programs to assist low-income households with their housing maintenance and acquisition needs. These programs include:

- The Emergency Home Repair Program assists income-eligible households in Lorain with repairs and improvements to their primary residence.
- The HOME Rehabilitation Loan Program assists qualified homeowners with households in Lorain with repairs and improvements to their primary residence.

Additionally, the City of Lorain will prepare to launch the availability of Public Service funding in the next year. The needs identified in the citizen participation process as well as those determined through consultation with the Continuum of Care and other vital agencies servicing low-to-moderate-income residents in Lorain, will be prioritized for grants.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See response, above (previous question and response).

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

One of the goals identified in the assessment and strategy study is to address gaps in the housing ecosystem through strategic partnerships, build capacity to expand housing programs, and leverage additional resources to meet core housing needs. Housing development and preservation is a collaborative effort requiring multiple funding sources and incentives. Plans from community development corporations are being developed to support community revitalization and housing development. The absence of a nonprofit focused on housing construction, rehabilitation, or preservation may contribute to a market gap.

The cost of housing in Lorain remains a significant issue. The city is working to reduce housing instability by lowering the cost burden for renters and strengthening support programs. According to the Impediment Study, Lorain needs an additional 7,970 affordable rental units for households earning under 30% of the Area Median Income (AMI). There is a surplus of 7,130 units for those earning 30-50% AMI and 1,221 owner-occupied units under 50% AMI. The proposed 300 affordable units through the CHOICE Neighborhood project would close the rental gap, but at least 500 more units are needed for households earning 0-30% AMI. Successful housing affordability reforms should include both demand-side (e.g., housing vouchers) and supply-side changes (e.g., less restrictive zoning). Flexible financial support and the removal of regulatory barriers can promote economic growth and affordable housing. The following are also negative public policies that impact the ability to implement affordable housing and residential development within the City of Lorain:

- Zoning Ordinances
- Increasing Rental Rates
- Lack of Quality Housing
- Lack of Affordable Housing Options
- Capacity Building
- Addressing Housing Conditions
- Fostering Stable and Affordable Housing
- Preparing for an Aging Population
- Increasing Housing Diversity and Supply

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

Introduction

The City of Lorain is the ninth-largest city in Ohio, the largest municipality within Lorain County by population, and the third-largest city in the Greater Cleveland Metropolitan Area. Lorain has an industrial history where its economy was largely based on shipbuilding and manufacturing focused around the American Ship Building Company (Lorain Yard), the United States Steel Corporation and Republic Steel (Lorain Steel Mill), and the Ford Motor Company (Lorain Assembly Plant). These employment hubs established the City of Lorain's economic prosperity. However, similar to various rustbelt cities, industries left and malls were established.

The loss of industry, caused by advancements in technology and the exportation of manufacturing processes and jobs, coupled with the loss of jobs and workers to neighboring cities with larger commercial malls and retail spaces, Lorain experienced an economic downturn. The 2008 national financial crisis worsened this economic downturn. As a result, Lorain's economic health has been stagnant.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	291	17	1	0	-1
Arts, Entertainment, Accommodations	3,282	1,118	15	10	-5
Construction	1,002	445	4	4	0
Education and Health Care Services	4,928	4,193	22	38	16
Finance, Insurance, and Real Estate	1,006	309	4	3	-1
Information	267	77	1	1	0
Manufacturing	4,209	1,085	19	10	-9
Other Services	843	570	4	5	1
Professional, Scientific, Management Services	1,425	469	6	4	-2
Public Administration	0	0	0	0	0
Retail Trade	3,321	1,743	15	16	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	788	299	4	3	-1
Wholesale Trade	1,036	853	5	8	3
Total	22,398	11,178	--	--	--

Table 39 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	28,110
Civilian Employed Population 16 years and over	25,840
Unemployment Rate	8.06
Unemployment Rate for Ages 16-24	16.55
Unemployment Rate for Ages 25-65	4.83

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	3,505
Farming, fisheries and forestry occupations	850
Service	4,025
Sales and office	5,740
Construction, extraction, maintenance and repair	1,910
Production, transportation and material moving	2,405

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,620	67%
30-59 Minutes	6,936	28%
60 or More Minutes	1,148	5%
Total	24,704	100%

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,805	535	2,455

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	6,150	420	3,980
Some college or Associate's degree	9,050	505	2,915
Bachelor's degree or higher	3,355	85	525

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	95	109	275	465	1,065
9th to 12th grade, no diploma	1,210	815	895	2,235	1,550
High school graduate, GED, or alternative	2,495	2,285	2,505	5,765	3,780
Some college, no degree	1,645	2,590	2,005	3,840	1,720
Associate's degree	345	1,245	1,135	1,660	540
Bachelor's degree	160	970	570	1,280	1,015
Graduate or professional degree	10	155	270	710	520

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,855
High school graduate (includes equivalency)	30,475
Some college or Associate's degree	32,080
Bachelor's degree	42,803
Graduate or professional degree	70,893

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Based on the Business Activity Table above, the major employment sector in Lorain is Education and Health Care Services, which account for 22% of the workforce. This is closely followed by manufacturing,

which has a share of 19% of workers. Then Retail Trade and Arts, Entertainment, and Accommodations each account for 15%. Combined, these employment sectors represent approximately 71% of all workers and jobs in Lorain.

Describe the workforce and infrastructure needs of the business community:

The City of Lorain's business community is in continuous need of workforce development opportunities and improved infrastructure. The CNI Planning Grant was able to highlight the needs and priorities of the community and business owners within the target neighborhood for these specific items.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Lorain recently applied for the Ohio Future Fund for a project that could bring skilled

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

Many of the employment opportunities that require high skills or education are not within our jurisdiction, this may also discourage new families that have high skills and or education from locating within the City of Lorain.

The City of Lorain continues to work towards bringing highly skilled employers to the City of Lorain, working with the School District, and local Community College to increase workforce development and these opportunities for youth and young adults.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City of Lorain works closely with LEDO Partners including, JobsOhio, TeamNEO, Lorain County Workforce Development, Lorain County Community College, and Lorain City School District. The City of Lorain also will prioritize workforce development public service projects.

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

Yes

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1370705000]>

Discussion

The City of Lorain is working and collaborating more than ever with partners to make impactful changes for the residents of the community.

MA-50 Needs and Market Analysis Discussion

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

The City of Lorain is focused on housing rehabilitation and public service activities in eligible block groups having a population of 51% or more low to moderate-income persons (i.e., areas of low- and moderate-income concentration). This would be the group that is disproportionately affected by housing problems, such as overcrowding, substandard conditions, or significant cost burden. The most recent Census Tract and the City's 2024 assessment suggest that there is a huge concentration of housing problems for more than half of extremely low-income, low-income, or moderate-income households. Because of the age of Lorain's housing stock, housing problems are distributed throughout the City's limits. Geographically, housing problems affecting extremely low-income households are the most widespread. Most extremely low-income households have some type of housing problem, regardless of their location. Housing problems affecting low-income households are also widespread throughout the City. Housing problems affecting moderate-income households are not concentrated more than 50%.

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

Approximately 42 of the City's 61 Block Groups have a low- and moderate-income percentage of 51% or greater, signifying that approximately two-thirds of the City's neighborhoods are CDBG-eligible. Most of these Block Groups are concentrated in the western half of the City. When broken down by race and ethnicity the highest share of Lorain's non-white residents Black and Hispanic/Latino, are below the poverty line at a rate higher than comparator geographies. Although a disproportionate need is shown for low-income minority households, the City's 2024 assessment shows that non-White households i.e. Black/African American, and Hispanic groups have a high demand for supportive housing of different types. Among these groups, tenant-based housing is the most common type of rental assistance. Families with Disabilities have a higher need for tenant-based housing, while at the same time needing improved accessibility within existing housing.

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

The City of Lorain has fewer employment opportunities and limited access to public transportation which limits residents from getting to and/or keeping jobs. The City's low- and moderate-income neighborhoods are also characterized by low-density single-family homes with few neighborhood-level commercial or other service activities. Several areas identified as having high concentrations of minority populations also have a high percentage of low- and moderate-income households. The data seem to indicate a correlation between concentrations of low-income and minority race or ethnicity. A person's race, income, and disability status are strong indicators for needing housing assistance through various public housing program types. According to current housing data from RedFin, home prices in Lorain

were up 6% in May 2024 over the previous year. Homes in Lorain sell, on average, after 29 days compared to 15 days last year. The median sales price is \$148,000, having risen from about \$80,000 in May 2021. Though population growth has been relatively low, demand for housing has grown significantly over the same period. While median property values have increased just 6.1% from 2010 - 2020, the amount being borrowed to purchase a home has nearly doubled over the same period, suggesting that Lorain's housing market has become more competitive over time and that the housing market is favoring wealthier buyers with the credit capacity to take on more debt.

Are there any community assets in these areas/neighborhoods?

The City's 2024 assessment study suggests that in terms of community amenities, shopping, and convenience stores were the top priority for over 65% of respondents, indicating a strong desire for more accessible retail options. Outdoor recreational facilities and playgrounds/child-friendly spaces were also highly requested, with 37% and 40% of participants respectively identifying these as important. The development of more fitness and wellness centers, pet-friendly spaces, and cultural centers was also highlighted as desirable but ranked lower in importance.

Are there other strategic opportunities in any of these areas?

The city of Lorain has several programs to assist low-income households with their housing maintenance and acquisitional needs. These programs are meant to assist residents address health and safety issues. These programs include the City of Lorain's Essential Repair program and the Home Rehab program. The City of Lorain's Down Payment Assistance Program assists eligible homebuyers with down payment assistance. The assistance is provided in the form of a deferred, subordinate loan, which is forgiven at the rate of 20% per year, over five years, so long as the buyer maintains the home as their primary residence and no transfer is made in ownership of the property, whether voluntary or not.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the Ohio Department of Development's BroadbandOhio broadband profile for Lorain County (2021), 34% of the populated area and 11% of households do not have access to a minimum of 25/3 Mbps in Lorain County. In Lorain, broadband access mostly ranges from 50-100+ Mbps, but there are pockets of the city that do not have access to the minimum 25/3 Mbps with access at 49 Mbps or less. Access to high-speed internet needs improvement, but one of the largest barriers to access is the cost. Access to high-speed dependable, and affordable broadband will increase economic growth and allow residents to thrive in a modern world where economic prosperity, education, and healthcare systems are embedded with the Internet.

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

Increased competition allows variety and accessibility. According to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map, the City of Lorain has 4 or more fixed residential broadband providers throughout the City.

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

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

According to the Climate Science Special Report (Fourth National Climate Assessment), Midwest communities, including Lorain, are expected to experience an increase in average temperatures during both winter and summer months. Additionally, there may be an increase in precipitation. Given that the City of Lorain is located on Lake Erie and has the Lorain River running through it, climate change could bring about potential hazards such as flooding. Protecting the city's waterways will be crucial to ensuring a reliable source of potable water for residents.

The intensity and frequency of heatwaves are expected to increase, along with higher humidity, degraded air quality, and reduced water quality, all of which will elevate public health risks.

Extreme rainfall events and flooding have increased over the past century, and these trends are projected to continue, leading to erosion, declining water quality, and negative impacts on transportation, agriculture, human health, and infrastructure.

Climate change will also exacerbate risks to the Great Lakes, such as shifts in the distribution of fish species, a rise in invasive species and harmful algae blooms, and declining beach health. Additionally, reduced ice cover will extend the commercial navigation season on the Great Lakes.

To address these challenges, the City of Lorain is actively working on implementing a Climate Resilience Plan as part of its toolkit to prepare for and adapt to the impacts of climate change. This plan aims to enhance the city's ability to manage environmental risks and build a more resilient community.

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

As noted earlier, as climate change progresses, Midwest communities may experience rising temperatures, increased precipitation, and more frequent extreme storm events. These changes pose significant risks to housing in the region. Properties located near waterways and in floodplain areas are particularly vulnerable to flood damage. Additionally, major storms and high winds may threaten the integrity of housing structures, further exacerbating the potential for property damage and displacement.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan process requires the City of Lorain to identify priorities and a strategic framework to address community needs over the next five years. The Plan focuses on four key areas: Housing, Homelessness, Community and Economic Development, and Non-Homeless Special Needs. Below are the goals, objectives, and priority actions:

GOAL 1: HOUSING

Objective 1: Increase Affordable Housing Opportunities

Description: Enhance the availability and accessibility of affordable housing for low- and moderate-income residents.

Needs: Create more affordable housing by leveraging federal and local resources. Community feedback highlighted priorities like:

- Develop affordable infill housing
- Identify suitable sites for development
- Build partnerships with local stakeholders
- Diversify housing stock and create programs to address income eligibility

Objective 2: Align Improvement Programs for Homeowners and Renters

Description: Coordinate programs for homeowners and renters.

Needs: Improve outreach to existing programs that provide mortgage, rent, and utility assistance. Key priorities:

- Raise awareness of programs
- Implement home rehabilitation programs (roof, window, furnace, siding replacements)
- Offer rental assistance and streamline rental registration

Objective 3: Continue Removing Blighted Properties

Description: Demolish abandoned properties to improve neighborhood conditions.

Needs: Surveys show that blight removal is a top priority. Key actions include:

- Demolish blighted properties
- Address housing conditions
- Launch neighborhood clean-up campaigns

GOAL 2: HOMELESSNESS

Objective 1: Enhance Accessibility to Wraparound Services

Description: Improve access to services that support individuals transitioning out of homelessness.

Needs: Identify gaps in mental health support, homeless facilities, and permanent supportive housing.

GOAL 3: COMMUNITY AND ECONOMIC DEVELOPMENT**Objective 1: Increase Neighborhood Development and Assets**

Description: Improve neighborhood assets through balanced development and green spaces.

Needs: Enhance amenities including:

- Establish recreational facilities
- Improve streetscapes and tree canopy
- Increase access to food and resources

Objective 2: Enhance Public and Social Services

Description: Improve public and social services collaboratively.

Needs: Support services focused on youth, health, and elderly populations, as well as non-homeless special needs.

Objective 3: Improve Public Infrastructure

Description: Implement infrastructure improvements.

Needs: Prioritize road replacement, utility upgrades, and sidewalk repairs.

GOAL 4: NON-HOMELESS SPECIAL NEEDS**Objective 1: Enhance Senior and Elderly Programs and Services**

Description: Increase access to services for senior residents.

Needs: Focused support for seniors, including:

- Expand awareness of the Homestead Exemption
- Develop programs serving seniors
- Review zoning regulations to support aging in place, including Accessory Dwelling Units (ADUs)

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

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	Ward 2
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>Beginning at a point, said point being the intersection of the shoreline of Lake Erie and the west property line of parcel number 0300050101007 (Century Park); Thence south along the west property line of parcel number 0300050101007 (Century Park); to the centerline of East Erie Avenue; Thence westerly along the centerline of East Erie Avenue to the centerline of Indiana Avenue; Thence south along Indiana Avenue to the centerline of "E" Street; Thence westerly on "E" Street to the centerline of Illinois Avenue; Thence southerly on Illinois Avenue to the centerline of "F" Street; Thence westerly on "F" Street to the centerline of Colorado Avenue; Thence southeasterly on Colorado Ave to the centerline of the Norfolk and Southern Railroad; Thence along the of Norfolk and Southern Railroad to the centerline of the Black River; Thence south and east along the centerline of the Black River to the centerline of State Route 611 (Henderson Drive). Thence southerly along State Route 611 (Henderson Drive) and continuing along the centerline as Henderson Drive as it merges into East 21st Street between Broadway and Elyria Avenue and transitions to West 21st Street at Broadway and continues in a westerly direction to the centerline of Oberlin Avenue; Thence northerly along the centerline of Oberlin Avenue to the centerline of the and Southern Railroad; Thence westerly along the centerline of the Norfolk and Southern Railroad to the centerline of Ashland Avenue; Thence northerly along the centerline of Ashland Avenue to the centerline of West 13th Street; Thence westerly along the centerline of West 13th Street to the centerline of Allison Avenue; Thence northerly along the centerline of Allison Avenue to the centerline of West Erie Avenue; Thence easterly along the centerline of West Erie Avenue to the centerline of Oberlin Avenue; Thence northerly along the centerline of Oberlin Avenue to the centerline of West First Street; Thence continuing in a northwesterly direction to the northern most point of parcel number 0202026102035; Thence easterly along the Lake Erie</p>
--	---

		shoreline to the west property line of parcel number 0300050101007 (Century Park) and the point of beginning.
	Include specific housing and commercial characteristics of this target area.	The target wards have the largest concentration of vacant properties and property code violations. The Ward 2 target area consists predominately of residential housing and is inclusive of Black River Landing, the City's Downtown Business District (Broadway Avenue), and other retail on the southern end of Broadway Avenue. Ward 2 is also comprised of two (2) Community Reinvestment Areas; CRA #1 and CRA #2 respectively, as well as the Central Lorain and Riverfront Urban Renewal areas.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The targeted area was determined through census data, survey results, input from City of Lorain staff, and consultation with various non-profit partners, elected officials, and residents. Ward X, along with the other targeted wards, has the highest concentration of low-to-moderate-income households. These targeted areas also have the highest percentage of minorities. Additionally, in the last couple of years, most CDBG-supported housing projects have been completed in these wards along with individuals and households utilizing CDBG-funded public service activities and services. The community survey also received various comments regarding the need for additional investment in these wards as well as receiving the most responses from individuals residing in these wards.
	Identify the needs in this target area.	The needs of Ward 2 include but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; increased economic opportunities and waterfront development.

	What are the opportunities for improvement in this target area?	The opportunities for improvement for Ward 2 include but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; storefront improvement programs; new housing construction; first-time homebuyer opportunities and waterfront development.
	Are there barriers to improvement in this target area?	The barriers to improvement in this target area are the following: lack of additional funding outside of entitlement and city general fund resources; and lack of interest from private developers in this target area.
2	Area Name:	Ward 3
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>Beginning at a point, said point being the intersection of the centerline of Oberlin Avenue and the centerline of the Norfolk and Southern Railroad; Thence southerly along the centerline of Oberlin Avenue to the centerline of West 21st Street; Thence easterly along the centerline of West 21st Street to the centerline of Oakdale Avenue; Thence southerly along the centerline of Oakdale Avenue to the centerline of West 24th Street; Thence easterly along the centerline of West 24th Street to the centerline of Lexington Avenue; Thence southerly along the centerline of Lexington Avenue to the centerline of West 30th Street; Thence westerly along the centerline of West 30th Street to the centerline of Dayton Avenue; Thence southerly along the centerline of Dayton Avenue to the centerline of West 36th Street; Thence westerly along the centerline of West 36th Street to the centerline of Falbo Avenue; Thence southerly along the centerline of Falbo Avenue to the centerline of Tower Boulevard; Thence southwesterly along the centerline of Tower Boulevard to the centerline of Oberlin Avenue; Thence northerly along the centerline of Oberlin Avenue to the centerline of West 39th Street; Thence westerly along the centerline of West 39th Street to the centerline of Edgewood Avenue; Thence northerly along the centerline of Edgewood Avenue to the centerline of West 38th Street; Thence westerly along the centerline of West 38th Street to the centerline of State Route 58 (Leavitt Road); Thence northerly along the centerline of State Route 58 (Leavitt Road) to the centerline of Meister Road; Thence easterly along the centerline of Meister Road to the centerline of Pole Avenue; Thence northerly along the centerline of Pole Avenue to the centerline of West 23rd Street; Thence westerly along the centerline of West 23rd Street to the centerline of State Route 58 (Leavitt Road); Thence northerly along State Route 58 (Leavitt Road) to the centerline of the Norfolk and Southern Railroad tracks; Thence easterly along centerline of the Norfolk and Southern Railroad</p>
--	--

	tracks to the centerline of Oberlin Road and the point of beginning.
Include specific housing and commercial characteristics of this target area.	The target wards have the largest concentration of vacant properties and property code violations. The Ward 3 target area has a high concentration of residential housing. The City of Lorain's only high school, Lorain High School, is located within this ward as well as Central Park. Central Park is one of the four main parks.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The targeted area was determined through census data, survey results, input from City of Lorain staff, and consultation with various non-profit partners, elected officials, and residents. Ward X, along with the other targeted wards, has the highest concentration of low-to-moderate-income households. These targeted areas also have the highest percentage of minorities. Additionally, in the last couple of years, most CDBG-supported housing projects have been completed in these wards along with individuals and households utilizing CDBG-funded public service activities and services. The community survey also received various comments regarding the need for additional investment in these wards as well as receiving the most responses from individuals residing in these wards.
Identify the needs in this target area.	The needs of Ward 3 include but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; and increased economic opportunities.
What are the opportunities for improvement in this target area?	The opportunities for improvement for Ward 3 include but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; new housing construction; and first-time homebuyer opportunities.
Are there barriers to improvement in this target area?	The barriers to improvement in this target area are the following: lack of additional funding outside of entitlement and city general fund resources; and lack of interest from private developers in this target area.

3	Area Name:	Ward 5
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>Beginning at a point, said point being the intersection of CSX Railroad and the centerline of Henderson Drive; Thence southerly along the centerline of CSX Railroad to the centerline of East 28th Street; Thence east along the centerline of East 28th Street to the centerline of Globe Avenue; Thence south along the centerline of Globe Avenue to the centerline of East 31st Street; Thence east along the centerline of East 31st Street to the centerline of Pearl Avenue; Thence south along the centerline of Pearl Avenue to East 32nd Street; Thence east along the centerline of East 32nd Street to the centerline of Seneca Avenue; Thence south along the centerline of Seneca Avenue to the centerline of Homewood Drive; Thence east along the centerline of Homewood Drive to the centerline of Clinton Avenue; Thence south along the centerline of Clinton Avenue to the corporation line of the City of Lorain.</p> <p>The Ward 5 boundary continues along said corporation line westerly to the northwest corner of parcel number 0300110106001; thence southerly to the centerline of North Ridge Road; Thence westerly along the centerline of North Ridge Road; to the CSX Railroad and extending northerly adjacent to the CSX Railroad to the centerline East 36th Street; Thence westerly along the centerline of East 36th to the east right-of-way line of Dallas Avenue; Thence southerly along the east right-of-way line of Dallas Avenue to the south right-of-way line of East 39th Street; thence continuing along the corporation line westerly on East 39th Street to Russell Avenue, southerly along Russell Avenue; westerly along Harriet Street, northerly along Clifton; westerly along East 39th Street to Broadway; thence northerly on Broadway to the centerline of West 34th Street; thence westerly along the centerline of West 34th Street to the centerline of Dayton Avenue; thence northerly on Dayton Avenue to the centerline of West 30th Street; thence easterly on West 30th Street to the centerline of Lexington Avenue; thence northerly on Lexington Avenue to the centerline of West 24th Street; thence westerly on</p>
--	--

	West 24th Street to the centerline of Oakdale Avenue; thence northerly on Oakdale Avenue to the centerline of State Route 611 (West 21st Street); thence easterly on State Route 611 (West 21st Street); to the centerline of the CSX Railroad at Henderson Drive and the point of beginning.
Include specific housing and commercial characteristics of this target area.	The target wards have the largest concentration of vacant properties and property code violations. The Ward 5 target area is comprised of both residential and commercial uses. General Johnnie Wilson Park is located in Ward 5.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>The targeted area was determined through census data, survey results, input from City of Lorain staff, and consultation with various non-profit partners, elected officials, and residents. Ward X, along with the other targeted wards, has the highest concentration of low-to-moderate-income households. These targeted areas also have the highest percentage of minorities. Additionally, in the last couple of years, most CDBG-supported housing projects have been completed in these wards along with individuals and households utilizing CDBG-funded public service activities and services. The community survey also received various comments regarding the need for additional investment in these wards as well as receiving the most responses from individuals residing in these wards.</p> <p>The Comprehensive Housing Strategy specifies that home values in South Lorain (Wards 5 and 6) are much lower than the citywide median home value and have a higher percentage of extremely cost-burdened owners and renters, further identifying these areas as underserved.</p>
Identify the needs in this target area.	The needs of Ward 5 include but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; and increased economic opportunities.

	What are the opportunities for improvement in this target area?	The opportunities for improvement for Ward 5 include but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; storefront improvement programs; new housing construction; and first-time homebuyer opportunities.
	Are there barriers to improvement in this target area?	The barriers to improvement in this target area are the following: lack of additional funding outside of entitlement and city general fund resources; and lack of interest from private developers in this target area.
4	Area Name:	Ward 6
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>Beginning at a point, said point being the intersection of the centerline of Henderson Drive and the centerline of CSX Railroad; Thence northerly along the centerline of Henderson Drive to the centerline of the Black River, Thence easterly and southerly along the City of Lorain Corporation and the centerline of Black River to the centerline of E. 31 St. Thence continuing south along the easterly City of Lorain Corporation line to the southeast corner of parcel # 0300077107012. said point also being the northerly line of Sheffield Township.</p> <p>Thence west along the corporation line to the centerline of Clinton Avenue. Thence northerly along the centerline of Clinton Avenue to the centerline of Homewood Drive; Thence westerly along the centerline of Homewood Drive to the centerline Seneca Avenue; Thence north along the centerline of Seneca Avenue to the centerline of East 32nd Street; Thence west along the centerline of East 32nd Street to the centerline of Pearl Avenue; Thence north along the centerline of Pearl Avenue to the centerline of East 31st Street; Thence west along the centerline of East 31st Street to the centerline of Globe Avenue; Thence northerly to the centerline of East 28th Street; Thence west along the centerline of East 28th Street to the centerline of CSX Railroad; Thence northerly along the centerline of CSX Railroad to the centerline of Henderson Drive and the point of beginning.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The target wards have the largest concentration of vacant properties and property code violations. The Ward 6 target area is comprised of both residential and commercial uses. The City of Lorain's largest park, Oakwood Park, is located in this ward. Additionally, the Steel Plant and the CSX railroad tracks that formerly served the steel plant are located across the North end of Ward 6. The 28th Street Corridor (business district) runs alongside the Steel Plant.</p>

<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The targeted area was determined through census data, survey results, input from City of Lorain staff, and consultation with various non-profit partners, elected officials, and residents. Ward X, along with the other targeted wards, has the highest concentration of low-to-moderate-income households. These targeted areas also have the highest percentage of minorities. Additionally, in the last couple of years, most CDBG-supported housing projects have been completed in these wards along with individuals and households utilizing CDBG-funded public service activities and services. The community survey also received various comments regarding the need for additional investment in these wards as well as receiving the most responses from individuals residing in these wards.</p> <p>The Comprehensive Housing Strategy specifies that home values in South Lorain (Wards 5 and 6) are much lower than the citywide median home value and have a higher percentage of extremely cost-burdened owners and renters, further identifying these areas as underserved.</p>
<p>Identify the needs in this target area.</p>	<p>The needs of Ward 6 include but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; and increased economic opportunities.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>The opportunities for improvement for Ward 6 include but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; storefront improvement programs; new housing construction; and first-time homebuyer opportunities.</p>

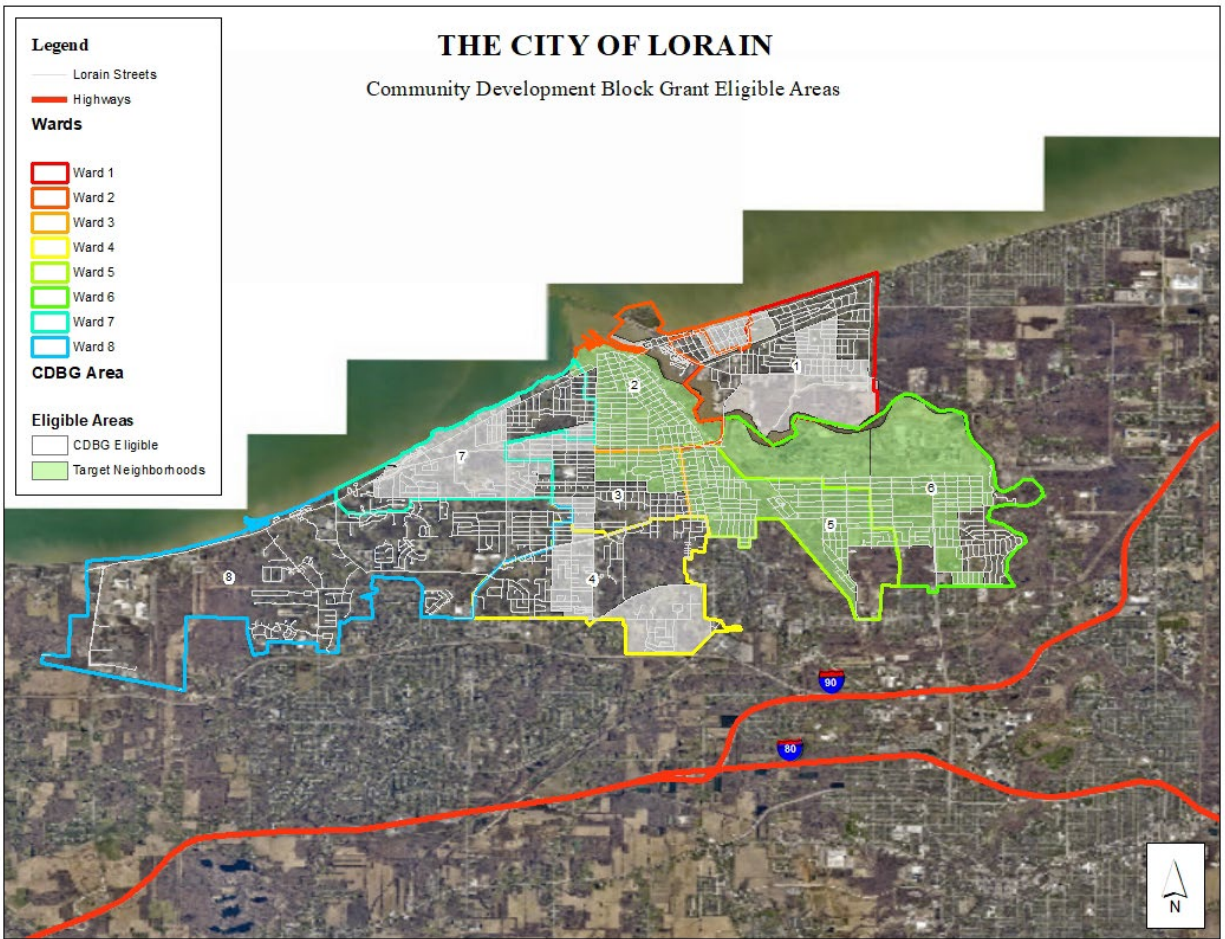
	Are there barriers to improvement in this target area?	The barriers to improvement in this target area are the following: lack of additional funding outside of entitlement and city general fund resources; and lack of interest from private developers in this target area. Additionally, a large quantity of vacant commercial and manufacturing properties make investment more difficult.
--	---	--

General Allocation Priorities

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

Four (4) areas have been designated as Local Target Areas within the City of Lorain (see Map 1 and Table 49).

Target area boundaries are defined by City Council Ward boundaries. The Wards designated as CDBG Target Areas are Wards 2, 3, 5, and 6. The areas selected for the 2025–2029 Plan were identified through data collection, analysis, and a citizen participation process that included a community survey, public meetings, and discussions with City Council. This process aligns with HUD’s Choice Neighborhood Initiative - Planning Grant: Southside Gateway Community Plan. Each of these areas meets the eligibility requirements for low- and moderate-income benefits. While Local Target Areas enable the City to plan and invest in a coordinated manner, they do not restrict the City from allocating funds to other areas of Lorain that also qualify for low- and moderate-income benefits.



Map 1

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

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Infill Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	Ward 2 Ward 3 Ward 5 Ward 6
	Associated Goals	Housing
	Description	Increase housing diversity and affordability through infill development.
	Basis for Relative Priority	These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process.
2	Priority Need Name	Housing Rehabilitation Programs
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly

	Geographic Areas Affected	Ward 2 Ward 3 Ward 5 Ward 6
	Associated Goals	Housing
	Description	Increase housing affordability and preserve existing housing stock by providing resources for home repair and rehabilitation for homeowners and renters.
	Basis for Relative Priority	These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process.
3	Priority Need Name	Demolition
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	Ward 2 Ward 3 Ward 5 Ward 6
	Associated Goals	Housing
	Description	Remove blighted properties through demolition and clean-up programs.
	Basis for Relative Priority	These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process.
4	Priority Need Name	Affordable Housing Programming
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Ward 2 Ward 3 Ward 5 Ward 6
	Associated Goals	Housing
	Description	Increase affordable housing and access to housing through programs such as down-payment assistance, first-time homebuyer education and housing counseling, etc.
	Basis for Relative Priority	These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process.
5	Priority Need Name	Homeless Facilities and Services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Ward 2 Ward 3 Ward 5 Ward 6
	Associated Goals	Homelessness
	Description	Improve access to wraparound services that support individuals transitioning out of homelessness and into permanent housing. Identify any gaps in service regarding mental health support, homeless facilities, and permanent supportive housing.
	Basis for Relative Priority	These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process.
6	Priority Need Name	Increase Neighborhood Development and Assets
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Ward 2 Ward 3 Ward 5 Ward 6
	Associated Goals	Community and Economic Development
	Description	Improve neighborhood assets through balanced development and green spaces. Create community and recreational facilities, improve streetscapes and tree canopies, and increase access to food and resources.
	Basis for Relative Priority	These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process.
7	Priority Need Name	Health Services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Ward 2 Ward 3 Ward 5 Ward 6
	Associated Goals	Homelessness Community and Economic Development Non-Homeless Special Needs
	Description	Increase accessibility to health services especially for residents that have limited access to essential stores such as grocery, persons at risk or experiencing homelessness or other non-homeless special needs categories.
	Basis for Relative Priority	These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process.

8	Priority Need Name	Improve Public Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Ward 2 Ward 3 Ward 5 Ward 6
	Associated Goals	Community and Economic Development
	Description	Implement infrastructure improvements inclusive of prioritizing road replacement, utility upgrades, and sidewalk repairs.
	Basis for Relative Priority	These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process.
9	Priority Need Name	Senior Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly
	Geographic Areas Affected	Ward 2 Ward 3 Ward 5 Ward 6

	Associated Goals	Community and Economic Development Non-Homeless Special Needs
	Description	Enhance senior and elderly programs and services to increase accessibility and assist in allowing the elderly to age in home.
	Basis for Relative Priority	These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process.
10	Priority Need Name	Youth Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children
	Geographic Areas Affected	Ward 2 Ward 3 Ward 5 Ward 6
	Associated Goals	Community and Economic Development
	Description	Increase access, availability and collaborative efforts in providing youth services such as childcare, tutoring, and after-school care.
	Basis for Relative Priority	These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process.

Narrative (Optional)

The Five-Year Consolidated Plan must indicate the general priorities for allocating investment of available resources among different needs. Priority needs are those that will be addressed by the goals outlined in the Strategic Plan. For each priority, the City of Lorain has indicated one or more populations to be served, as well as an assigned priority level indicating relative importance among the needs listed (see Table 53).

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Lorain is collaborating with the Lorain County Continuum of Care to assist residents with security deposits, first month's rent, and/or utility deposits. In addition, Lorain Metropolitan Housing Authority has a total voucher count of 3,203. This includes 175 vouchers for persons who are Non-Elderly Disabled (NED), 117 Veterans Affairs Supportive Housing (VASH) vouchers, and 7 vouchers allocated towards the Foster Youth to Independence (FYI) initiative.
TBRA for Non-Homeless Special Needs	The City's Non-Homeless Special Needs populations have a high need for Tenant Base Rental Assistance (TBRA), while at the same time needing improved accessibility within housing due to their limited income, owner-occupied housing repairs, and accessibility. The City of Lorain will continue to advocate for additional non-homeless special needs TBRA vouchers to support Non-Elderly Disabled, Veterans, and Foster Youth vouchers to assist the youth transition to independent living.
New Unit Production	A shortage of affordable housing exists for several income groups, including both renter and owner-occupied households earning less than 80% of HUD Area Median Family Income (HAMFI). The current housing inventory lacks rental units to house persons with low- and extremely low- incomes (less than 50% HAMFI). The necessary demolition of aging and unsafe structures has contributed to the loss of affordable rental units. Over half of housing units or 55% are owner-occupied compared to 73% for the county and 67% for the state and 45% of units are renter-occupied. In the city, this increase in the number of renters has accelerated in recent years, with a growth of 1,100 renter households from 2017 to 2022, compared to the growth of 100 renter households during the previous 5 years.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>The City of Lorain also has identified areas of the City to be Community Reinvestment Areas which offers tax abatements to residents that rehab and build homes in these areas. The City of Lorain continues to actively work towards utilizing vacant land owned by the City to address the Housing needs. A plan to build affordable housing for seniors is currently in the planning stage. The City of Lorain has two major programs that attempt to address the preservation of current homes. For example, the HOME Rehabilitation Loan Program attempts to preserve and expand the supply of affordable housing in the City of Lorain efficiently and effectively. The Rehab Program enables existing homeowners to improve their housing conditions and the conditions of their neighborhood. The second home preservation program called “Essential Home Repair” program attempts to address one-two health and safety issues in the home. Home acquisition will be addressed through the City’s “Down Payment Assistance” program. This program will commence in 2025 and be made available to low-income qualified first-time home buyers for the purchase of a home in the City of Lorain. The program is intended to ensure affordability and long-term sustainability for the homebuyer by reducing the first mortgage amount and encouraging low and very-low-income families to build equity. Eligible first-time homebuyers will be individuals who are low-income and have not owned an interest in a home in the past three years except for displaced homemakers, parents fleeing domestic violence, and/or single parents.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	The City of Lorain continues to actively work towards utilizing vacant land owned by the City to address the Housing needs. A plan to build affordable housing for seniors is currently in the planning stage. The City of Lorain has two major programs that attempt to address the preservation of current homes. For example, the HOME Rehabilitation Loan Program attempts to preserve and expand the supply of affordable housing in the City of Lorain efficiently and effectively. The Rehab Program enables existing homeowners to improve their housing conditions and the conditions of their neighborhood. The second home preservation program called “Essential Home Repair” program attempts to address one-two health and safety issues in the home. Home acquisition will be addressed through the City’s “Down Payment Assistance” program. This program will commence in 2025 and be made available to low-income qualified first-time home buyers for the purchase of a home in the City of Lorain. The program is intended to ensure affordability and long-term sustainability for the homebuyer by reducing the first mortgage amount and encouraging low and very-low-income families to build equity. Eligible first-time homebuyers will be individuals who are low-income and have not owned an interest in a home in the past three years except for displaced homemakers, parents fleeing domestic violence, and/or single parents.

Table 48 – Influence of Market Conditions

Demographics Table 5

Table 5(A) displays the population, number of households, and median income for the base year (2010) and most recent year (2020), and the percentage of change over time. This data illustrates an overall population increase from 64,097 in the 2010 ACS to 65,211 at the time of the 2016 - 2020 ACS, approximately less than a 1% increase in population.

Moreover, the number of households increased by 1,540 households from 25,336 (2010) to 26,876 (2020). This is approximately a 1% increase in the number of households from 2010 to 2020.

This table also identifies an estimated change in median income by 33% from \$35,042 (2010) to \$46,592 (2020).

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

Introduction

The Five-Year Consolidated Plan must identify the federal, state, local, and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **Table 55**.

The City of Lorain anticipates a total allocation of \$1,375,000 in CDBG funding and \$550,000 in HOME funding for the 2025 program year. Program income may be realized over the course of the 2025 program year and subsequent program years. These funds will be used for CDBG and HOME-eligible activities consistent with the current goals and objectives identified in the Five-Year Consolidated Plan. CDBG funds will be used for housing and community development activities including, but not limited to, increasing homeownership, providing existing homeownership assistance (e.g. housing rehabilitation), public services, blight removal, and other priority projects.

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

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. The City of Lorain has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2025 Annual Action Plan. See Table 57.

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	1,375,000	200,000	0	1,575,000	5,886,297	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	550,000	50,000	0	600,000	2,575,304	

Table 49 - Anticipated Resources

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

The City will seek to leverage available funds from State and Federal grant sources, City Departments, public or social service providers, and other organizations in conjunction with CDBG and HOME dollars. Additionally, the City will explore funding opportunities from Community

Housing Development Organizations (CHDOs), the Public Housing Authority (PHA), and other agencies and programs alongside CDBG and HOME resources.

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

The City of Lorain actively markets its properties for sale on the City's website. It aims to acquire and dispose of residential parcels through various agencies to support its infill development program. Additionally, the City is committed to increasing homeownership and providing support for homeowners in Lorain.

Discussion

The City of Lorain's anticipated funding allocation from CDBG and HOME will help address key goals, including housing, non-homeless special needs, community and economic development, and homelessness. The City benefits from a network of public and social service providers that assist in achieving these goals through financial leveraging and additional Federal funding sources, such as City Departments, Community Housing Development Organizations (CHDOs), and other agencies and programs.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Lorain Metropolitan Housing Authority	PHA	Public Housing	Other
LORAIN COUNTY	Government	Economic Development Non-homeless special needs	Other
Lorain County Homeless Task Force	Non-profit organizations	Homelessness	
Lorain Port Authority			

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Table 56 outlines the institutional structure through which the City of Lorain will implement its Strategic Plan. While not every organization involved in program delivery is listed, the lead agency and the other entities included demonstrate the extensive delivery capacity within the City.

The lead agency for institutional delivery in Lorain is the City of Lorain Department of Building, Housing, and Planning, supported by various City divisions and departments that focus on housing, community, and economic development. Numerous non-profit organizations also contribute by offering a range of public services, including programs aimed at reducing homelessness and supporting non-homeless special needs populations.

Lorain has a robust institutional delivery system with a diverse array of services available, including homelessness prevention, street outreach, supportive services, nutrition programs, and youth initiatives (see **Table 57**). These programs are provided by non-profit organizations and the Continuum of Care (CoC). However, underserved needs remain, as well as service overlaps and gaps. This is highlighted in the citizen participation process which confirmed that the public is not often aware of these programs and services or how to obtain them.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X

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

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Lorain County Homeless Task Force is the lead agency for collecting homeless data for the Continuum of Care. The Homeless Task Force assists in conducting homeless needs assessments and developing community-supported homelessness strategies in Lorain County. The Continuum of Care (CoC) for the area consists of numerous agencies. The Homeless Task Force is also responsible for advancing community-wide efforts, including the Annual Point-in-Time (PIT) survey conducted by the CoC, which involves various partnering organizations. These organizations are comprised of various non-profit agencies and service providers providing services targeted to the homeless. These are made available through Coordinated Entry via phone calls, messages, and walk-ins. Coordinated Entry is the access point for residents to be connected with emergency housing and other services based on their needs. These services are available for all residents but are specifically targeting the homeless and those at risk of homelessness.

Neighborhood Alliance, the only 24/7 emergency shelter in Lorain, utilizes Projects for Assistance in Transition from Homelessness (PATH). A program designed to provide intensive outreach services for Lorain County residents who are homeless or at imminent risk of homelessness and suffer from a mental illness. Residents can contact the PATH office directly or be connected with its services through Coordinated Entry.

Services targeted towards persons with HIV/AIDS are available through the Lorain County Health & Dentistry and Riveon Mental Health and Recovery (The Nord Center), which provide health, mental health, and educational services for persons with HIV. Additionally, resources can be found with Family Planning Services of Lorain County.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

To enhance the housing and community development program delivery system in Lorain, improved coordination among public, non-profit, and private agencies is essential. While there are extensive programs and services available to residents, greater collaboration is needed to minimize duplication and ensure a cohesive approach.

The City of Lorain views the Consolidated Plan development process as an opportunity to unite these organizations in their housing and community development efforts. Through the City's Citizen Participation Plan, which aims to keep the public engaged, Lorain plans to hold regular forums and meetings to raise awareness of housing and community development activities, fostering better coordination over the next five years.

In planning the Consolidated Plan, we successfully engaged residents, public agencies, and non-profits this year through several meetings, workshops, and surveys.

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

In the previous Con Plan period, the City of Lorain has focused efforts a lot on creating and fostering those relationships with key agencies in our community with the hope of creating a more systemic approach to service deliveries and resources. As we approach a new Con Plan period the city of Lorain is eager to continue to build our relationships and collaboration with key agencies over the next five years.

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

- Support non-profit service providers offering self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent and reduce homelessness.

- Coordinate with the Continuum of Care, the Lorain County Homeless Task Force, non-profit service providers, and other organizations to establish additional transitional and permanent supportive housing options.
- Improve the level of transparency and flow of communication between the City of Lorain, its partners, and the community.
- Improve availability and accessibility of affordable housing programs and services to enhance the living environment for all residents, but especially for low and moderate-income residents throughout the City of Lorain.
- The City will continue to work towards overcoming gaps in institutional structures and services and increase involvement and coordination of planning and resources to address our priority needs in our community.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2025	2029	Affordable Housing Public Housing Blight Mitigation	Ward 2 Ward 3 Ward 5 Ward 6	Infill Housing Housing Rehabilitation Programs Demolition Affordable Housing Programming	CDBG: \$165,000 HOME: \$540	Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Homelessness	2025	2029	Homeless	Ward 2 Ward 3 Ward 5 Ward 6	Homeless Facilities and Services Health Services	CDBG: \$75,000	Homeless Person Overnight Shelter: 25 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 25 Beds Homelessness Prevention: 25 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Community and Economic Development	2025	2029	Non-Housing Community Development	Ward 2 Ward 3 Ward 5 Ward 6	Increase Neighborhood Development and Assets Health Services Improve Public Infrastructure Senior Services Youth Services	CDBG: \$5,100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 365 Persons Assisted Facade treatment/business building rehabilitation: 10 Business Jobs created/retained: 15 Jobs Businesses assisted: 15 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Non-Homeless Special Needs	2025	2029	Non-Homeless Special Needs	Ward 2 Ward 3 Ward 5 Ward 6	Health Services Senior Services	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
5	Administration and Planning	2025	2029	Administration			CDBG: \$1,575,000 HOME: \$300,000	

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	<p>Objective 1: Increase Affordable Housing Opportunities Description: Enhance the availability and accessibility of affordable housing for low- and moderate-income residents. Needs: Create more affordable housing by leveraging federal and local resources. Community feedback highlighted priorities like:</p> <ul style="list-style-type: none"> • Develop affordable infill housing • Identify suitable sites for development • Build partnerships with local stakeholders • Diversify housing stock and create programs to address income eligibility <p>Objective 2: Align Improvement Programs for Homeowners and Renters Description: Coordinate programs for homeowners and renters. Needs: Improve outreach to existing programs that provide mortgage, rent, and utility assistance. Key priorities:</p> <ul style="list-style-type: none"> • Raise awareness of programs • Implement home rehabilitation programs (roof, window, furnace, siding replacements) • Offer rental assistance and streamline rental registration <p>Objective 3: Continue Removing Blighted Properties Description: Demolish abandoned properties to improve neighborhood conditions. Needs: Surveys show that blight removal is a top priority. Key actions include:</p> <ul style="list-style-type: none"> • Demolish blighted properties • Address housing conditions • Launch neighborhood clean-up campaigns

2	Goal Name	Homelessness
	Goal Description	<p>Objective 1: Enhance Accessibility to Wraparound Services</p> <p>Description: Improve access to services that support individuals transitioning out of homelessness.</p> <p>Needs: Identify gaps in mental health support, homeless facilities, and permanent supportive housing.</p>
3	Goal Name	Community and Economic Development
	Goal Description	<p>Objective 1: Increase Neighborhood Development and Assets</p> <p>Description: Improve neighborhood assets through balanced development and green spaces.</p> <p>Needs: Enhance amenities including:</p> <ul style="list-style-type: none"> • Establish recreational facilities • Improve streetscapes and tree canopy • Increase access to food and resources <p>Objective 2: Enhance Public and Social Services</p> <p>Description: Improve public and social services collaboratively.</p> <p>Needs: Support services focused on youth, health, and elderly populations, as well as non-homeless special needs.</p> <p>Objective 3: Improve Public Infrastructure</p> <p>Description: Implement infrastructure improvements.</p> <p>Needs: Prioritize road replacement, utility upgrades, and sidewalk repairs.</p>
4	Goal Name	Non-Homeless Special Needs
	Goal Description	<p>Objective 1: Enhance Senior and Elderly Programs and Services</p> <p>Description: Increase access to services for senior residents.</p> <p>Needs: Focused support for seniors, including: Expand awareness of the Homestead Exemption Develop programs serving seniors Review zoning regulations to support aging in place, including Accessory Dwelling Units (ADUs)</p>
5	Goal Name	Administration and Planning
	Goal Description	Admin and Planning associated with overseeing the Consolidated and Annual Action Plans

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Lorain's poverty rate is approximately 27.5% of the population. Approximately 17,977 residents fall under the extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2).

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

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

Activities to Increase Resident Involvements

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

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

No

Plan to remove the 'troubled' designation

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

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

Barriers to Affordable Housing

One of the goals identified in the assessment and strategy study is to address gaps in the housing ecosystem through strategic partnerships, build capacity to expand housing programs, and leverage additional resources to meet core housing needs. Housing development and preservation is a collaborative effort requiring multiple funding sources and incentives. Plans from community development corporations are being developed to support community revitalization and housing development. The absence of a nonprofit focused on housing construction, rehabilitation, or preservation may contribute to a market gap.

The cost of housing in Lorain remains a significant issue. The city is working to reduce housing instability by lowering the cost burden for renters and strengthening support programs. According to the Impediment Study, Lorain needs an additional 7,970 affordable rental units for households earning under 30% of the Area Median Income (AMI). There is a surplus of 7,130 units for those earning 30-50% AMI and 1,221 owner-occupied units under 50% AMI. The proposed 300 affordable units through the CHOICE Neighborhood project would close the rental gap, but at least 500 more units are needed for households earning 0-30% AMI. Successful housing affordability reforms should include both demand-side (e.g., housing vouchers) and supply-side changes (e.g., less restrictive zoning). Flexible financial support and the removal of regulatory barriers can promote economic growth and affordable housing. The following are also negative public policies that impact the ability to implement affordable housing and residential development within the City of Lorain:

- Zoning Ordinances
- Increasing Rental Rates
- Lack of Quality Housing
- Lack of Affordable Housing Options
- Capacity Building
- Addressing Housing Conditions
- Fostering Stable and Affordable Housing
- Preparing for an Aging Population
- Increasing Housing Diversity and Supply

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City's 2024 housing needs assessment report suggests the following:

- The city improves processes for identifying vacant/abandoned properties and shortening the timeline from vacancy to demolition, and demolition to redevelopment.
- Make building improvement funds more accessible to assist property owners with making necessary repairs.

- Identify additional funding streams for the removal of vacant/abandoned properties.
- Strengthen current codes/regulations to enforce the responsiveness of property owners to violations, and increase enforcement staff.
- In addition to housing investments, seek to attract investments in community amenities such as parks and green spaces, grocery stores, and transportation access.
- Increase infill development and address vacant and abandoned properties by reviewing current zoning and building codes to allow for non-traditional housing (tiny homes, Accessory Dwelling Units (i.e. granny flats), modular housing on lots that don't currently meet modern setbacks and other requirements.
- Assemble parcels to create larger lots that will accommodate multi-family housing.
- Work with Habitat for Humanity, non-profit, and philanthropic partners as well as private developers to meet the need for infill housing while keeping it affordable.

In addition to:

- Expand housing programs and resources aimed at home repairs and rehabilitation.
- Increase awareness of, and enrollment in these programs by creating a centralized list of resources, their eligibility requirements, and instructions on how to apply.
- Train volunteers to assist residents in enrolling in these programs.
- Work to reduce barriers to application by assisting with income verification and other administrative tasks.
- Share information broadly about available programs and resources by leveraging existing social media and email outreach, bulletin boards, and faith-based communities

SP-60 Homelessness Strategy – 91.215(d)

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

PATH is one of the programs offered through Neighborhood Alliance. PATH stands for Projects for Assistance in Transition from Homelessness. Services include community-based outreach, mental health and substance abuse referrals, housing assistance, and other supportive programming.

Addressing the emergency and transitional housing needs of homeless persons

Coordinated Entry at St. Elizabeth Center serves all individuals in Lorain County including men, women, and children who are looking for shelter. Coordinated Entry works as the access point to find the best shelter or service for individuals based on their unique set of needs and circumstances. Coordinated Entry accepts phone calls, online messages, and walk-ins.

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.

Lorain County Continuum of Care is collaborative with various service providers, including emergency shelters, transitional housing programs, permanent support housing, and other supportive services to create a network of resources for homeless individuals and families, families with children, and their families, and unaccompanied youth. The Continuum of Care is a funding and planning approach that helps communities plan for and provide, as necessary, a full range of emergency, transition, permanent housing, and other resources to address the various needs of homeless persons. The Continuum of Care meets monthly to discuss housing options for those who have completed the coordinated entry process. Using the prioritization list generated by HMIS (Homeless Management Information System), housing options are discussed and arranged. HMIS prioritizes residents based on the chronicity of homelessness and the severity of needs demonstrated through a common assessment tool -the VI-SPDAT (Vulnerability Index-Service Prioritization Assistance Tool). There is a separate meeting with the same process to discuss veterans. This group is coordinated with Valor Home, the local shelter for veterans, as well as other providers who service veterans.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving

assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Diversion Screening is a key part of the Coordinated Entry process. Diversion Screening determines if persons experiencing a housing crisis can be/remain housed or if they absolutely must enter the homeless system. Quality screening helps to reduce needless entries into the homeless system and standardizes access to program referrals. Coordinated Entry is aware of the many programs and resources available in our County. Coordinated Entry works with 211. Continuum of Care has a relationship with Citizen's Circle for Recovery and The Lorain County Re-Entry Coalition to address the needs of those being released from correctional programs and institutions. Within the Continuum of Care, there are partnering agencies that represent healthcare facilities and mental health facilities programs and facilities. The Continuum of Care also has a relationship with housing providers who address the needs of those aging out of foster care.

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

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

The city and its departments are currently working to coordinate efforts and activities with the Lorain County Health Department and Erie County Health District to provide services to identify and control lead-based paint hazards in owner-occupied housing units. It is estimated that a large percentage of these are housing units that are occupied by low-and moderate-income families.

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

Nearly half of housing units (48%, or 13,027) in Lorain were built prior to 1960, while only 2,519 units (9%) have been built since 2000. These oldest housing units are concentrated in census tracts on the north and east sides of the City.

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

The City of Lorain requires lead inspection of units undergoing rehabilitation through the Building, Housing, and Planning Department's housing programs. These inspections include documentation of the year built, names, and ages of the children living in the unit. For every rehabilitation project, the resident is given an educational pamphlet on the dangers of lead-based paint, including the age of homes affected, the age group most susceptible, symptoms of EBL, and whom to contact if symptoms are evident. Each substandard housing unit to be rehabilitated is inspected and tested by a licensed inspector to identify lead-based paint hazards. A report with the rehabilitation approach and strategy to eliminate lead hazards is issued to the City's Building, Housing, and Planning Department and the homeowner by the inspector(s).

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

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

According to the 2023 American Community Survey (ACS) estimates, 27.4% of people living in the City of Lorain are below poverty. To combat this trend, the City of Lorain and Lorain County have several agencies that provide public services to persons in poverty. These agencies typically provide services to other homeless and non-homeless special needs populations, as well as low- and moderate-income families. These services include housing, job/skills training, and other assistance to promote self-sufficiency. The City of Lorain will continue to support and collaborate with these agencies to meet the common goal of reducing poverty within the City of Lorain.

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

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

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

- Increase the supply of standard, affordable housing through the rehabilitation of existing housing units and, if appropriate, the construction of new units.
- Support Fair Housing efforts that provide accessibility to all housing options for all City residents.
- Promote homeownership opportunities.
- Assist in the development of community development corporations and community-based organizations through technical and financial assistance.
- Increase asset-based community development practices.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

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

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

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

Staff also has been doing on-site monitoring for compliance with Davis Bacon regulations. The monitoring includes meetings with contractors to ensure compliance before work begins. A review of certified payrolls is done weekly before payment is authorized to the contractor as well. The City continues to meet with contractors before work begins so that Davis Bacon's requirements can be discussed and explained which has been an effective tool for the City in ensuring compliance.

CDBG staff monitors compliance with the timeliness of expenditures by reviewing IDIS reports. All subrecipients are expected to expend their funds on time. Failure to meet spending thresholds inhibits their ability to secure funding in the future from the City of Lorain. It will be emphasized to all of the subrecipients the importance of continuing to spend funds promptly. Contract compliance will be emphasized since most of the subrecipient agreements contain milestones and achieving these milestones will improve the spending of the CDBG funds. IDIS reports are used to monitor spend-down rates for the CDBG program overall and for each project individually.

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

Expected Resources

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

Introduction

The Five-Year Consolidated Plan must identify the federal, state, local, and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. These resources are summarized in **Table 55**.

The City of Lorain anticipates a total allocation of \$1,375,000 in CDBG funding and \$550,000 in HOME funding for the 2025 program year. Program income may be realized over the course of the 2025 program year and subsequent program years. These funds will be used for CDBG and HOME-eligible activities consistent with the current goals and objectives identified in the Five-Year Consolidated Plan. CDBG funds will be used for housing and community development activities including, but not limited to, increasing homeownership, providing existing homeownership assistance (e.g. housing rehabilitation), public services, blight removal, and other priority projects.

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

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. The City of Lorain has selected goal outcome indicators and quantities

based on the anticipated performance measures of the 2025 Annual Action Plan. See Table 57.

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	1,375,000.00	200,000.00	0.00	1,575,000.00	5,886,297.00	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	550,000.00	50,000.00	0.00	600,000.00	2,575,304.00	

Table 53 - 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 will seek to leverage available funds from State and Federal grant sources, City Departments, public or social service providers, and other organizations in conjunction with CDBG and HOME dollars. Additionally, the City will explore funding opportunities from Community Housing Development Organizations (CHDOs), the Public Housing Authority (PHA), and other agencies and programs alongside CDBG and HOME resources.

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

The City of Lorain actively markets its properties for sale on the City's website. It aims to acquire and dispose of residential parcels through various agencies to support its infill development program. Additionally, the City is committed to increasing homeownership and providing support for homeowners in Lorain.

Discussion

The City of Lorain's anticipated funding allocation from CDBG and HOME will help address key goals, including housing, non-homeless special needs, community and economic development, and homelessness. The City benefits from a network of public and social service providers that assist in achieving these goals through financial leveraging and additional Federal funding sources, such as City Departments, Community Housing Development Organizations (CHDOs), and other agencies and programs.

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	Community and Economic Development	2025	2029	Non-Housing Community Development	Ward 2 Ward 3 Ward 5 Ward 6	Homeless Facilities and Services Increase Neighborhood Development and Assets Health Services Improve Public Infrastructure Senior Services Youth Services	CDBG: \$955,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 21580 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 73 Persons Assisted Facade treatment/business building rehabilitation: 3 Business Jobs created/retained: 3 Jobs Businesses assisted: 3 Businesses Assisted
2	Homelessness	2025	2029	Homeless	Ward 2 Ward 3 Ward 5 Ward 6	Homeless Facilities and Services	CDBG: \$15,000.00	Homeless Person Overnight Shelter: 5 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 5 Beds Homelessness Prevention: 5 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Non-Homeless Special Needs	2025	2029	Non-Homeless Special Needs	Ward 2 Ward 3 Ward 5 Ward 6	Increase Neighborhood Development and Assets Senior Services	CDBG: \$30,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 12 Persons Assisted
4	Administration and Planning	2025	2029	Administration			CDBG: \$315,000.00 HOME: \$60,000.00	
5	Housing	2025	2029	Affordable Housing Public Housing Blight Mitigation	Ward 2 Ward 3 Ward 5 Ward 6	Infill Housing Housing Rehabilitation Programs Demolition Affordable Housing Programming	CDBG: \$165,000.00 HOME: \$540,000.00	Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 14 Household Housing Unit Buildings Demolished: 5 Buildings

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Community and Economic Development
	Goal Description	<p>The City of Lorain will allocate the following to address various objectives and priorities in support of their Community and Economic Development goals:</p> <ul style="list-style-type: none"> • Public Service - \$105,000 • 360 Business Loan Program - \$250,000 • Longfellow Skatepark - \$250,000 • Street Improvements - \$120,000 • Public Art Program - \$200,000 • Bike Infrastructure - \$15,000
2	Goal Name	Homelessness
	Goal Description	<p>The City of Lorain will allocate \$150,000 in public service funding, which will be distributed through a competitive grant application for non-profit organizations. These organizations can apply for any eligible activity or service in support of the City of Lorain's 5-Year Strategic Plan. Homeless services, facilities, and programs will be prioritized to meet the City of Lorain's Homelessness goal. Specifically, the City of Lorain is allocating \$30,000 for an Emergency Service Fund program. This program will be designed to address the emergency needs of the community of which the homeless will be a priority. Therefore, the City of Lorain expects approximately \$15,000 to address Homeless Services specifically.</p> <ul style="list-style-type: none"> • Emergency Service Fund (Public Service) - \$15,000
3	Goal Name	Non-Homeless Special Needs
	Goal Description	<p>The City of Lorain will allocate \$150,000 in public service funding, which will be distributed through a competitive grant application for non-profit organizations. These organizations can apply for any eligible activity or service in support of the City of Lorain's 5-Year Strategic Plan. Senior services and programs will be prioritized to meet the City of Lorain Non-Homeless Special Needs goal. Therefore, the City of Lorain expects approximately \$30,000 to address Non-Homeless Special Needs specifically.</p> <ul style="list-style-type: none"> • Public Service - \$30,000

4	Goal Name	Administration and Planning
	Goal Description	
5	Goal Name	Housing
	Goal Description	<p>Objective 1: Increase Affordable Housing Opportunities Description: Enhance the availability and accessibility of affordable housing for low- and moderate-income residents. Needs: Create more affordable housing by leveraging federal and local resources. Community feedback highlighted priorities like: Develop affordable infill housing Identify suitable sites for development Build partnerships with local stakeholders Diversify housing stock and create programs to address income eligibility</p> <p>Objective 2: Align Improvement Programs for Homeowners and Renters Description: Coordinate programs for homeowners and renters. Needs: Improve outreach to existing programs that provide mortgage, rent, and utility assistance. Key priorities: Raise awareness of programs Implement home rehabilitation programs (roof, window, furnace, siding replacements) Offer rental assistance and streamline rental registration</p> <p>Objective 3: Continue Removing Blighted Properties Description: Demolish abandoned properties to improve neighborhood conditions. Needs: Surveys show that blight removal is a top priority. Key actions include: Demolish blighted properties Address housing conditions Launch neighborhood clean-up campaigns</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Lorain will administer and manage various projects and activities to service predominately low-to-moderate income residents. These activities will include housing, social services, shelter, economic development, and public facility improvements.

Projects

#	Project Name

Table 55 – Project Information

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

The City of Lorain allocated CDBG and HOME funding to support efforts in achieving the objectives, priorities and goals specified in the Consolidated Plan. These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process.

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Est num of f will the act
<TYPE=[pivot_table] REPORT_GUID=[54A4ED67473EDAEE248792836A1D83B0]>							

AP-50 Geographic Distribution – 91.220(f)

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

For the 2025 Annual Action Plan, the City of Lorain will direct assistance to low- and moderate-income areas of the City including, but not limited to, four (4) Target Areas. These Target Areas are City Council Wards 2, 3, 5, and 6. (See Table 61). Assistance will also be made available citywide to persons meeting the CDBG eligibility requirements for low- and moderate-income benefits.

Geographic Distribution

Target Area	Percentage of Funds
Ward 2	24
Ward 3	24
Ward 5	24
Ward 6	24

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Lorain's rationale for allocating investments geographically is dependent upon the location of low- and moderate-income populations, which are most concentrated in Wards 2, 3, 5, and 6. The City of Lorain reviews statistical information on an annual basis for all city neighborhoods that have been determined to have at least 51% of its population with low and moderate incomes (80% of the Area Median Income). These same neighborhoods have the highest percentage of minority populations in the City. In addition, independent reports e.g. the Comprehensive Housing Strategy, which identified various ways to implement needed housing programs and community development support to nonprofit agencies.

Discussion

The City of Lorain has identified 5 projects to implement the five goals of the Strategic Plan during the first year of the 2025 Consolidated Plan. These projects benefit low- and moderate-income persons citywide and within the City's Target Areas. Projects with citywide benefits include housing programming, community and economic development programming, and the City's administration of the CDBG and HOME programs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Lorain relies on community service providers primarily the Lorain County Continuum of Care to address homelessness and the special needs population. However, for the non-homeless population, the City of Lorain intends to implement a Down Payment Assistance program to assist the non-homeless population with financial assistance in obtaining a home. The City of Lorain in collaboration with Habitat for Humanity will also implement a basement Foundation program that will assist the non-homeless population with basement foundation repairs.

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

Table 57 - 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	2
Rehab of Existing Units	24
Acquisition of Existing Units	0
Total	26

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Lorain partners with the Continuum of Care to provide rental assistance to residents. The local COC provides qualified residents with a security deposit and the first month's rent. Given funding availability, this program will assist with additional months of case management services.

The City intends to construct two to three new units in partnership with Habitat for Humanity. These new units will be affordable for income-qualifying residents. Depending on the results, the City of Lorain will build on this initiative.

The City of Lorain's goal is to assist a minimum of 24 owner-occupied homeowners with minor home repairs.

AP-60 Public Housing – 91.220(h)

Introduction

The Lorain Metropolitan Housing Authority (LMHA) is the housing authority for Lorain County. Within the City of Lorain, the LMHA maintains and operates 862 public housing units. During the upcoming year, the LMHA estimates utilizing Comprehensive Grant Program funds to rehabilitate public housing developments located in the City of Lorain. In addition, the LMHA will likely assist over 500 low-income renter households through rehabilitation activities. Further, the LMHA has 24 scattered-site housing units in the City that benefit low-income households.

This section of the Annual Action Plan describes what actions the City of Lorain will take in the 2025 program year to carry out the public housing portion of the Strategic Plan. Below, the City has identified the manner in which the 2025 Annual Action Plan will address the needs of public housing during the program year.

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

The City of Lorain continues to work with LMHA regarding Public Housing sites within the City of Lorain and on the Choice Neighborhood Initiative Planning Grant.

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

The City of Lorain is working towards becoming certified to provide housing counseling to help residents who are renters and utilize public housing to become first-time homebuyers.

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

<p dir="ltr">The local PHA, Lorain Metropolitan Housing Authority, is not designated as troubled.</p>

Discussion

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

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

Introduction

This section of the Annual Action Plan describes the City of Lorain’s one-year goal and the specific action steps it will undertake in the program year to carry out the homeless strategy identified in the Strategic Plan.

The City of Lorain’s goal in addressing homelessness is to enhance the accessibility of wraparound services. The City of Lorain aims to identify any potential gaps in mental health support, homeless facilities, and permanent supportive housing to improve access and availability to services and programs that support individuals transitioning out of homelessness. This can be done in collaboration with the Lorain County Continuum of Care (CoC). The City of Lorain participates with the CoC, a countywide consortium of homeless housing and service providers, city and county governments, agency representatives, and the formerly homeless. The Committee’s goal is to establish a cooperative effort leading to the development of a continuum of housing and services for the homeless and to create supports to prevent at-risk populations from becoming homeless.

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

As mentioned previously, the City of Lorain participates with the Lorain County Continuum of Care (CoC). The CoC coordinates efforts to address and end homelessness throughout Lorain County. They are going to be the agency with the most access to homeless persons (sheltered or otherwise) and understand their individual needs. A vital member of the CoC is Catholic Charities. They operate Coordinated Entry. Coordinated Entry is the access point for accessing services for those at risk or experiencing homelessness. The Continuum of Care meets monthly to discuss housing options for those who have completed the coordinated entry process. The City of Lorain will continue to participate and work closely with the CoC to reach out to homeless persons and assess their individual needs. Public Service funding will prioritize services for the homeless and the current needs will be addressed through consulting the CoC before final awards are determined.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Lorain plans to prioritize programs and services addressing the needs of the homeless, with a priority on wraparound services to transition out of homelessness with public service funding. The City will also utilize public service funding to develop an Emergency Services program to specifically target emergency shelter and transitional housing needs of homeless persons, particularly regarding inclement weather. Additionally, HOME-ARP funds will be utilized to expand the availability of non-congregate

shelter units in the City of Lorain.

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 aforesaid goal of the City of Lorain in addressing homelessness will focus on enhancing the accessibility and availability of wraparound services through public service funding, as well as increasing non-congregate shelter availability through HOME-ARP funding. The City of Lorain will continue to work closely with the CoC and CE to prevent individuals and families who were recently homeless from becoming homeless again. The CoC and CE system prioritizes residents based on the chronicity of homelessness and the severity of needs by utilizing the HMIS (Homeless Management Information System) and VI-SPDAT (Vulnerability Index-Service Prioritization Assistance Tool). The results of this are discussed during monthly CoC meetings to determine the various needs of homeless persons. There is a separate meeting that is focused on the needs of veterans that is coordinated with Valor Home, the local shelter for Veterans, and other providers who service veterans. Additionally, the City of Lorain will provide and continue to support their affordable housing programming. This includes the Essential Home Repair Program as well as financial literacy and housing counseling. These programs enable individuals to independently support their financial well-being, obtain and maintain homeownership, and avoid the risk of homelessness.

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

Wraparound services are essential to helping individuals move out of homelessness and also in helping low-income individuals and families avoid becoming homeless. Public Service funding will be utilized to prioritize these services such as mental health and health services, youth services, homeless facilities, senior services, etc. These programs and services are vital for permanent supportive housing and in aiding individuals from entering the homeless system. The City of Lorain will increase its marketing and information-sharing efforts to reach more non-profit and public agencies, institutions, and systems of care that provide housing, health, social, employment, educational, and youth services for low and extremely low-income individuals and families. Additionally, the City of Lorain will utilize public service funding to offer housing counseling and financial literacy services. These services aid in supporting individuals to be able to independently support themselves and homeownership to avoid cost burdens

and the risk of homelessness.

Discussion

The City of Lorain will prioritize programs and services that will address the needs of the homeless or those at risk of homelessness through public service funding and HOME-ARP funding. Additionally, the City of Lorain will continue to support their homeowner rehabilitation programs that will assist residents in maintaining their homes. Alongside these efforts, the City of Lorain will continue to work closely with the Lorain County Continuum of Care and their coordinated efforts to reduce and end homelessness in Lorain.

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

Introduction:

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

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

The City of Lorain has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. In general, the City of Lorain will continue to work with non-profit housing developers and providers to increase the amount of affordable housing. The City of Lorain has adopted the Ohio Board of Building Standards recommendation of the Ohio Building Codes (OBC), Ohio Mechanical Codes (OMC), Ohio Plumbing Codes (OPC), and the ICC International Building Code. These codes are designed to set forth minimum standards for health, safety, and welfare. The City's building and zoning codes do not, in general, constitute barriers to affordable housing in Lorain.

Discussion:

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

Lack of Quality Housing – The City utilizes a multi-faceted approach to address this barrier, including the use of HOME funds to construct and rehab homes, reclaiming abandoned and nuisance properties through acquisition/demolition, stimulating private developers and other public resources to invest in inner-city communities and create mixed-income communities of choice, and continuing its Rehabilitation Program that allows persons to remain in their homes with the assistance of grant funds to replace roofs, windows, and insulation.

Lead-Based Paint – The City utilizes a multi-faceted approach to address this barrier, including a lead inspection and abatement program.

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

support housing choice.

Financing – The City administers a down payment assistance program through HOME funding to allow for lower monthly payments for homeownership.

See also SP-55, "Barriers to Affordable Housing" for more detailed explanations of strategies.

AP-85 Other Actions – 91.220(k)

Introduction:

This section details the City of Lorain’s plans to foster and maintain affordable housing, meet underserved needs, reduce poverty, increase institutional structure, and enhance coordination across industries including various City departments, the private sector, non-profit organizations, and other public institutions.

Actions planned to address obstacles to meeting underserved needs

Consistent with the Five-Year Consolidated Plan’s Strategic Plan, the City of Lorain will pursue the goal of promoting access to public services for special needs populations generally assumed to be low- and moderate-income, including, but not limited to, programs addressing youth and children, seniors/elderly and frail elderly, veterans and persons with mental, physical or developmental disabilities, alcohol or drug addiction, HIV/AIDS or other special needs. The citizen participation process identified the following priorities: infill housing, housing rehabilitation program, blight removal (demolition), affordable housing programming, increased neighborhood development and assets, improved public infrastructure, homeless facilities and services, health services, senior services, and youth services. These priorities can be perceived as underserved needs in the City of Lorain. Residents believe that these priorities are areas that have not been maintained appropriately, have received enough investment and development, are not accessible, and/or are too limited.

Through the Consolidated Plan, the City aims to target federal funds and other available resources to residents who have traditionally been underserved by previous programs and/or into programs aligning with the identified priorities. A strong emphasis will be placed on program evaluation and restructuring to address gaps in services, ensuring compliance with established policies and procedures, as well as adapting to changing rules and regulations.

Actions planned to foster and maintain affordable housing

The city of Lorain has several programs that foster and maintain affordable housing. These programs are meant to assist residents address health and safety issues. These programs include: the City of Lorain’s Essential Repair program and the Home Rehab program. The City of Lorain’s Down Payment Assistance Program assists eligible homebuyers with down payment assistance. The assistance is provided in the form of a deferred, subordinate loan, which is forgiven at the rate of 20% per year, over five years, so long as the buyer maintains the home as their primary residence and no transfer is made in ownership of the property, whether voluntary or not.

Actions planned to reduce lead-based paint hazards

The City of Lorain continues to partner with Erie County and the Lorain County Health Department to

identify and control lead-based paint hazards in owner-occupied homes.

Actions planned to reduce the number of poverty-level families

According to the 2020 American Community Survey (ACS) 1-year estimates, 25.2% of residents in the City of Lorain live below the poverty line. The City recognizes the complexities of poverty and understands that effective support for low-income families must be multifaceted and thoughtful. Collaboration and partnerships are key to assisting families affected by poverty. Some of the most vulnerable neighborhoods in our community have been designated as the Target Neighborhood for HUD's Choice Neighborhood Initiative (CNI) Planning Grant. Throughout this grant, we have focused on alleviating the challenges faced by families in poverty and identifying steps to provide resources to help them build generational wealth. The City continues to work with partners to design programs that empower families to achieve maximum independence.

Actions planned to develop institutional structure

The City of Lorain has a robust institutional network, led by the Department of Building, Housing, and Planning (BHP), which administers both CDBG and HOME Partnership Funds. BHP fosters strong relationships with government agencies, nonprofit organizations, community task forces, and other entities that offer a variety of services and resources to residents. The City believes that providing a comprehensive range of services will create better opportunities and enhance mobility for families in need of these essential resources. Some of those resources include but are not limited to, homelessness prevention services, street outreach, emergency shelter and transitional housing, and mental health services. These programs are provided by nonprofit organizations and Continuum of Care (CoC) member agencies.

The staff at the City of Lorain's Department of Building, Housing, and Planning are well-equipped and knowledgeable to administer a wide range of housing and community development programs and services. Their expertise includes data collection, planning, enforcement, financial management, legal knowledge of housing issues, educational techniques, and overall program development, administration, and implementation. This comprehensive skill set enables them to effectively support the community's housing needs and development goals. In the previous year, the City of Lorain increased the level of monitoring for its subrecipients as well as began to accept applications for public facility improvements. In the coming year, the staff will work on creating, updating, revising, and implementing more effective policies and procedures across CDBG and HOME-funded programs to increase efficiency and expand the impact of its funding.

Moreover, following the City of Lorain's Consolidated Plan, the City will continue to work towards overcoming gaps in institutional structures and services and increase involvement and coordination of planning and resources to address the community's priority needs. The City of Lorain will continue to work with the CoC to meet homeless service needs, especially in supporting non-profit service providers offering self-sufficiency training, medical care, mental health counseling, case management, and other

activities to prevent and reduce homelessness. Additionally, the City of Lorain will continue to work closely with the Lorain Metropolitan Housing Authority to increase the availability of affordable housing as well as target investment and development into targeted neighborhoods that have been identified as our most vulnerable.

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

The City of Lorain is committed to building and fostering collaborative efforts with key agencies, including the Lorain Metropolitan Housing Authority (LMHA), El Centro de Servicios Sociales, Greater Cleveland Habitat for Humanity, Lorain County Community Action Agency, Lorain County Urban League, and Neighborhood Alliance. These organizations play a critical role in administering social services in our community.

LMHA operates hundreds of units of subsidized housing in Lorain County. While funding for public housing authorities may face reductions, LMHA is expected to receive significant federal funds to support housing-related activities, such as rental assistance, rehabilitation, and new construction for low-income residents. Additionally, the City of Lorain has been working closely with LMHA over the last couple of years to complete the Choice Neighborhood Initiative (CNI) planning grant and apply for the implementation grant. This grant will allow for the redevelopment of severely distressed housing and neighborhood transformation in our targeted neighborhoods. The areas of focus and priorities identified through community outreach for the CNI grant align with the City's Consolidated Plan.

Local social service agencies and nonprofits offer a variety of affordable housing and supportive service programs to Lorain residents. The City is continuously working with these organizations to ensure effective program administration and that services reach the most vulnerable populations. The contributions of these agencies are invaluable and highlight the significant need within our community.

The City of Lorain will continue to administer competitive grant programs to support social services through Public Service Funding, as this has been identified as a high priority by community members.

Discussion:

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

Lead-based paint hazards will continue to be evaluated, environmental testing conducted, and educational materials made available to families at risk of exposure. The institutional structure will continue to be developed through continued coordination with Lorain County, the Homeless Task Force,

LMHA, and other State and local agencies. The City of Lorain will continue to foster inter-agency coordination with the public service agencies in the community.

Program Specific Requirements

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

Introduction:

The City of Lorain anticipates receiving approximately \$200,000 in program income for our CDBG program. These funds will be utilized to increase funding to the many projects undertaken throughout 2025.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	200,000
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:	200,000

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
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.	93.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

The City of Lorain administer a down payment assistance program, a home rehabilitation program, and a minor home repair program.

The DPA program offers deferred, subordinate loans in the amount up to 10% of the purchase price of the eligible home, up to \$14,900. The HOME assistance will be provided as deferred, subordinate, non-interest-bearing loans, secured by a note, and mortgage, for a five-year term. The loan amount declines by 20% at the end of each year, so that at the end of the five-year term the loan balance is zero. The outstanding balance will be due and payable upon sale, transfer, or refinance during the five-year term. Loans will be subject to a five-year affordability period and occupancy requirement. Prospective homebuyers must agree to abide by the requirements of the program, including the affordability and recapture provisions contained in the Note, Homebuyer Written Agreement, and this manual. Prospective homebuyers must occupy the dwelling as their primary residence during the entirety of the affordability period.

The home rehabilitation program HOME funds will be provided in the form of a loan for approved rehabilitation costs on a deferred or partially deferred basis, depending on income level. The funds will be secured by a note and mortgage, with the City as mortgagee, for a minimum period of 10 years for homeowners at or below 60% of Area Median Income (AMI), loans are deferred and forgivable at the end of a 10-year loan term, with the balance forgiven proportionately over the term of the loan, based upon completed years of occupancy. For homeowners between 60%-80% of AMI, the loan is partially repayable with 120 monthly payments to amortize 20% of the loan amount, with the remaining 80% deferred and forgivable proportionately over the life of the loan.

The minor home repair program is a deferred forgivable loan amount is \$15,000 plus a 10% contingency added by the City to each contract. Assistance is provided in the form of a 0% interest, fully or partially deferred loan for projects equal to or exceeding \$5,000 with contingency. The loan is fully forgiven over a five-year period at 20% per year for residents with income at or below 60% AMI. Residents with income between 60% and 80% AMI will be required to pay back 20% of the loan over the course of the five-year term or 60 months. Loan payments shall not exceed \$55 per month unless under special circumstances as listed below.

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:

When a title company or the loan holder requests a payoff the City of Lorain requires that the company's representative fax or e-mail an authorization to the City of Lorain, BHP Department from the loan holder to permit the City of Lorain to release the requested information. If the loan holder is requesting resale or recapture information the loan holder will request it in writing and fax or e-mail it to the City of Lorain, BHP Department.

Once the proper request is received a per diem payout report from "The Exceptional Assistant (TEA) will be initiated. Once the payoff is received and processed in TEA a check will go to the Treasurer's office the same day.

Once the payoff check has cleared the bank, the Accounts Clerk or Compliance Specialist will proceed to issue the Satisfaction of Mortgage.

HOME funds are provided in the form of a loan for approved rehabilitation costs on a deferred or partially deferred basis, depending on income level. The funds are secured by a note and mortgage, with the City as mortgagee, for a minimum period of 10 years. For homeowners at or below 60% of Area Median Income (AMI), loans are deferred and forgivable at the end of a 10-year loan term, with the balance forgiven proportionately over the term of the loan, based upon completed years of occupancy. For homeowners between 60%-80% of AMI, the loan is partially repayable with 120 monthly payments to amortize 20% of the loan amount, with the remaining 80% deferred and forgivable proportionately over the life of the loan.

During the term of the loan the homeowner must occupy the property as his/her/their principal residence and may not rent the home. Rehab loans may be re-subordinated to new senior debt during the loan term only to reduce interest rate, with no cash out except to cover closing costs. The outstanding balance of the loan (adjusted for amortization and partial forgiveness) is due and payable on sale or transfer, of the unit. The full amount of the loan (adjusted for amortization payments received by the City) will be due and payable in the event of default by the homeowner, including: failure to occupy the unit; renting the unit or failure to comply with other loan requirements (including maintenance of insurance and taxes.)

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:

When a title company or the loan holder requests a payoff the City of Lorain requires that the company's representative fax or e-mail an authorization to the City of Lorain, BHP Department from the loan holder to permit the City of Lorain to release the requested information. If the loan holder

is requesting resale or recapture information the loan holder will request it in writing and fax or e-mail it to the City of Lorain, BHP Department.

Once the proper request is received a per diem payout report from "The Exceptional Assistant (TEA) will be initiated. Once the payoff is received and processed in TEA a check will go to the Treasurer's office the same day.

Once the payoff check has cleared the bank, the Accounts Clerk or Compliance Specialist will proceed to issue the Satisfaction of Mortgage.

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:

When a homeowner possesses a rehabilitation loan and wants to refinance senior debt, he or she must request the City to re-subordinate the rehabilitation loan to the new debt replacing the previous senior loan, unless the refinancing is paying off the outstanding balance of the rehabilitation loan.

Borrowers in financial distress may be offered a loan modification, loan forbearance, or repayment plan by their first mortgage servicer. Subordination of the City lien will be available to support the loan workout if requested by the borrower at the direction of their first mortgage servicer. Cash-out refinancing will be denied if the Loan to Value Ratio exceeds 95%. Subordination will be denied if the rate, fees, or other loan terms are unsuitable.

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)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

Not applicable. The City of Lorain does not administer a Home TBRA program.

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

Not applicable. The City of Lorain does not administer a Home TBRA program.

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

Not applicable. The City of Lorain does not administer a TBRA or rental housing program.

The City of Lorain administer three types of home assistance.

The DPA program offers deferred, subordinate loans in the amount up to 10% of the purchase price of the eligible home, up to \$14,900. The HOME assistance will be provided as deferred, subordinate, non-interest-bearing loans, secured by a note, and mortgage, for a five-year term. The loan amount declines by 20% at the end of each year, so that at the end of the five-year term the loan balance is zero. The outstanding balance will be due and payable upon sale, transfer, or refinance during the five-year term. Loans will be subject to a five-year affordability period and occupancy requirement.

The home rehabilitation program provides in the form of a loan for approved rehabilitation costs on a deferred or partially deferred basis, depending on income level. The funds will be secured by a note and mortgage, with the City as mortgagee, for a minimum period of 10 years for homeowners at or below 60% of Area Median Income (AMI), loans are deferred and forgivable at the end of a 10-year loan term, with the balance forgiven proportionately over the term of the loan, based upon completed years of

occupancy. For homeowners between 60%-80% of AMI, the loan is partially repayable with 120 monthly payments to amortize 20% of the loan amount, with the remaining 80% deferred and forgivable proportionately over the life of the loan.

The minor home repair program is a deferred forgivable loan amount is \$15,000 plus a 10% contingency added by the City to each contract. Assistance is provided in the form of a 0% interest, fully or partially deferred loan for projects equal to or exceeding \$5,000 with contingency. The loan is fully forgiven over a five-year period at 20% per year for residents with income at or below 60% AMI. Residents with income between 60% and 80% AMI will be required to pay back 20% of the loan over the course of the five-year term or 60 months. Loan payments shall not exceed \$55 per month unless under special circumstances as listed below.

Appendix - Alternate/Local Data Sources

1	Data Source Name Comprehensive Housing Strategy
	List the name of the organization or individual who originated the data set. Fourth Economy
	Provide a brief summary of the data set. The Comprehensive Housing Strategy provides an analysis of the City of Lorain's Housing Needs.
	What was the purpose for developing this data set? To provide an accurate snapshot for the Housing Needs Assessment.
	Provide the year (and optionally month, or month and day) for when the data was collected. All data was collected from official sources including but not limited to: HUD, U.S. Census, PolicyMap, and Redfin.
	Briefly describe the methodology for the data collection. Fourth Economy utilized a series of online databases to collect data.
	Describe the total population from which the sample was taken. Data sources include the entire City of Lorain population.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Online databases were utilized in gathering data therefore, Fourth Economy in this dataset did not gather any new data.

2	Data Source Name CHAS 2017- 2021
	List the name of the organization or individual who originated the data set. HUD
	Provide a brief summary of the data set. identifies Housing Problems 1 and 2.
	What was the purpose for developing this data set? updated data.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? HUD is the data holder.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2017 -2021 - most recent
	What is the status of the data set (complete, in progress, or planned)? Complete