



# 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 process 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. This plan provides guidance on HUD resources over the next 5 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 next five years.

Developed in accordance with 2 CFR 200 and HUD specifications, the plan utilizes various data sources, including HUD, U.S. Census information, and the "Comprehensive Housing Strategy" (CHS). The CHS aims to provide strategies and goals by addressing challenges faced by the City of Lorain.

The planning process included a community survey from February 13 to May 13, 2024, followed by three planning 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 through Annual Action Plan's those priorities and goals are carried out through activities (projects and programs). Citizen input was a key component in the development of the goals and priorities. This plan addresses both local priorities and federal statutory goals:

#### **Decent Housing:**

- Assist homeless persons in obtaining 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.



**Planning Workshop 1**

## **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 programs. It oversees the CDBG and HOME programs and provides essential housing programs 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 funded 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, crime prevention, and 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.



**First HOME Rehabilitation Loan**



**Lorain Skatepark Forum (Chad Muska and Mayor Bradley)**

#### **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**

There were two public hearings held at Lorain City Hall Council Chambers on February 10 and 17th both meetings at 5:30 PM.

General sentiments regarding the Consolidated Plan and Annual Action Plan (2025) noted the need for a Public Facility Grant Program and more focus on economic development programming and resources for local small businesses....

## **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 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 recently conducted and extensive citizen participation. Some of the primary documents included the Lorain Metropolitan Housing Authority PHA Plan, Choice Neighborhood Initiative, Comprehensive Housing Study and 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:



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

### **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(l)).**

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 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 (CoC) 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 (CoC) 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 (CE) 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 (HMIS).

The CoC collaborative utilizes the assessment tool called the Vulnerability Index-Service Prioritization Assistance Tool (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 CoC. The plan was led by the Center for Supportive Housing with the help of 35 local stakeholders and the Ohio Balance of State CoC.

**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) funds, 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 Essential 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 | <b>Agency/Group/Organization</b>   | My Neighborhood Alliance - Haven Center  |
|   | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-homeless<br>Services-Health<br>Neighborhood Organization  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Comprehensive Housing Strategy. Reducing homelessness in the City of Lorain.   |
| 2 | <b>Agency/Group/Organization</b>   | Lorain Metropolitan Housing Authority  |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>PHA<br>Services - Housing<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-Persons with HIV/AIDS<br>Major Employer<br>Neighborhood Organization                        |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Public Housing Needs<br>Economic Development  |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Valor Home - Family and Community Services   |
|   | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-homeless<br>Services-Health<br>Services-Education<br>Neighborhood Organization  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Comprehensive housing strategy. Increasing resources to reduce homelessness in the City of Lorain.   |
| 4 | <b>Agency/Group/Organization</b>   | United Way of Greater Lorain County  |
|   | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-Persons with HIV/AIDS<br>Services-Victims of Domestic Violence<br>Services-homeless<br>Services-Health<br>Services-Education<br>Services-Employment<br>Neighborhood Organization |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Non-Homeless Special Needs  |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Comprehensive Housing Strategy and CNI Planning Grant. Connecting residents to available resources.  |

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

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

|    |  |  |
|----|--|--|
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Consolidated Planning Process (email) and Comprehensive Housing Strategy. Reducing homelessness in the City of Lorain.   |
| 12 | <b>Agency/Group/Organization</b>   | City of Lorain   |
|    | <b>Agency/Group/Organization Type</b>  | Housing Services - Housing Service-Fair Housing Services - Narrowing the Digital Divide Other government - Local   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 | <b>Agency/Group/Organization</b>   | Habitat for Humanity   |
|    | <b>Agency/Group/Organization Type</b>  | Housing Neighborhood Organization  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment Homelessness Strategy Economic Development Community Development   |
|    | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Consolidated Planning process (email), CNI Planning Grant, and Comprehensive Housing Strategy. Increasing affordable housing opportunities.  |
| 14 | <b>Agency/Group/Organization</b>   | Lorain County Transit  |
|    | <b>Agency/Group/Organization Type</b>  | Other government - County Transit Agency   |

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

|  |  |   |
|--|--|---|
|  | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | 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 CDBG and HOME funds. 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 housing, community and economic 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 | Minorities<br>Non-English Speaking - Specify other language: Spanish<br>Persons with disabilities<br>Non-targeted/broad community<br>Residents of Public and Assisted Housing | 129 unduplicated responses     | Residents want better communication and transparency from the city, citing frustration over the lack of information on key issues. Suggestions include using multiple channels like social media, email, newsletters, town halls, and direct mail to reach all residents, including those without digital access. | 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)   |
|------------|------------------|---|--|---|--|---|
| 2          | Community Survey | Minorities<br>Non-English Speaking - Specify other language: Spanish<br>Persons with disabilities<br>Residents of Public and Assisted Housing<br>Targeted Wards, 4,7, and 8 | Meeting was held on May 23, 2023 at Lorain High School Auditorium Lobby, 5 individuals attended. | Meister/Leavitt intersection (busy traffic) needing infrastructure improvements. Lakeview Park pedestrian crossing. Lack of sidewalks on Meister, people walking in the street. Flooding! Roads uneven sidewalks. Longbrook/Kolbe potholes, narrow side of road. Potholes extreme raveling. Untrimmed grass. Mercy/Kolbe tall grass, ditches. Highland Park: raised bump 900-1000 block (concrete patch). Lack of Oakdale/Highland streetlights | All comments were accepted.                  | <a href="https://www.cityoflorain.org/718/Consolidated-Plan-2025---2030">https://www.cityoflorain.org/718/Consolidated-Plan-2025---2030</a> |

| Sort Order | Mode of Outreach | Target of Outreach   | Summary of response/attendance   | Summary of comments received   | Summary of comments not accepted and reasons     | URL (If applicable)   |
|------------|------------------|--|--|--|--|---|
| 3          | Community Survey | Minorities<br><br>Non-English Speaking - Specify other language: Spanish<br><br>Persons with disabilities<br><br>Residents of Public and Assisted Housing<br><br>Targeted Wards 1,2, and 3 | Meeting was held on May 30, 2024 at Main Branch Library, 3 individuals attended. | -Planning by the river-Clean up the 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 LORAIN with grants-Flooding- Groundhogs- Improve Sidewalks, ride bikes on street | All comments were accepted through this process. | <a href="https://www.cityoflorain.org/718/Consolidated-Plan-2025---2030">https://www.cityoflorain.org/718/Consolidated-Plan-2025---2030</a> |

Consolidated Plan

25

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

| Sort Order | Mode of Outreach | Target of Outreach   | Summary of response/attendance   | Summary of comments received  | Summary of comments not accepted and reasons | URL (If applicable)  |
|------------|------------------|--|--|---|--|--|
| 5          | Public Hearing   | Minorities<br>Non-English Speaking -<br>Specify other language:<br>Spanish<br>Persons with disabilities<br>Residents of Public and Assisted Housing<br>Citywide outreach | The public hearing was held on February 10, 2025, in Lorain City Hall Council Chambers.<br>There were 17 people in attendance. | Comments from Lorain City Council Members:-Concerns regarding increasing costs of construction materials-<br>Repurpose abandoned and vacant properties-<br>Prioritize economic development-<br>Increase program marketing in public places like churches -Concerns for housing programs for non-LMI households -<br>Increase communication regarding programmatic requirements and structure-Concerns regarding liens for housing | All comments were accepted and documented.   | Consolidated Plan<br><br>OMB Control No: 2506-0117 (exp. 09/30/2021) |

| 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) |
|------------|------------------|--|---|--|--|---------------------|
| 6          | Public Hearing   | Minorities<br>Non-English Speaking - Specify other language: Spanish<br>Persons with disabilities<br>Residents of Public and Assisted Housing<br>Citywide outreach | The public hearing was held on February 17, 2025, in Lorain City Hall Council Chambers.<br>There were 9 people in attendance. | Comments for Lorain City Council Members:-Interest in assisting the elderly with housing issues-Interest in lead abatement programs-Interest in Public Park programs-Concerns for the process and programs for Tenants Right- Prioritize Economic Development and increase home ownership in LorainComments from the public:- Question about City Service regarding trash pickup- Request for more Public Facility programs for non-profits-Comment about assistance for landlords assisting with tenant issues. | All comments were accepted and documented.   | Consolidated Plan   |

**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 community and economic development needs of the City of Lorain. Data for this section is drawn from various sources, including HUD's 2016-2020 Comprehensive Housing Affordability Strategy (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.

## 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

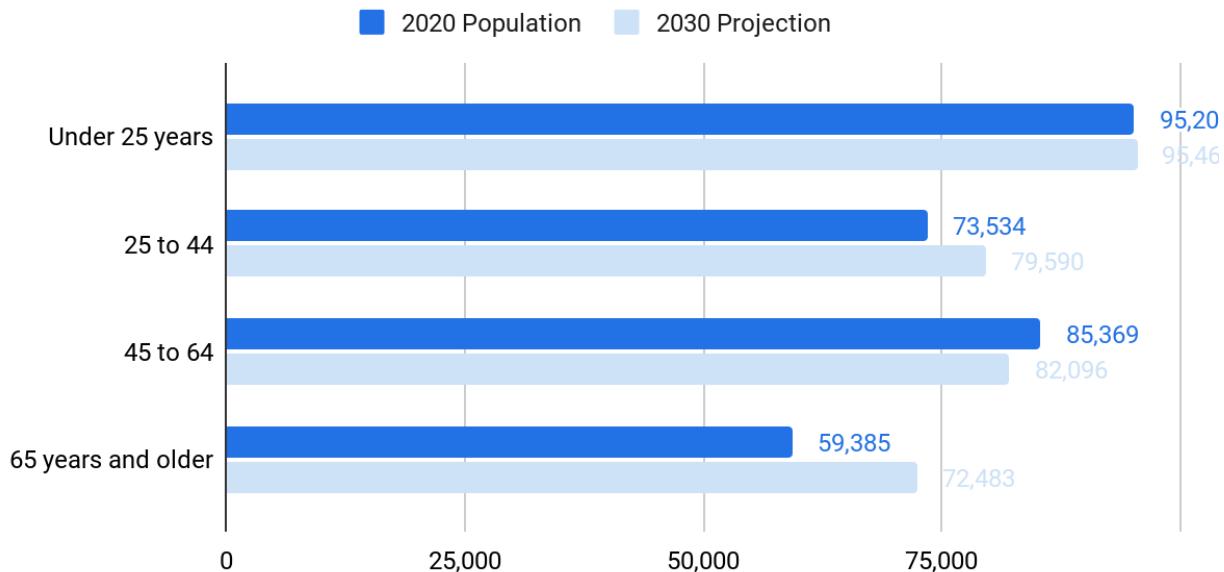
Table 5 displays the population, number of households, and median income for the base year (2010) and most recent year (2020), and the percentage of change over time. This data illustrates an overall population increase from 64,097 in the 2010 ACS to 65,211 at the time of the 2016 - 2020 ACS, approximately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

## Projected Population by Age

Lorain County



### Population by Age (2020 - 2030)

#### Population By Age (2020 - 2030) - Narrative

The data in the Population by Age (2020 – 2030) bar chart reflects the Lorain County population. Based on this bar chart, there is a slight increase in the 25 – 44 age group and a significant increase in the 65 and older age group. This demonstrates that Lorain County's overall population is trending older and as a result, there is a need for programs and resources designed to assist older populations.

### 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       |
| 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 Source: 2016-2020 CHAS

**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.

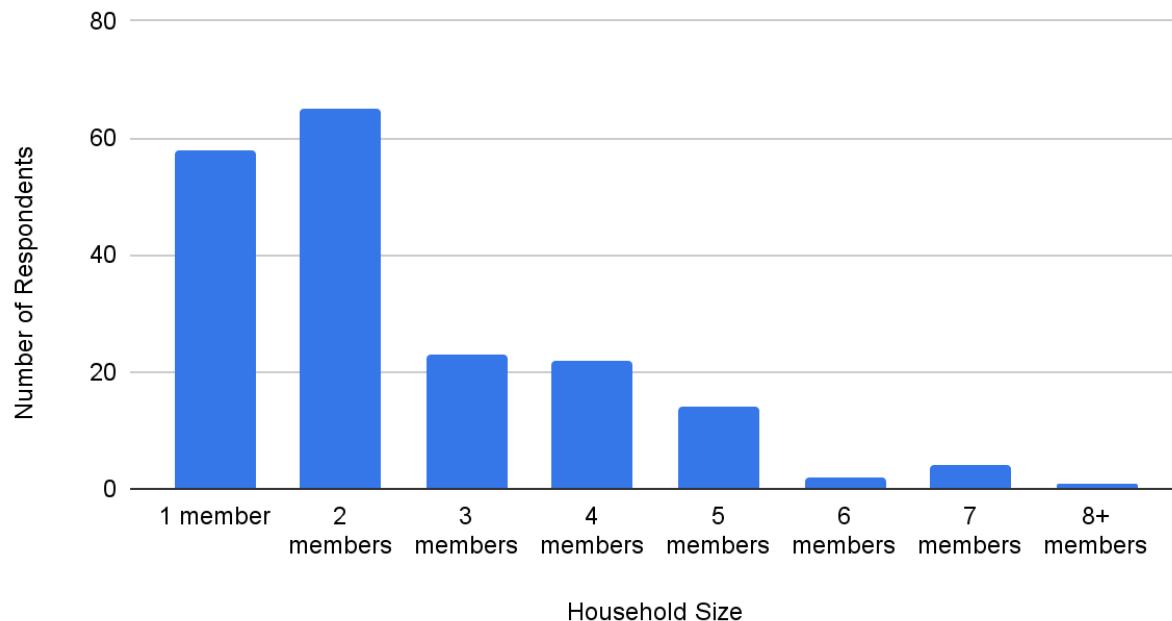
Small Family Households are households that have a family with two to four family members that live within the households. The largest grouping of Small Family Households is of the >100% HAMFI Group, at 3,875. The second largest grouping is 0-30% HAMFI at 2,215. The second lowest is >50-80% at 1,310,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

## Household Size



### Household Size (2024, Survey Responses)

#### Household Size (2024, Survey Responses) - Narrative

The Household Size Bar Chart displays data from a survey conducted by Fourth Economy. The survey collection was completed through paper and digital surveys. The survey was conducted community-wide, but Lorain Metropolitan Housing Authority residents were an outreach focus to ensure that we received information pertaining to all aspects of housing. The survey participation showed that 45% of participants resided in West Lorain, 25% resided in South Lorain, 23% resided in East Lorain, and 7% resided in Central Lorain. The majority of participants identified as a 2-member or 1-member household. Households identifying themselves as 3 or larger are significantly less than those of 2 and 1-member households. This data displays a strong need for affordable single-family housing. As also represented in **Table 6**.

## 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 |
| <b>NUMBER OF HOUSEHOLDS</b>   |           |             |             |              |       |           |             |             |              |       |
| 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 |
| 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 |

|   | 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 |
| 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 2016-2020 CHAS  
Source:

## 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 43 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.

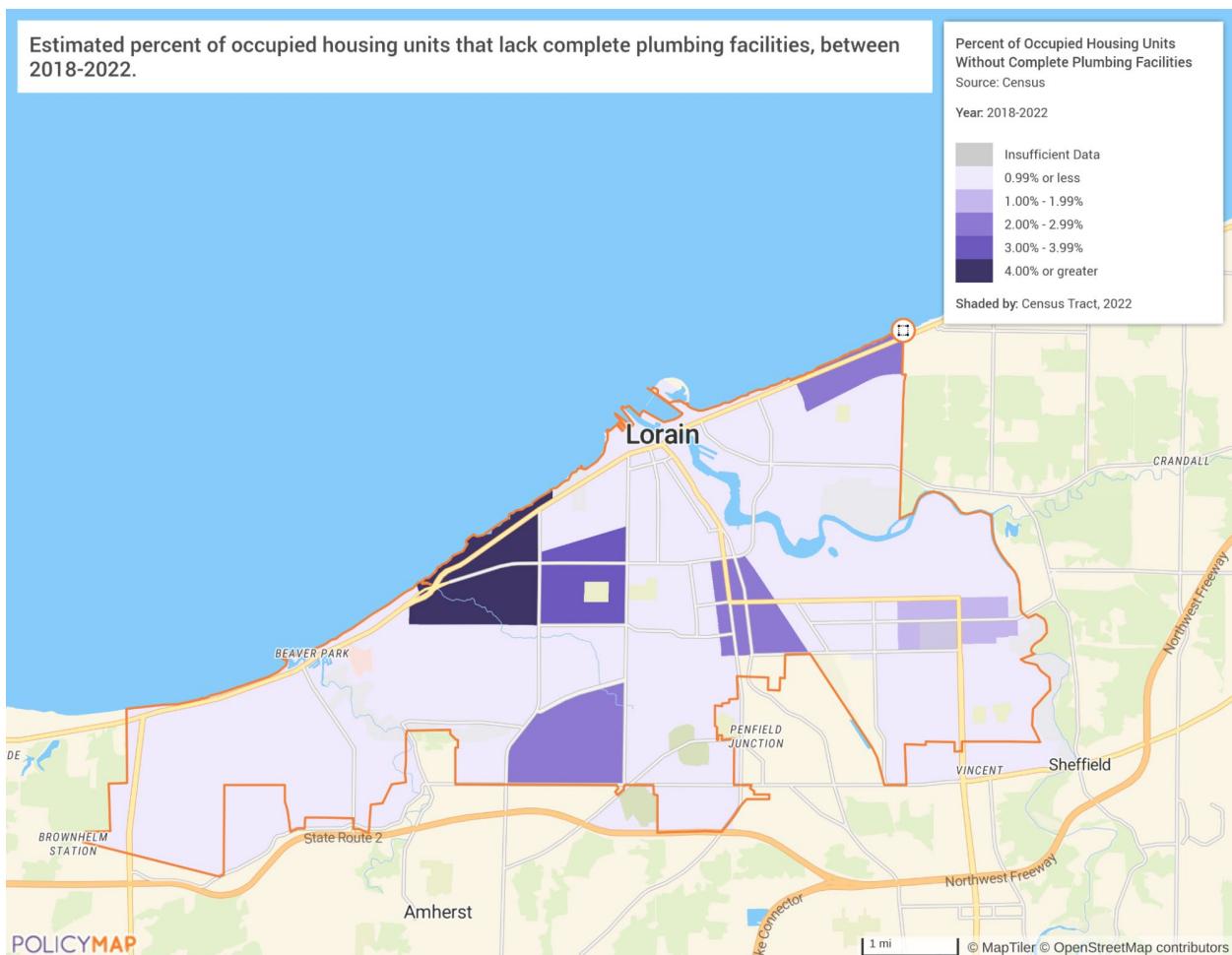
Lastly, the final housing problem identified by HUD is Cost Burden. The Cost Burden is a fraction of a household's total gross income spent on housing costs. For Renters, housing costs include rent paid by the tenant plus utilities.

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.



## Housing Lacking Complete Plumbing

### Housing Lacking Complete Plumbing - Narrative

This map was prepared by Fourth Economy using Policy Map. South Lorain presents housing units without complete plumbing, but there are significant housing units without complete plumbing in Central, East, and West Lorain. This identifies the locations, based off of Census Tract, of households experiencing 1 or more housing problems as identified in **Tables 7** and **Table 8**. **Table 7** demonstrates the concentration of households that are experiencing 1 housing problem within a Census Tract, whereas **Table 8** demonstrates the concentration of households with 1 or more housing problems (severe housing problems).

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>   |           |             |             |              |       |           |             |             |              |       |
| Having 1 or more of four housing problems                             | 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 2016-2020 CHAS  
Source:

**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 |
| <b>NUMBER OF HOUSEHOLDS</b> |           |             |             |       |           |             |             |       |
| Small Related               | 1,385     | 620         | 260         | 2,265 | 205       | 260         | 95          | 560   |
| 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 1,100 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 (165) and Owner-occupied (225) are the second lowest as an overall total of 390. 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 |
| <b>NUMBER OF HOUSEHOLDS</b> |           |             |             |       |           |             |             |       |
| 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 2016-2020 CHAS

Source:

#### 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 (Elderly) households (555) with a cost burden greater than 50% of income. Similarly, among owner households, the 0% - 30% AMI group has the most (Small, Elderly, and Other) 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 |
| <b>NUMBER OF HOUSEHOLDS</b> |           |             |             |              |       |           |             |             |              |       |
| Single family households    | 30        | 95          | 50          | 0            | 175   | 15        | 20          | 10          | 4            | 49    |

|                                       | 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 |
| Multiple, unrelated family households | 15        | 10          | 0           | 0            | 25    | 0         | 0           | 0           | 0            | 0     |
| 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 2016-2020 CHAS  
Source:

**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     | 0 |

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

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

Compared to Lorain County and the State of Ohio, Lorain's population is younger and has lower income. 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 in comparison than 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 15% of people in the City of Lorain reported having a disability under the age of 65. While 4.8% of persons aged 65 and older 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, many homes in the City of Lorain have lead present so lead abatement has been a priority for the City.

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

Low-income households in the City of Lorain are more affected by these problems. Overcrowding is more prevalent in single-family households, particularly for lower-income households. As displayed in **Table 11**, low-income and extremely low-income renter households experience the highest number of crowded households. Cost burden is also largely felt by lower income households. As displayed in **Table 10**, extremely low-income households, whether they are renting or owning, have the highest cost

burden greater than 50% of income. Additionally, these households tend to be Small Related households.

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

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 (BHP), sought qualified organizations to submit proposals to construct, renovate, or rehabilitate a building that would create a low-barrier, housing-focused non-congregate shelter that serve people in the City of Lorain. The City of Lorain received one proposal. The qualified non congregate shelter will be able to add a total of twelve rooms for homeless families. These families have a higher likelihood of experiencing negative health outcomes due to their homelessness, socioeconomic status, geographic location, or other health conditions. Other operational needs of at-risk population include students who will likely need academic remediation or social intervention to succeed in their postsecondary education. This facility will address 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 Lorain County's Continuums of Care (CoC) and the Homeless Task Force utilize the Point-in-Time Count Methodology to determine the operational needs of the homeless and at-risk populations that have a higher likelihood of experience negative health outcomes especially if they are homeless. Once a year CoCs conduct an unduplicated count of homeless persons according to HUD standards.

(<https://www.hudexchange.info/hdx/guides/pit-hic/>). Specifically housing characteristics that have been linked with instability and an increased risk of homelessness.

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

Like other municipalities many of our homeless population have physical and mental health challenges that attribute to their housing instabilities. Unfortunately, the City of Lorain's homeless population with a mental health concern that are not treated have a higher unemployment rate, have substance use disorders, suffer from food insecurity, and have a criminal record. Residents with mental health issues make it difficult for them to gain and maintain meaningful employment creating the housing instability. Even after our local Continuum of Care and Homeless Task force address their mental health and housing concerns, those who do not stay connected are more likely to be evicted which disproportionately effect Blacks and Hispanics and women.

### **Discussion**

Lorain faces significant challenges with its housing stock, much of which predates the 1970s. 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 a severe cost burden 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

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

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

This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The default data source is the 2016 - 2020 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD. Additionally, some data has been supplemented by the 2024 Housing Needs Assessment prepared by Fourth Economy for the City of Lorain.

### 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  |
| American Indian, Alaska Native | 4  | 10                                    | 40   |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 1,225                                    | 255                                   | 100  |

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

\*The four housing problems are:

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

### **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 (790) 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 19 (65%) experience one or more of the four housing problems.

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

| <b>Housing Problems</b>        | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|--------------------------------|---|--|---|
| Jurisdiction as a whole        | 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   |
| Hispanic                       | 740   | 565  | 0   |

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

**Data Source:** 2016-2020 CHAS

\*The four housing problems are:

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

### **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 (1,165) with housing problems (nearly 46% of all white households earning 30%-50% AMI). Black/African American households have the second-highest number of households (450) with housing problems (17.8% 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 29.3% of all Hispanic Households earning 30% - 50% AMI have housing problems.

### **50%-80% of Area Median Income**

| <b>Housing Problems</b>        | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|--------------------------------|---|--|---|
| Jurisdiction as a whole        | 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 Source:** 2016-2020 CHAS

\*The four housing problems are:

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

### **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, American Indian, Alaska Native households experience a disproportionately greater need than the jurisdiction as a whole as 100% earning 50-80% AMI have housing problems.

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**

| <b>Housing Problems</b>        | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|--------------------------------|---|--|---|
| Jurisdiction as a whole        | 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 Source:** 2016-2020 CHAS

\*The four housing problems are:

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

### **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 (65.5%) 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  |

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| 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 Source:** 2016-2020 CHAS

\*The four severe housing problems are:

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

#### **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**

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 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   |

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

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### **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**

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 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 Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

#### **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**

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 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 Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

### **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:

As discussed previously, 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

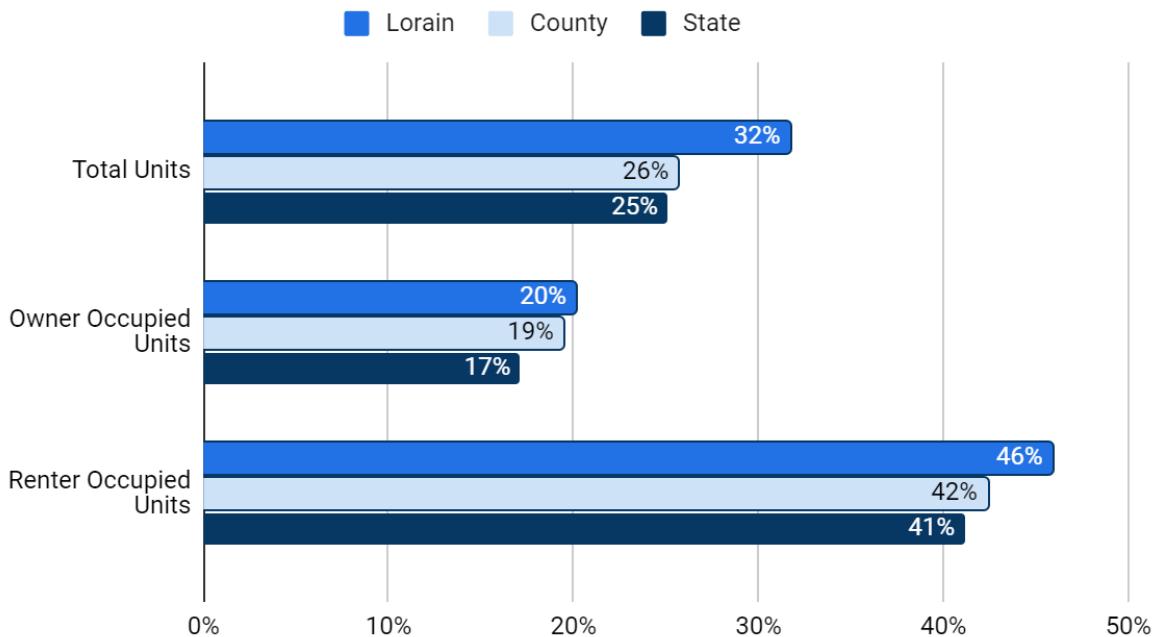
### Table 21

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.

## Cost-Burdened Units by Tenure



### Cost Burden Units by Tenure (2024)

#### 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)

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.

4,415 households are 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 cost-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 burdens.

**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, the data from the ACS 5-Year Estimates, 2018 - 2022 suggest that Lorain's population is significantly more diverse than either Lorain County or even the State of Ohio. Approximately, 18% of the population is Hispanic or Latino 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.

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

According to LMHA's 5-yr Action Plan 2023-2027, 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, 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 both the 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 (Lorain) - 4 Homes (market rate property)
- Albright Terrace (Amherst) - 50 unit
- Edward C. Harr Plaza (Elyria) - 100 units
- International Plaza (Lorain) - 100 units (elderly/disabled)
- John Frederick Oberlin Homes (Oberlin) - 53 units
- John F. Kennedy Plaza (Lorain) - 177 units
- Lakeview Plaza (Lorain) - 209 units
- Leavitt Homes (Lorain) – 198 units
- LMHA Oberlin Homes (Oberlin) - 51 units (LIHTC units)

- Riverview Plaza (Elyria) - 180 units
- Scattered Public Housing Sites (countywide) - 80 units
- Southside Gardens (Lorain) - 108 units,
- Veranda Rose (Lorain) - 7 units (market rate property)
- Westgate Apartments (Lorain) - 12 unit
- Westview Terrace (Lorain) – 143 units
- Wilkes Villa (Elyria) - 174 units

### Totals in Use

|                            | Certificate | Mod-Rehab | Public Housing | Program Type                        |                            |            |       |                 |                |                         |  |  |
|----------------------------|-------------|-----------|----------------|-------------------------------------|----------------------------|------------|-------|-----------------|----------------|-------------------------|--|--|
|                            |             |           |                | 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              | 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

|   | Certificate | Mod-Rehab | Public Housing | Program Type |                 |                |                                     |   |
|---|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|---|
|   |             |           |                | Vouchers     |                 |                | Special Purpose Voucher             |   |
|   |             |           |                | Total        | Project - based | Tenant - based | Veterans Affairs Supportive Housing |   |
| 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                            |                            |            | Total | Project - based |
|                               |             |           |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |       |                 |
| White                         | 0           | 0         | 848            | 1,736                               | 0                          | 1,698      | 0     | 0               |
| Black/African American        | 0           | 0         | 531            | 1,067                               | 0                          | 1,038      | 0     | 0               |
| Asian                         | 0           | 0         | 2              | 6                                   | 0                          | 6          | 0     | 0               |
| American Indian/Alaska Native |             |           |                |                                     |                            |            |       |                 |
| Pacific Islander              | 0           | 0         | 0              | 17                                  | 0                          | 17         | 0     | 0               |
| Other                         | 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                            |                            |            | Total | Project - based |
|              |             |           |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |       |                 |
| Hispanic     | 0           | 0         | 326            | 699                                 | 0                          | 681        | 0     | 0               |
| Not Hispanic | 0           | 0         | 1,061          | 2,170                               | 0                          | 2,121      | 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 list 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.

Note: Percentages of Race of waitlisted families were collected from LMHA's PHA 2024 Report. Percentages do not add up to 100%.

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

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**

LMHA Public Housing households are composed of White (46%), Black/African American (22%), Hispanic (21%), American Indian/Alaska Native (1%), and Multi-racial (1%) individuals. A majority of White, Black/African American, and Hispanic households experience one or more housing problems and cost burdens within the larger community. Therefore, the needs of Public Housing reflect those of the broader population across various AMI categories. One significant finding from the CHAS 2016-2020 data, which is atypical for the general population, is the need for more housing options for the elderly

and seniors, while LMHA provides housing for disabled, elderly, and/or senior households. However, the Comprehensive Housing Strategy prepared by Fourth Economy for the City of Lorain identified providing accessible and affordable housing options for seniors as a top priority.

## **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. Neighborhood Alliance aims to end the cycle of homelessness through case plans that include but are not limited to: work referrals, vocational rehab programs, GED courses, transportation vouchers, and affordable housing application assistance. The need is high as Neighborhood Alliance has a steady wait list for their services.

Catholic Charities is an adult men only shelter that is open 7 days a week, 365 days a year. Catholic Charities is an emergency shelter that serves the homeless and those at risk of homelessness. Their shelter can house up to 50 men and prioritize supporting those with special needs. (Continuum of Care/(Homeless Management Information System Data: 2024).

**Discussion:**

In order to efficiently address the needs of the homeless, they must go through the Coordinated Entry process. As mentioned previously, the Coordinated Entry process will utilize HMIS to prioritize needs and match the resident with the services and providers that can best service them. These needs are further addressed throughout regular CoC meetings to evaluate and adjust as needed. Additionally, there are regular meetings to meet the needs of homeless veterans in coordination with Valor Home, the local shelter for Veterans. However, the need is still steady as both shelters, Neighborhood Alliance and Catholic Charities, are constantly experiencing full shelter status and wait lists for their services.

## **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. Although the City of Lorain currently does not plan to establish a HOME TBRA program, there are similar programs already available to the community through the Lorain Metropolitan Housing Authority.

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:**

- 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**

- 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. Additionally, the City of Lorain will continue to support the Lead Abatement programming through Erie County.

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 the **number of Housing Units (MA-10)**, **Cost of Housing (MA-15)**, and **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

Within the past decade, the number of housing units in the City of Lorain has increased. 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 increased by 913 units. 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 non-traditional housing such as mobile homes, boats, RVs, and vans (509 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%          |
| <b>Total</b>                    | <b>29,555</b> | <b>100%</b> |

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

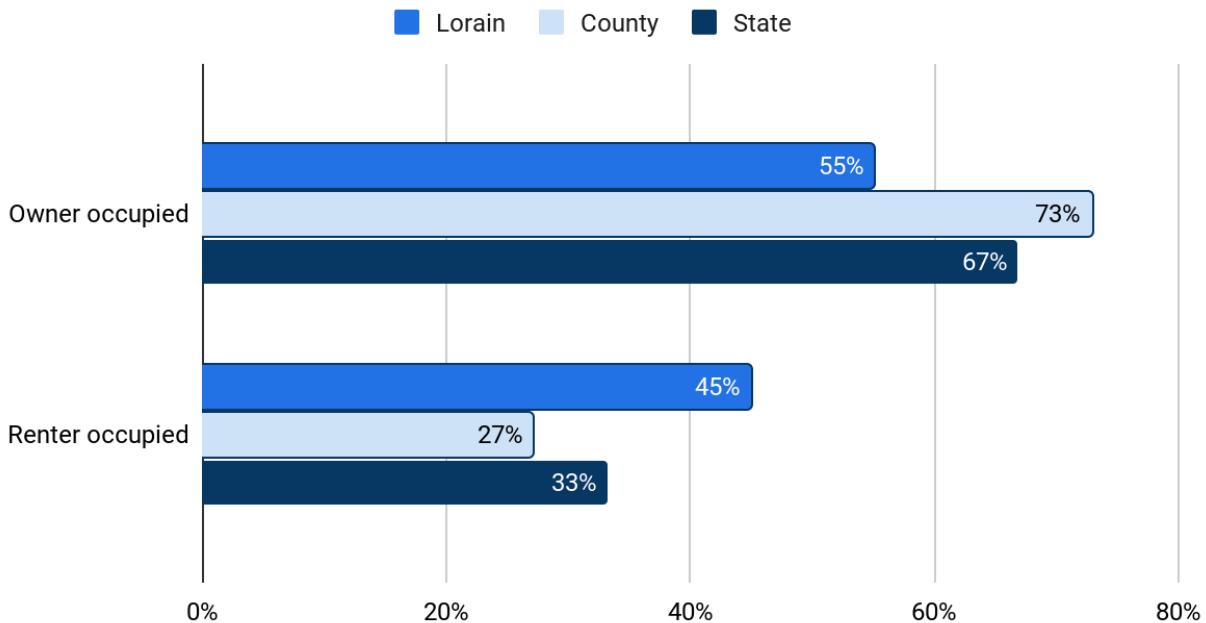
### Unit Size by Tenure

|                    | 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%        |
| <b>Total</b>       | <b>14,500</b> | <b>100%</b> | <b>11,610</b> | <b>99%</b> |

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

## Housing Tenure



### Housing Tenure ( CHS, 2024)

#### Housing Tenure (CHS, 2024) - Narrative

This bar graph was prepared by Fourth Economy through the Comprehensive Housing Strategy. This bar graph demonstrates housing tenure focusing on the City of Lorain, Lorain County, and the State of Ohio. It identifies households by renter and owner-occupied. Owner-occupied for the City of Lorain is the lowest at 55% and renter-occupied is the highest at 45% for the City of Lorain. This bar graph correlates with **Table 27** by the example of the number of renters and owners needing 3 or more bedrooms as the highest unit size by tenure. This indicates a need for affordable homes with 3 or more bedrooms as the highest need.

#### 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 Low-Income Housing Tax Credit (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 thresholds.

### **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. This data informs 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. For example, 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**

Although the total number of housing units in Lorain has increased over time, it still does not meet the City's housing needs. In particular, affordable housing is needed for predominately low-income household. Competition also poses a barrier for affordable housing for low-income households due to a shortage of units, including for those at the highest income level. Rental housing has increased in the City of Lorain due to various reasons including the economic effects of the COVID-19 pandemic, cost barriers for homeownership (i.e. high down payments, increasing property costs), and limited homes available, particularly those that would qualify for FHA loans.

The City of Lorain and its housing partners will need to continue to analyze housing data and trends to anticipate changes and ongoing needs of the community.

## 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%          |
| <b>Total</b>    | <b>11,605</b> | <b>100.0%</b> |

**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         |
| <b>Total</b>                                     | <b>18,375</b> | <b>18,144</b> |

**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, 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**

City of Lorain residents are facing a housing shortage in terms of availability and affordability. As discussed various factors impact this, but another driver for the need for housing is due to the local economy. Increasing jobs in the City of Lorain is necessary to ensure community and economic development, but employment growth also equates to 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, 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, 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%         |
| <b>Total</b>                   | <b>14,500</b>  | <b>99%</b> | <b>11,605</b>   | <b>100%</b> |

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%         |
| <b>Total</b>    | <b>14,490</b>  | <b>99%</b> | <b>11,610</b>   | <b>101%</b> |

Table 33 – Year Unit Built

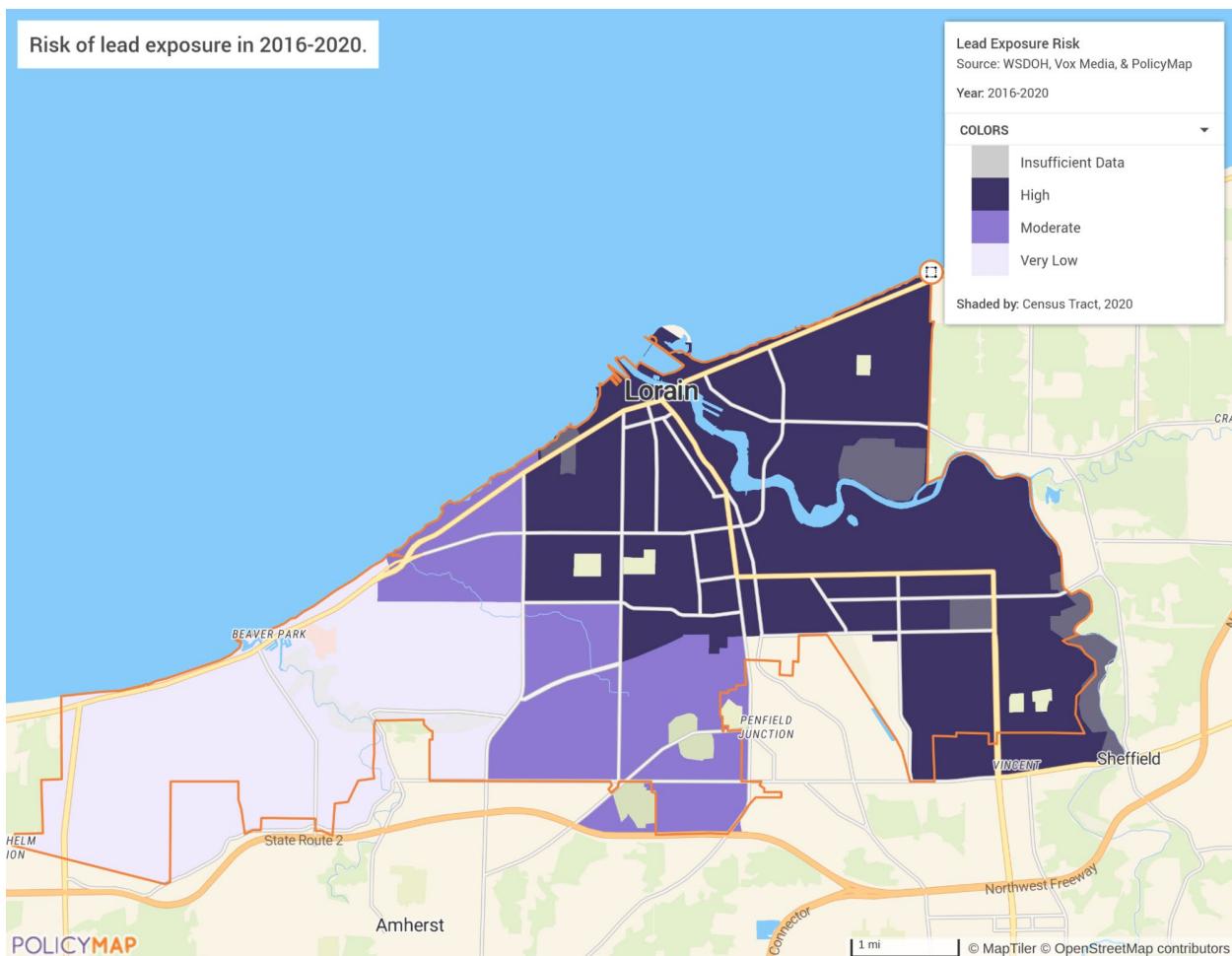
Data Source: 2016-2020 CHAS

## 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)



### Lead Risk Map

#### Lead Risk Map - Narrative

The map demonstrates a high possibility of lead exposure in East, Central, and South Lorain. There are moderate risk levels in West Lorain and parts of Central Lorain. This indicates a high need for Lead Abatement programming. **Table 34** also demonstrates this but as identified as renter and owner-occupied households.

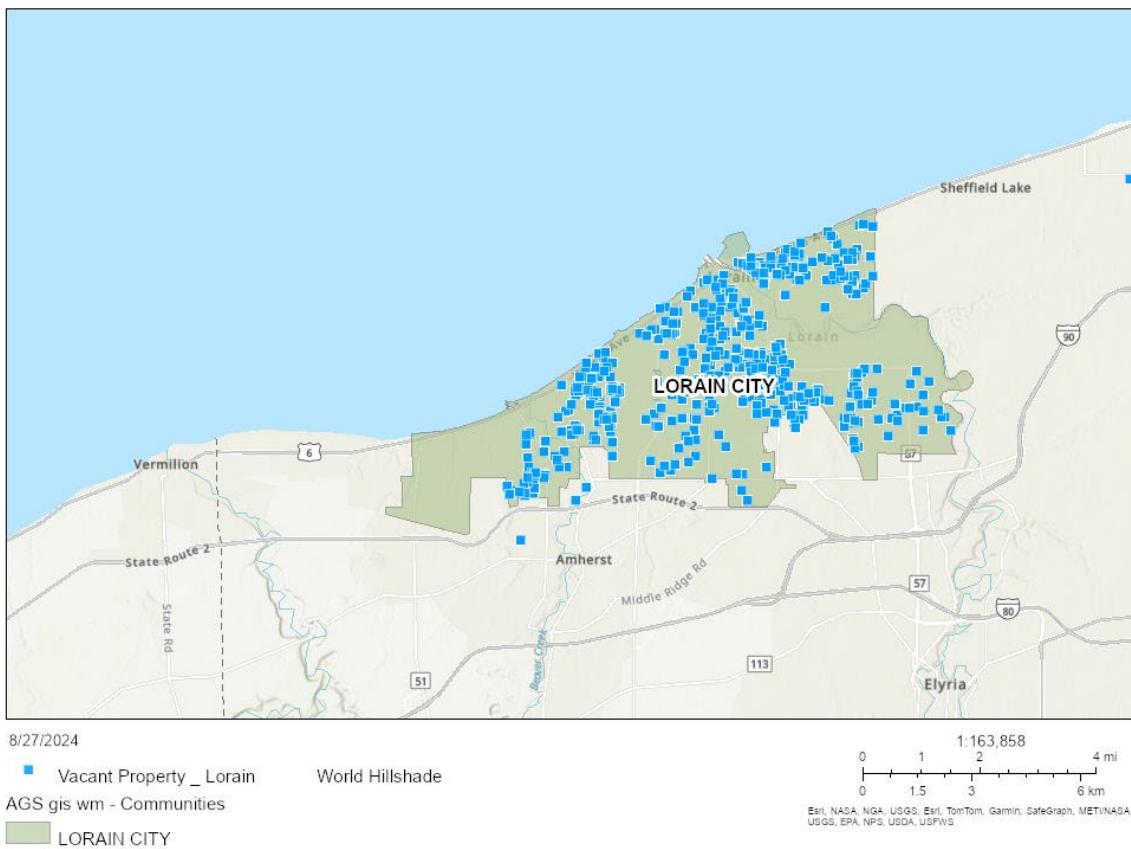
### Vacant Units

|                          | 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

## Lorain Vacant Parcels



### Vacant Parcels Map

### Vacant Parcels Map - Narrative

The map identifies an abundance of vacant parcels within the City of Lorain. The majority of the vacant parcels are not conducive to new development based on the new zoning code, but some of these parcels are suitable for infill development. Larger groupings of parcels will make additional vacant parcels suitable for redevelopment.

### Need for Owner and Rental Rehabilitation

The City of Lorain needs both owner and rental rehabilitation, as identified in the Comprehensive Housing Assessment. Much of Lorain's housing stock within the central core, which also overlaps with LMI census tracts, has older housing stock, therefore showcasing a need for both types of assistance.

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

Although the City does not have an estimate regarding the number of housing units occupied by low or moderate income families with lead based paint hazards, it can be assumed that there is a large amount. The majority of the housing stock in Lorain is over 50 years old, presenting a high risk for lead based paint. Additionally, most of these homes are located in predominately low-to-moderate income areas in the City. As a result, the City of Lorain will continue to conduct lead assessments and abatements as part of their housing programs in addition to supporting the Lead Abatement Program administered by Erie County.

## **Discussion**

As discussed, the City of Lorain is in need of quality affordable housing to meet the need especially for low income families. Geographically, these housing units will also need to be increased in Wards 2, 4, 5 and 6 where significant demolitions of residential properties have occurred. This has also created additional 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 public housing and pertinent housing programs for individuals who are low-income and/or disabled. The operations of the LMHA are funded through annual allocations provided by the U.S. Department of Housing and Urban Development.

### Totals Number of Units

|                               | Certificate | Mod-Rehab | Public Housing | Program Type |                |               |                         |   |     |
|-------------------------------|-------------|-----------|----------------|--------------|----------------|---------------|-------------------------|---|-----|
|                               |             |           |                | Vouchers     |                |               |                         |   |     |
|                               |             |           |                | Total        | Project -based | Tenant -based | Special Purpose Voucher |   |     |
| # 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:

LMHA continues to maintain, renovate, and rebuild public housing units and facilities within the City of Lorain. LMHA in their "HUD Approved Annual Plan 2024/2025, following attachments, details the Operations and Management Plan, Extermination Policies, Safety, and Crime Prevention, etc.

## Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| Southside Gardens          | 90                       |
| Leavitt Homes              | 95                       |
| Westview Terrace           | 95                       |
| Westgate Apartments        | 95                       |
| Lakeview Plaza             | 88                       |
| Kennedy Plaza              | 88                       |

Table 37 - Public Housing Condition

## Inspection Scores

These scores are based on HUD's Real Estate Assessment Center (REAC). REAC inspects public housing properties under the NSPIRE model, prioritizing health, safety, and functional defects over appearance. The NSPIRE model supports the adoption of sound, year-round maintenance practices.

All of LMHA's City of Lorain properties have a score of B or above based on HUD's most recent REAC and NSPIRE Inspections.

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

LMHA continues to maintain, renovate, and rebuild public housing units and facilities within the City of Lorain, emphasizing the South Lorain Neighborhood because of the Choice Neighborhood Initiative (CNI) Planning Grant.

## 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 improve living conditions. Within LMHA's 2024/2025 HUD Approved Annual Plan, are 10 Goals including the following:

- Goal 1: Expand The Supply of Affordable Housing
- Goal 2: Improve the Quality of Affordable Housing
- Goal 3: Enhance the provision of services to residents, applicants, and the public
- Goal 4: Increase the supply of accessible housing
- Goal 5: Promote Self-sufficiency, asset development, and homeownership

- Goal 6: Promote and market LMHA's owned and managed affordable housing in Lorain County, not only Public Housing and Multifamily properties but also the HCVP Program
- Goal 7: Enhance the safety of the living environment for public housing residents
- Goal 8: Explore and implement Green Initiatives
- Goal 9: Ensure Equal Opportunity and Affirmatively Further Fair Housing
- Goal 10: Promote Deconcentration

**Discussion:**

The City of Lorain and the Lorain Metropolitan Housing Authority (LMHA) will continue their collaboration to prioritize supporting low- and moderate-income (LMI) residents through various opportunities, resources, and programs.

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

### Introduction

Efforts to transition families and individuals out of homelessness require the coordination of multiple systems of care beyond the shelter, including, but not limited to: healthcare, mental health services, employment services, and peer support. The first step in accessing the coordinated services is through Coordinated Entry (CE), coordinated services for homeless persons in Lorain County through the Continuum of Care (CoC). When individuals contact Coordinated Entry, they will be connected with the providers able to meet their needs. Several agencies are working to end homelessness through services, transitional housing, shelter, permanent supportive housing, case management, etc. These organizations include but are not limited to: The Lorain County Task Force, The Lorain County CoC, Neighborhood Alliance, Catholic Charities, Valor Home, P2R Training and Resource Center, Genesis House, YWCA, Faith House, and many more.

### Facilities and Housing Targeted to Homeless Households

|   | Emergency Shelter Beds             |  | Transitional<br>Housing Beds | Permanent Supportive Housing<br>Beds |                      |
|---|------------------------------------|--|------------------------------|--------------------------------------|----------------------|
|   | Year Round Beds<br>(Current & New) | Voucher /<br>Seasonal /<br>Overflow Beds | Current & New                | Current & New                        | Under<br>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**

The Lorain County Continuum of Care (CoC) led by Lorain County United Ways of Lorain County is comprised of over 20 mainstream community service agencies and organizations that collectively collaborate to address the homeless individual's concerns. These mainstream services such as the Nord Center (behavioral health), the Mental Health Addiction and Recovery Service Board, the St. Elizabeth Center (Coordinated Entry and local homeless shelter), Elyria YWCA (Transitional housing for women), the City of Lorain (publicly funded program allocations, Lorain Metropolitan Housing Authority (Affordable housing), the Salvation Army of Lorain, Neighborhood Alliance (Non-congregate shelter), Lorain County Homeless Task Force, the Ohio Means Jobs/Employment Network, Children Services, the Veterans Administration meet bi-monthly to review the COC's priority list and the Individual Service Prioritization Decision Assessment Tool (SPDAT) scores. This assessment provides our mainstream service providers with a clearer picture of the individual's acuity and what services would be required based on the SPDAT score. The Lorain County Continuum of Care (CoC) targets efforts within the CoC geographic areas to address and reduce persons experiencing homelessness. Through initiatives such as permanent supportive housing (PSH), Rapid Rehousing funding, Eviction Prevention funding, and Coordinated Entry, the city can maximize the number of housing services that can attempt to meet the needs of individuals and families experiencing homelessness, food insecurities, mental health and substance abuse services, and income among several others.

**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 country'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. 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. 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, through a grant or 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 is demonstrated 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. The citizen participation process identified Senior services as a priority for public services and therefore, will be prioritized for future CDBG Public Service funding. This priority can help support various needs for the Elderly and frail Elderly, specifically.

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.

As mentioned previously, health and mental health services will be prioritized for future CDBG Public Service funding as it was identified as a priority during the citizen participation process. 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**

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

In the case that an individual does not have housing to return to following discharge, Coordinated Entry plays a pivotal role in connecting these individuals with permanent supportive housing, rapid rehousing, or transitional housing. Individuals or health institutions can contact Coordinated Entry to be connected with these resources. However, they are limited in response to the demand and need. The City of Lorain will continue to work with Coordinated Entry and other homeless and housing service providers to ensure individuals do not become homeless upon release.

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

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 Comprehensive Housing Strategy 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 including plans to form a community development corporation 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 aims to reduce housing instability by lowering the cost burden for renters and strengthening support programs. According to the Fair Housing 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 (Ship 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.

Lorain experienced an economic downturn due to 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 and as a result, 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                   |

| Business by Sector             | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|--------------------------------|-------------------|----------------|--------------------|-----------------|---------------------|
| Retail Trade                   | 3,321             | 1,743          | 15                 | 16              | 1                   |
| 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%          |
| <b>Total</b>       | <b>24,704</b> | <b>100%</b> |

Table 42 - Travel Time

Data Source: 2016-2020 ACS

## Education:

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

| Educational Attainment                      | In Labor Force    |            |                    |
|---|-------------------|------------|--------------------|
|   | Civilian Employed | Unemployed | Not in Labor Force |
| Less than high school graduate              | 1,805             | 535        | 2,455              |
| High school graduate (includes equivalency) | 6,150             | 420        | 3,980              |
| Some college or Associate's degree          | 9,050             | 505        | 2,915              |

| Educational Attainment      | In Labor Force    |            |  | Not in Labor Force |
|-----------------------------|-------------------|------------|--|--------------------|
|                             | Civilian Employed | Unemployed |  |                    |
| 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 continuously needs workforce development opportunities and improved infrastructure. These needs were highlighted and prioritized by community members and business owners throughout the city, as well as within the target neighborhood of the CNI Planning Grant. The City of Lorain is also working to develop small business resources, both through partnerships and internally, to better support and connect businesses with available resources.

**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 received two proposals that could bring a significant number of high-skilled jobs to the area. Redevelopment efforts are also underway throughout the city, including the McCrone Motorsports Complex and the Lorain Port and Finance Authority's Black River Landing Stage Project. These initiatives aim to boost tourism in Lorain through the revitalization of key sites. The motorsports complex is expected to create over 50 full-time equivalent (FTE) jobs. Additionally, redevelopment efforts are taking place in the South Lorain Neighborhood, in conjunction with HUD's Choice Neighborhood Initiative Planning Grant, though they are not directly affiliated with it. A majority of residents travel less than 30 minutes and therefore, these new jobs may be obtainable by Lorain residents.

**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.**

The CEDS is part of NOACA's regional planning efforts to increase economic opportunities within a Northeast Ohio Regional focus. Therefore, the CEDS is not necessarily implemented as equitably as intended to be. The City of Lorain and Lorain Port and Finance Authority continue to work towards increasing economic growth within the City of Lorain.

**Discussion**

Lorain's economic health has been stagnant, but with planned development, intervention, and community-focused development, that can be changed. The needs of the business community are similar to the needs of residents. Businesses in Lorain cannot achieve and maintain success without the support of its residents.

The City of Lorain will need to align the institutional delivery structure to determine and adapt to the needs of the business community in tandem with development efforts to encourage community and economic development to improve the quality of life.

Despite this, 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")**

There is a concentration of multiple housing problems in block groups having a population of 51% or more low-to-moderate income persons. According to the City of Lorain's Comprehensive Housing Strategy and Census Tract data, multiple housing problems are largely endured by extremely low-income, low-income, and moderate-income households throughout Lorain. The impact on extremely low income households is the largest regardless of their location. This is similar for low-income households, but housing problems affecting moderate-income households are not concentrated above 50%.

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 larger 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. Based on this data, a person's race, ethnicity, income, and disability status can indicate a need for housing assistance.

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. This suggests 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?**

In the past, the City of Lorain has supported various community assets including recreational activities and facilities, supporting the missions and services of various non-profits, uplifting small businesses, and working to connect people to resources throughout the community inclusive of the river and lakefront. However, the community survey demonstrates a need for additional 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 offers several programs to assist low-income households with maintaining and rehabilitating their homes. These programs are designed to address code violations and ensure the health and safety of residents. They include the Essential Repair Program and the HOME Rehab Program. The city continues to develop additional programs to further assist residents, such as a Down Payment Assistance Program, a Basement Rehab Program, and other critical home repair initiatives identified by residents that aim to keep them safe and healthy.

## **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 Black 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 Sustainability Memo to evaluate and build climate resiliency policies and projects that will support the creation of a Sustainability Plan. This process 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

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

|  |   |   |
|--|---|---|
|  | <b>Identify the neighborhood boundaries for this target area.</b> | <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 shoreline to the west property line of parcel number 0300050101007 (Century Park) and the point of beginning.</p> |
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|  | <p><b>Include specific housing and commercial characteristics of this target area.</b></p>   | <p>Additionally, this ward, along with the other targeted wards, has 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.</p>   |
|  | <p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></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 2, 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><b>Identify the needs in this target area.</b></p>  | <p>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.</p>   |
|  | <p><b>What are the opportunities for improvement in this target area?</b></p>  | <p>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.</p>   |

|          |   |   |
|----------|---|---|
|          | <b>Are there barriers to improvement in this target area?</b> | 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. |
| <b>2</b> | <b>Area Name:</b>   | Ward 3  |
|          | <b>Area Type:</b>   | Local Target area   |
|          | <b>Other Target Area Description:</b>                         |   |
|          | <b>HUD Approval Date:</b>                                     |   |
|          | <b>% of Low/ Mod:</b>   |   |
|          | <b>Revital Type:</b>  | Comprehensive   |
|          | <b>Other Revital Description:</b>                             |   |

|  |   |   |
|--|---|---|
|  | <b>Identify the neighborhood boundaries for this target area.</b> | <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 tracks to the centerline of Oberlin Road and the point of beginning.</p> |
|--|---|---|

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|----------|---|--|
|          | <b>Include specific housing and commercial characteristics of this target area.</b>   | 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. Additionally, this ward, along with the other targeted wards, have the largest concentration of vacant properties and property code violations.  |
|          | <b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b> | 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 3, 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. |
|          | <b>Identify the needs in this target area.</b>  | 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.  |
|          | <b>What are the opportunities for improvement in this target area?</b>  | 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.   |
|          | <b>Are there barriers to improvement in this target area?</b>   | 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.  |
| <b>3</b> | <b>Area Name:</b>   | Ward 5   |
|          | <b>Area Type:</b>   | Local Target area  |

|  |                                       |               |
|--|---------------------------------------|---------------|
|  | <b>Other Target Area Description:</b> |               |
|  | <b>HUD Approval Date:</b>             |               |
|  | <b>% of Low/ Mod:</b>                 |               |
|  | <b>Revital Type:</b>                  | Comprehensive |
|  | <b>Other Revital Description:</b>     |               |

|  |  |  |
|--|--|--|
|  | <p><b>Identify the neighborhood boundaries for this target area.</b></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 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.</p> |
|  | <p>Consolidated Plan<br/>OMB Control No: 2506-0117 (exp. 09/30/2021)</p> | <p>121</p>   |

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|--|--|---|
|  | <p><b>Include specific housing and commercial characteristics of this target area.</b></p>   | <p>Additionally, this ward, along with the other targeted 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.</p>   |
|  | <p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></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 5, 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><b>Identify the needs in this target area.</b></p>  | <p>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.</p>  |
|  | <p><b>What are the opportunities for improvement in this target area?</b></p>  | <p>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.</p>  |

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|          | <b>Are there barriers to improvement in this target area?</b>     | 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.  |
| <b>4</b> | <b>Area Name:</b>   | Ward 6   |
|          | <b>Area Type:</b>   | Local Target area  |
|          | <b>Other Target Area Description:</b>                             |  |
|          | <b>HUD Approval Date:</b>   |  |
|          | <b>% of Low/ Mod:</b>   |  |
|          | <b>Revital Type:</b>  | Comprehensive  |
|          | <b>Other Revital Description:</b>                                 |  |
|          | <b>Identify the neighborhood boundaries for this target area.</b> | <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><b>Include specific housing and commercial characteristics of this target area.</b></p>   | <p>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. Additionally, this ward, along with the other targeted wards, have the largest concentration of vacant properties and property code violations.</p>   |
|  | <p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></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 5, 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><b>Identify the needs in this target area.</b></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>  |

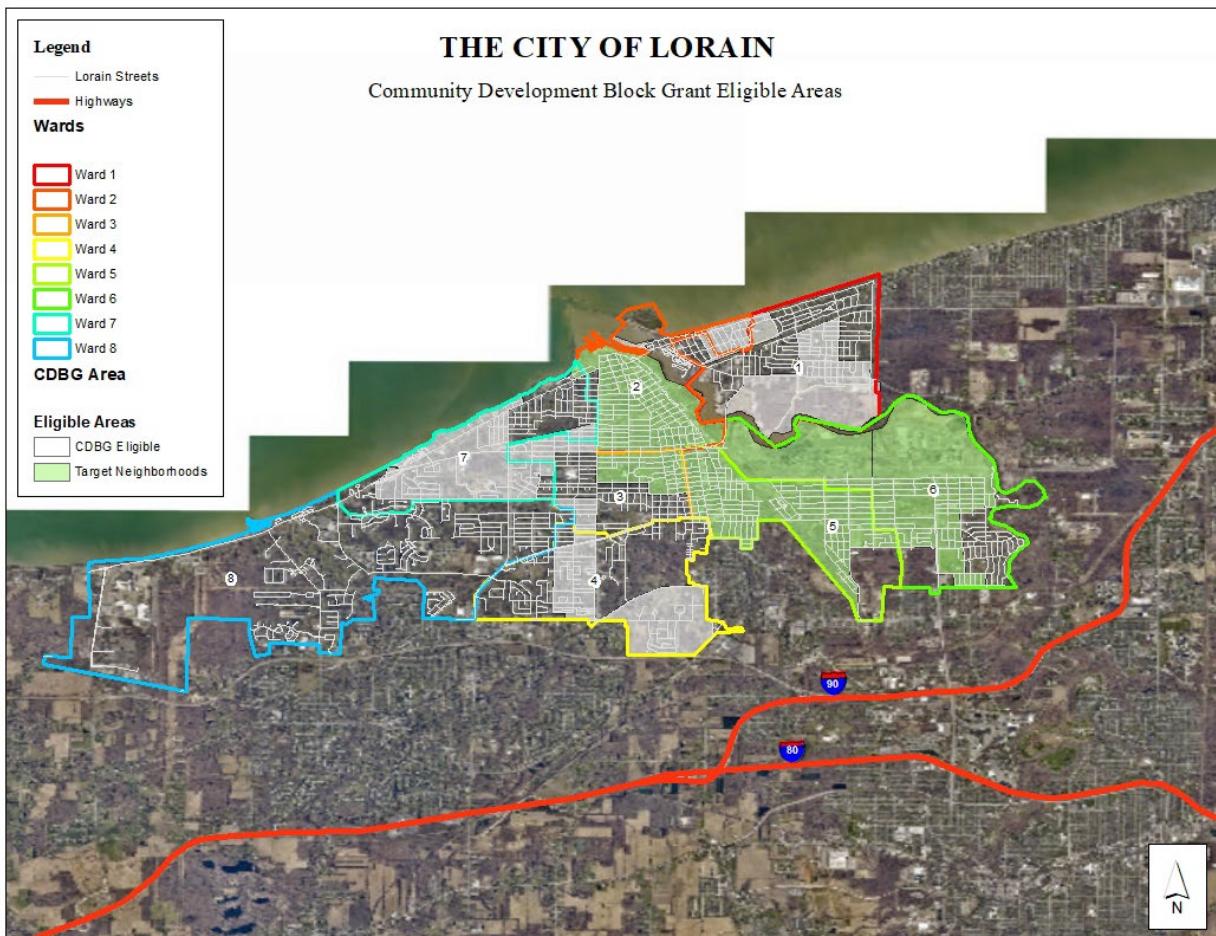
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|   | <b>What are the opportunities for improvement in this target area?</b>  | The opportunities for improvement for Ward 6 include but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; storefront improvement programs; new housing construction; and first-time homebuyer opportunities. |
|   | <b>Are there barriers to improvement in this target area?</b>   | 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.                  |
| 5 | <b>Area Name:</b>   | Citywide  |
|   | <b>Area Type:</b>   | Citywide  |
|   | <b>Other Target Area Description:</b>   | Citywide  |
|   | <b>HUD Approval Date:</b>   |   |
|   | <b>% of Low/ Mod:</b>   |   |
|   | <b>Revital Type:</b>  |   |
|   | <b>Other Revital Description:</b>   |   |
|   | <b>Identify the neighborhood boundaries for this target area.</b>   | The boundaries are the City of Lorain limits  |
|   | <b>Include specific housing and commercial characteristics of this target area.</b>   |   |
|   | <b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b> |   |
|   | <b>Identify the needs in this target area.</b>  |   |
|   | <b>What are the opportunities for improvement in this target area?</b>  |   |
|   | <b>Are there barriers to improvement in this target area?</b>   |   |

## 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

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

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

|   |                                    |   |
|---|------------------------------------|---|
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Middle<br>Large Families<br>Families with Children<br>Public Housing Residents  |
|   | <b>Geographic Areas Affected</b>   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6  |
|   | <b>Associated Goals</b>            | Housing<br>Administration and Planning  |
|   | <b>Description</b>                 | Increase affordable housing and access to housing through programs such as down-payment assistance, first-time homebuyer education and housing counseling, etc.                           |
|   | <b>Basis for Relative Priority</b> | 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 | <b>Priority Need Name</b>          | Homeless Facilities and Services  |
|   | <b>Priority Level</b>              | High  |

|   |                                    |  |
|---|------------------------------------|--|
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Middle<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents<br>Rural<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>Mentally Ill<br>Chronic Substance Abuse<br>veterans<br>Persons with HIV/AIDS<br>Victims of Domestic Violence<br>Unaccompanied Youth |
|   | <b>Geographic Areas Affected</b>   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6   |
|   | <b>Associated Goals</b>            | Homelessness<br>Administration and Planning  |
|   | <b>Description</b>                 | 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.  |
|   | <b>Basis for Relative Priority</b> | 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 | <b>Priority Need Name</b>          | Increase Neighborhood Development and Assets   |
|   | <b>Priority Level</b>              | High   |

|   |                                    |   |
|---|------------------------------------|---|
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Middle<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents   |
|   | <b>Geographic Areas Affected</b>   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6  |
|   | <b>Associated Goals</b>            | Community and Economic Development<br>Administration and Planning   |
|   | <b>Description</b>                 | 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. |
|   | <b>Basis for Relative Priority</b> | 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 | <b>Priority Need Name</b>          | Health Services   |
|   | <b>Priority Level</b>              | High  |

|                                  |  |
|----------------------------------|--|
| <b>Population</b>                | Extremely Low<br>Low<br>Moderate<br>Middle<br>Large Families<br>Families with Children<br>Elderly<br>Public Housing Residents<br>Rural<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>Mentally Ill<br>Chronic Substance Abuse<br>veterans<br>Persons with HIV/AIDS<br>Victims of Domestic Violence<br>Unaccompanied Youth<br>Elderly<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with Alcohol or Other Addictions<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence<br>Non-housing Community Development |
| <b>Geographic Areas Affected</b> | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6   |
| <b>Associated Goals</b>          | Homelessness<br>Community and Economic Development<br>Non-Homeless Special Needs<br>Administration and Planning  |
| <b>Description</b>               | 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.  |

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

|           |                                    |   |
|-----------|------------------------------------|---|
|           | <b>Geographic Areas Affected</b>   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6  |
|           | <b>Associated Goals</b>            | Community and Economic Development<br>Non-Homeless Special Needs<br>Administration and Planning   |
|           | <b>Description</b>                 | Enhance senior and elderly programs and services to increase accessibility and assist in allowing the elderly to age in place.  |
|           | <b>Basis for Relative Priority</b> | These priorities were identified in multiple surveys and community engagement sessions specifically for the Choice Neighborhood Planning Grant and for the Consolidated Planning process. |
| <b>10</b> | <b>Priority Need Name</b>          | Youth Services  |
|           | <b>Priority Level</b>              | High  |
|           | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Middle<br>Families with Children  |
|           | <b>Geographic Areas Affected</b>   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6  |
|           | <b>Associated Goals</b>            | Community and Economic Development<br>Administration and Planning   |
|           | <b>Description</b>                 | Increase access, availability and collaborative efforts in providing youth services such as childcare, tutoring, and after-school care.   |
|           | <b>Basis for Relative Priority</b> | 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 does not plan to provide any TBRA programs, however, these programs do exist in the community already. The Lorain County Continuum of Care assists residents with security deposits, first month's rent, and/or utility deposits. Additionally, the Lorain Metropolitan Housing Authority (LMHA) has 3,203 vouchers which include 175 for persons who are Non-elderly Disabled (NED), 117 for Veterans Affairs Supportive Housing (VASH), and 7 for 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                   | The need and demand for new unit production will continue to grow. There is a shortage of affordable housing that 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. In the City of Lorain, 55% of the housing stock is owner-occupied (compared to 73% in Lorain County and 67% in the State of Ohio) and 45% are renter-occupied. The number of rents has increased over time with a growth of 1,100 households from 2017 to 2022. This is an accelerated rate as there was a growth of 100 renter households in the previous 5 years. |
| Rehabilitation                        | The City of Lorain continues to actively work towards utilizing vacant land owned by the City to address the Housing needs. The City of Lorain has two major programs that attempt to address the preservation of current homes. 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 the Essential Home Repair program attempts to address one and two health and safety issues in the home. Additionally, the City of Lorain has Community Reinvestment Areas which offer tax abatements to residents that rehabilitate or build homes in those designated areas.   |

| Affordable Housing Type             | Market Characteristics that will influence the use of funds available for housing type   |
|-------------------------------------|--|
| Acquisition, including preservation | 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. The City of Lorain also aims to utilize vacant land to address housing needs. The City owns vacant parcels throughout the City that can be sites for infill development. Additionally, there are plans to develop additional affordable housing for seniors. |

**Table 48 – Influence of Market Conditions**

#### **Demographics Table 5**

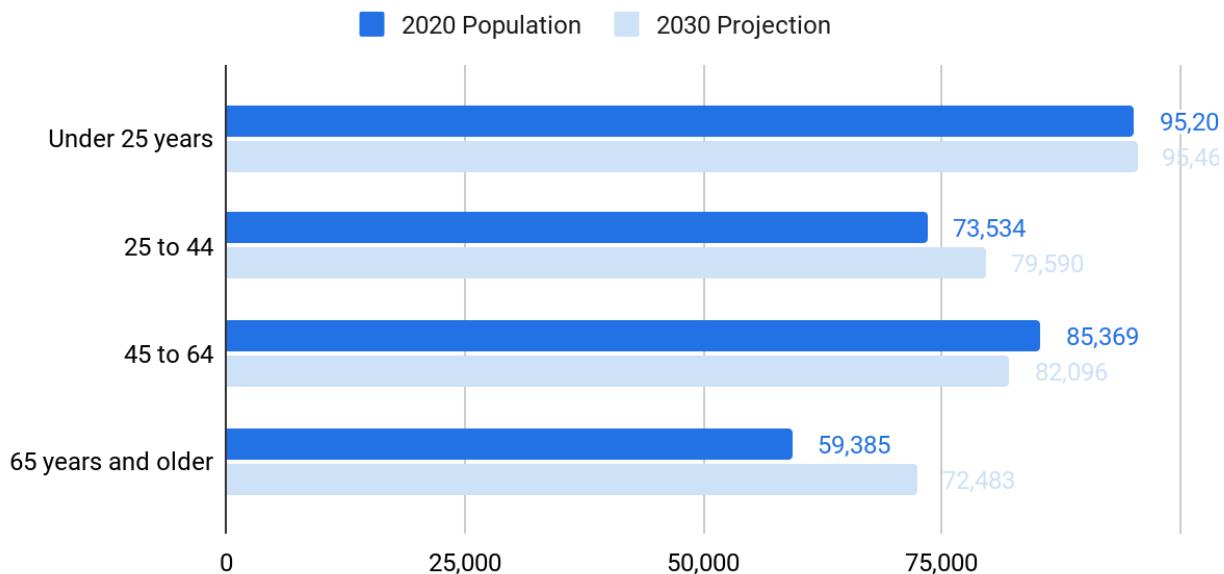
Table 5 displays the population, number of households, and median income for the base year (2010) and most recent year (2020), and the percentage of change over time. This data illustrates an overall population increase from 64,097 in the 2010 ACS to 65,211 at the time of the 2016 - 2020 ACS, approximately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

## Projected Population by Age

Lorain County



### Population by Age (2020 - 2030)

#### Population By Age (2020 - 2030) - Narrative

The data in the Population by Age (2020 – 2030) bar chart reflects the Lorain County population. Based on this bar chart, there is a slight increase in the 25 – 44 age group and a significant increase in the 65 and older age group. This demonstrates that Lorain County's overall population is trending older and as a result, there is a need for programs and resources designed to assist older populations.

## **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 (annual entitlement and program income estimates) of \$1,403,710 in CDBG and \$547,901.90 in HOME funding for each program. Therefore, the City of Lorain anticipates receiving \$5,886,297 in CDBG and \$2,575,304 in HOME funding over the next five years. However, program income may be realized over the course of each program year in addition to any changes in entitlement allocation executed by HUD. 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, this could 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<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services  | 1,303,710                        | 100,000            | 0                        | 1,403,710 | 6,057,587   |                       |
| HOME    | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 497,902                          | 50,000             | 0                        | 547,902   | 2,627,402   |                       |

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 - Community Development Department | Government               | Economic Development<br>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 50** 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 51**). 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 |
|---|----------------------------|----------------------|-----------------------------|
| <b>Homelessness Prevention Services</b> |                            |                      |                             |
| Counseling/Advocacy                     | X                          | X                    | X                           |

| Homelessness Prevention Services                 | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|--|----------------------------|----------------------|-----------------------------|
| <b>Homelessness Prevention Services</b>          |                            |                      |                             |
| Legal Assistance                                 | X                          | X                    | X                           |
| Mortgage Assistance                              |                            |                      |                             |
| Rental Assistance                                | X                          |                      |                             |
| Utilities Assistance                             | X                          |                      |                             |
| <b>Street Outreach Services</b>                  |                            |                      |                             |
| Law Enforcement                                  |                            |                      |                             |
| Mobile Clinics                                   | X                          |                      | X                           |
| Other Street Outreach Services                   | X                          | X                    |                             |
| <b>Supportive Services</b>                       |                            |                      |                             |
| Alcohol & Drug Abuse                             | X                          | X                    | X                           |
| Child Care                                       | X                          | X                    |                             |
| Education  | X                          | X                    | X                           |
| Employment and Employment Training               |                            | X                    |                             |
| Healthcare                                       | X                          | X                    | X                           |
| HIV/AIDS   | X                          | X                    | X                           |
| Life Skills                                      | X                          | X                    |                             |
| Mental Health Counseling                         | X                          | X                    | X                           |
| Transportation                                   | X                          | X                    |                             |
| <b>Other</b>                                     |                            |                      |                             |
| 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, the City of Lorain 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 on creating and fostering 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.
- The City will continue to 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          | Community and Economic Development | 2025       | 2029     | Non-Housing Community Development | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6 | Increase Neighborhood Development and Assets<br>Health Services<br>Improve Public Infrastructure<br>Senior Services<br>Youth Services | CDBG: \$5,100,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted<br><br>Public service activities other than Low/Moderate Income Housing Benefit: 365 Persons Assisted<br><br>Facade treatment/business building rehabilitation: 10 Business<br><br>Jobs created/retained: 15 Jobs<br><br>Businesses assisted: 15 Businesses Assisted |

| Sort Order | Goal Name                  | Start Year | End Year | Category                   | Geographic Area                      | Needs Addressed                                     | Funding         | Goal Outcome Indicator  |
|------------|----------------------------|------------|----------|----------------------------|--------------------------------------|---|-----------------|---|
| 2          | Non-Homeless Special Needs | 2025       | 2029     | Non-Homeless Special Needs | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6 | Health Services<br>Senior Services                  | CDBG: \$150,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:<br>60 Persons Assisted<br><br>Public service activities other than Low/Moderate Income Housing Benefit:<br>60 Persons Assisted |
| 3          | Homelessness               | 2025       | 2029     | Homeless                   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6 | Homeless Facilities and Services<br>Health Services | CDBG: \$75,000  | Homeless Person Overnight Shelter:<br>25 Persons Assisted<br><br>Overnight/Emergency Shelter/Transitional Housing Beds added:<br>25 Beds<br><br>Homelessness Prevention:<br>25 Persons Assisted                             |

| Sort Order | Goal Name | Start Year | End Year | Category  | Geographic Area                      | Needs Addressed  | Funding                              | Goal Outcome Indicator  |
|------------|-----------|------------|----------|---|--------------------------------------|--|--------------------------------------|---|
| 4          | Housing   | 2025       | 2029     | Affordable Housing<br>Public Housing<br>Blight Mitigation | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6 | Infill Housing<br>Housing Rehabilitation<br>Programs<br>Demolition<br>Affordable Housing Programming | CDBG: \$721,297<br>HOME: \$2,895,304 | Public service activities for Low/Moderate Income Housing Benefit:<br>15 Households Assisted<br><br>Homeowner Housing Added:<br>5 Household Housing Unit<br><br>Homeowner Housing Rehabilitated:<br>20 Household Housing Unit |

| Sort Order | Goal Name                   | Start Year | End Year | Category       | Geographic Area | Needs Addressed  | Funding                              | Goal Outcome Indicator |
|------------|-----------------------------|------------|----------|----------------|-----------------|--|--------------------------------------|------------------------|
| 5          | Administration and Planning | 2025       | 2029     | Administration | Citywide        | Infill Housing<br>Housing<br>Rehabilitation<br>Programs<br>Demolition<br>Homeless Facilities and Services<br>Increase<br>Neighborhood Development and Assets<br>Health Services<br>Improve Public Infrastructure<br>Senior Services<br>Affordable Housing<br>Programming<br>Youth Services | CDBG: \$1,415,000<br>HOME: \$280,000 | Other: 0 Other         |

Table 52 – Goals Summary

## Goal Descriptions

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

|   |                         |   |
|---|-------------------------|---|
| 4 | <b>Goal Name</b>        | Housing   |
|   | <b>Goal Description</b> | <p><b>Objective 1:</b> Increase Affordable Housing Opportunities</p> <p><b>Description:</b> Enhance the availability and accessibility of affordable housing for low- and moderate-income residents.</p> <p><b>Needs:</b> Create more affordable housing by leveraging federal and local resources. Community feedback highlighted priorities like:</p> <ul style="list-style-type: none"> <li>• Develop affordable infill housing</li> <li>• Identify suitable sites for development</li> <li>• Build partnerships with local stakeholders</li> <li>• Diversify housing stock and create programs to address income eligibility</li> </ul> <p><b>Objective 2:</b> Align Improvement Programs for Homeowners and Renters</p> <p><b>Description:</b> Coordinate programs for homeowners and renters.</p> <p><b>Needs:</b> Improve outreach to existing programs that provide mortgage, rent, and utility assistance. Key priorities:</p> <ul style="list-style-type: none"> <li>• Raise awareness of programs</li> <li>• Implement home rehabilitation programs (roof, window, furnace, siding replacements)</li> <li>• Offer rental assistance and streamline rental registration</li> </ul> <p><b>Objective 3:</b> Continue Removing Blighted Properties</p> <p><b>Description:</b> Demolish abandoned properties to improve neighborhood conditions.</p> <p><b>Needs:</b> Surveys show that blight removal is a top priority. Key actions include:</p> <ul style="list-style-type: none"> <li>• Demolish blighted properties</li> <li>• Address housing conditions</li> <li>• Launch neighborhood clean-up campaigns</li> </ul> |

|          |                         |  |
|----------|-------------------------|--|
| <b>5</b> | <b>Goal Name</b>        | Administration and Planning  |
|          | <b>Goal Description</b> | 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's Resident Services Department is responsible for engaging residents in both the Public Housing and Housing Choice Vouchers Programs. The Resident Services Department provides regularly scheduled programming with Community Partners at all LMHA Sites connecting residents with needed services. Staff facilitates the Public Housing Resident Council program, provides training, and participates in meetings. Resident Councils are organized to provide a recognized elected organization where tenants can share their concerns, have a voice in decision making, and provide programming to support their quality of life. LMHA also offers the Family Self Sufficiency Program (FSS) to residents in both Public Housing and the Housing Choice Voucher Program. The FSS Program establishes an interest-bearing escrow savings account for each participating family. Any increases in the family's rent because of increased earned income during the family's participation in the program results in a credit to the family's escrow savings account. Participants in this voluntary program are connected to resources for education, job training, counseling, and other social services. LMHA is also a HUD Certified Housing Counseling Agency and operates a Housing Choice Voucher (HCV) Home Ownership program that supports HCV participants in purchasing their own homes.

### **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 Comprehensive Housing Strategy 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 including plans to form a community development corporation 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 aims to reduce housing instability by lowering the cost burden for renters and strengthening support programs. According to the Fair Housing 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 Plan emphasizes the need for the City of Lorain to strengthen its current housing resources and programming through marketing and expansion. Information regarding the availability of the programs and resources should be shared broadly by leveraging existing social media and email outreach, bulletin boards, and faith based communities. The information can also be centralized into one resource that compiles all resources and programs, their eligibility requirements, contact information, and application instructions. The plan also suggests reducing potential barriers to the application through increasing

availability to assist with income verification and other administrative tasks regarding application enrollment. This could include enlisting and training volunteers. The City's Comprehensive Housing Strategy suggests the following:

- Improve the process 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.
- 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 such as tiny homes, Accessory Dwelling Units (i.e. granny flats), and modular housing on lots that don't currently meet modern setbacks, and other requirements.
- Combine parcels to establish larger lots that will accommodate multi-family housing.
- Partner with Habitat for Humanity, various non-profits, philanthropic partners, and private developers to meet the need for infill housing while maintaining affordability.

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

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

The most effective way to reach out to homeless persons and assess their individual needs are through the service providers that work with them directly on a daily basis. This includes but is not limited to: the Lorain County Continuum of Care (CoC)/Coordinated Entry, Neighborhood Alliance, Valor Home, Catholic Charities, and P2R. All of these organizations run various programs and offer supportive services to address the needs of the homeless population.

### **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.

There are additional programs and services made available through various partners involved in the CoC that help with the transition out of and end homelessness. For example, the Projects for Assistsances in

Transition from Homelessness (PATH) is a program offered through Neighborhood Alliance. Services include community-based outreach, mental health and substance abuse referrals, housing assistance, and other supportive programming. PATH assesses and determines the individual need of each person to transition out of homelessness.

**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. The 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 the house was built and the names and ages of any 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 Elevated Blood Level (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 Subrecipients on track for expenditures. On-site reviews will be scheduled as needed and as specified in the Risk Assessment for Public Service fund recipients to ensure compliance with HUD regulations.

The City has determined that the most consistent way to monitor sub-recipients is to monitor their activities using the Subrecipient contract as a monitoring tool. The agreement will be used in conjunction with standardized monitoring forms that the department has created for this purpose, as well as other cross-cutting requirements and regulations that play an integral part in monitoring. This ensures that Subrecipients are aware of their contractual requirements and have the knowledge to effectively use CDBG funding in a timely and eligible manner. In addition, the monitoring will increase compliance with the timelines established in agreements and the importance of spending CDBG funds promptly.

Monitoring is also conducted to ensure Davis Bacon regulations are followed. A review of certified payrolls is completed weekly before payment is authorized to contractors. On-site monitorings include meeting with contractors during various stages of a project. The most effective tool for ensuring compliance is meeting with contractors before work begins to discuss and explain Davis Bacon's requirements.

CDBG Staff monitor compliance with timelines and spend-down rate by reviewing IDIS reports the CDBG program overall and each project individually. Regarding Subrecipients, contract compliance and the importance of spending their funding promptly is emphasized prior to award and during program delivery as all Subrecipients are expected to expend their funds and achieve the specified accomplishment milestones on time. Failure to meet spending thresholds inhibits a Subrecipients ability to secure funding from the City of Lorain in the future.

The Risk Assessment determines the level of risk associated with an activity and subrecipient, and therefore, determines the minimum amount of monitoring required. Generally, on-site monitoring is necessary at least once a year to verify ongoing compliance, verify work or equipment, ensure progress, and review records to ensure program requirements are satisfied.

## 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 (annual entitlement and program income estimates) of \$1,403,710 in CDBG and \$547,901.90 in HOME funding for each program. Therefore, the City of Lorain anticipates receiving \$5,886,297 in CDBG and \$2,575,304 in HOME funding over the next five years. However, program income may be realized over the course of each program year in addition to any changes in entitlement allocation executed by HUD. 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, this could 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 | Uses of Funds | Expected Amount Available Year 1 | Expected | Narrative |
|---------|-----------|---------------|----------------------------------|----------|-----------|
|---------|-----------|---------------|----------------------------------|----------|-----------|

|      | Funds            |   | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$    | Amount Available Remainder of ConPlan \$ | Description |
|------|------------------|---|-----------------------|--------------------|--------------------------|--------------|--|-------------|
| CDBG | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services  | 1,303,710.00          | 100,000.00         | 0.00                     | 1,403,710.00 | 6,057,587.00                             |             |
| HOME | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 497,901.90            | 50,000.00          | 0.00                     | 547,901.90   | 2,627,402.10                             |             |

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<br>Ward 3<br>Ward 5<br>Ward 6 | Homeless Facilities and Services<br>Increase Neighborhood Development and Assets<br>Health Services<br>Improve Public Infrastructure<br>Senior Services<br>Youth Services | CDBG: \$780,000.00 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 21580 Persons Assisted<br>Public service activities other than Low/Moderate Income Housing Benefit: 73 Persons Assisted<br>Facade treatment/business building rehabilitation: 3 Business Jobs created/retained: 3 Jobs Businesses assisted: 3 Businesses Assisted |
| 2          | Homelessness                       | 2025       | 2029     | Homeless                          | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6 | Homeless Facilities and Services  | CDBG: \$25,000.00  | Homeless Person Overnight Shelter: 5 Persons Assisted<br>Overnight/Emergency Shelter/Transitional Housing Beds added: 5 Beds<br>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<br>Ward 3<br>Ward 5<br>Ward 6<br>Senior Services | Increase Neighborhood Development and Assets<br>Senior Services  | CDBG: \$24,000.00                       | Public service activities other than Low/Moderate Income Housing Benefit: 12 Persons Assisted |
| 4          | Administration and Planning | 2025       | 2029     | Administration             | Citywide  | Infill Housing<br>Housing Rehabilitation Programs<br>Demolition<br>Homeless Facilities and Services<br>Increase Neighborhood Development and Assets<br>Health Services<br>Improve Public Infrastructure<br>Senior Services<br>Affordable Housing Programming<br>Youth Services | CDBG: \$280,742.00<br>HOME: \$54,790.19 | Other: 0 Other  |

| Sort Order | Goal Name | Start Year | End Year | Category  | Geographic Area                                  | Needs Addressed  | Funding                                  | Goal Outcome Indicator   |
|------------|-----------|------------|----------|---|--|--|--|--|
| 5          | Housing   | 2025       | 2029     | Affordable Housing<br>Public Housing<br>Blight Mitigation | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6<br>Citywide | Infill Housing<br>Housing Rehabilitation<br>Programs<br>Affordable Housing Programming | CDBG: \$195,000.00<br>HOME: \$493,111.71 | 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 | <b>Goal Name</b>        | Community and Economic Development   |
|   | <b>Goal Description</b> | <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"> <li>• Public Service - NPO - \$120,000</li> <li>• 360 Business Loan Program - \$20,000</li> <li>• Longfellow Skatepark - \$540,000</li> <li>• Street Improvements - \$100,000</li> </ul> |

|          |                         |   |
|----------|-------------------------|---|
| <b>2</b> | <b>Goal Name</b>        | Homelessness  |
|          | <b>Goal Description</b> | <p>The City of Lorain will allocate \$120,000 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 \$25,000 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 \$25,000 to address Homeless Services specifically.</p> <ul style="list-style-type: none"> <li>• Emergency Service Fund (Public Service) - \$25,000</li> </ul> |
| <b>3</b> | <b>Goal Name</b>        | Non-Homeless Special Needs  |
|          | <b>Goal Description</b> | <p>The City of Lorain will allocate \$120,000 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 \$24,000 to address Non-Homeless Special Needs specifically.</p> <ul style="list-style-type: none"> <li>• Public Service - \$24,000</li> </ul>   |
| <b>4</b> | <b>Goal Name</b>        | Administration and Planning   |
|          | <b>Goal Description</b> | The Admin and Planning goal is an overall goal to administer and plan for the CDBG and HOME funding awarded to the City.  |

|   |                         |   |
|---|-------------------------|---|
| 5 | <b>Goal Name</b>        | Housing   |
|   | <b>Goal Description</b> | <p><b>Objective 1:</b> Increase Affordable Housing Opportunities</p> <p><b>Description:</b> Enhance the availability and accessibility of affordable housing for low- and moderate-income residents.</p> <p><b>Needs:</b> Create more affordable housing by leveraging federal and local resources. Community feedback highlighted priorities like:</p> <ul style="list-style-type: none"> <li>• Develop affordable infill housing</li> <li>• Identify suitable sites for development</li> <li>• Build partnerships with local stakeholders</li> <li>• Diversify housing stock and create programs to address income eligibility</li> </ul> <p><b>Objective 2:</b> Align Improvement Programs for Homeowners and Renters</p> <p><b>Description:</b> Coordinate programs for homeowners and renters.</p> <p><b>Needs:</b> Improve outreach to existing programs that provide mortgage, rent, and utility assistance. Key priorities:</p> <ul style="list-style-type: none"> <li>• Raise awareness of programs</li> <li>• Implement home rehabilitation programs (roof, window, furnace, siding replacements)</li> <li>• Offer rental assistance and streamline rental registration</li> </ul> <p><b>Objective 3:</b> Continue Removing Blighted Properties</p> <p><b>Description:</b> Demolish abandoned properties to improve neighborhood conditions.</p> <p><b>Needs:</b> Surveys show that blight removal is a top priority. Key actions include:</p> <ul style="list-style-type: none"> <li>• Demolish blighted properties</li> <li>• Address housing conditions</li> <li>• Launch neighborhood clean-up campaigns</li> </ul> |



## 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                                   |
|----|--|
| 1  | CDBG - 2025 Admin                              |
| 2  | CDBG - Public Service - NPO                    |
| 3  | CDBG - Public Service - Emergency Service Fund |
| 4  | CDBG - Housing Counseling                      |
| 5  | CDBG - 360 Business Loan Program               |
| 6  | CDBG - Longfellow Skatepark                    |
| 7  | CDBG - Street Improvements                     |
| 8  | CDBG - Public Facility Improvements - NPO      |
| 9  | CDBG - Essential Home Repair Program           |
| 11 | HOME - 2025 Admin                              |
| 12 | HOME - CHDO                                    |

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**

|          |  |  |
|----------|--|--|
| <b>1</b> | <b>Project Name</b>  | CDBG - 2025 Admin  |
|          | <b>Target Area</b>   | Citywide   |
|          | <b>Goals Supported</b>   | Administration and Planning  |
|          | <b>Needs Addressed</b>   | Housing Rehabilitation Programs<br>Affordable Housing Programming<br>Homeless Facilities and Services<br>Increase Neighborhood Development and Assets<br>Health Services<br>Improve Public Infrastructure<br>Senior Services<br>Youth Services |
|          | <b>Funding</b>   | CDBG: \$280,742.00   |
|          | <b>Description</b>   | CDBG 2025 Admin costs (salaries, fringes, legal ads, supplies, etc.)   |
|          | <b>Target Date</b>   | 12/31/2025   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A  |
|          | <b>Location Description</b>  | City wide  |
|          | <b>Planned Activities</b>  | CDBG 2025 Admin costs (salaries, fringes, legal ads, supplies, etc.)   |
| <b>2</b> | <b>Project Name</b>  | CDBG - Public Service - NPO  |
|          | <b>Target Area</b>   | Ward 2<br>Ward 3<br>Ward 5   |
|          | <b>Goals Supported</b>   | Community and Economic Development<br>Non-Homeless Special Needs   |
|          | <b>Needs Addressed</b>   | Homeless Facilities and Services<br>Increase Neighborhood Development and Assets<br>Health Services<br>Senior Services<br>Youth Services   |
|          | <b>Funding</b>   | CDBG: \$120,000.00   |

|          |  |  |
|----------|--|--|
|          | <b>Description</b>   | Funding various non-profit organizations to prioritize workforce development, youth services, homeless services, legal services and other eligible services to support community and economic development in the City of Lorain. Funding will also support homeless and non-homeless special needs.  |
|          | <b>Target Date</b>   | 12/31/2026   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Approximately 85 persons will be assisted.   |
|          | <b>Location Description</b>  | City-wide.   |
|          | <b>Planned Activities</b>  | The City of Lorain will distribute public service funding to non-profit organizations through a competitive grant application in support of various priorities and goals outlined in the City's 5 Year Strategic Plan. Non-Homeless Special Needs, specifically programs and services for Seniors, will be prioritized alongside programs and services to aid in the prevention of homelessness. |
| <b>3</b> | <b>Project Name</b>  | CDBG - Public Service - Emergency Service Fund   |
|          | <b>Target Area</b>   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6   |
|          | <b>Goals Supported</b>   | Community and Economic Development<br>Homelessness   |
|          | <b>Needs Addressed</b>   | Homeless Facilities and Services<br>Increase Neighborhood Development and Assets<br>Health Services<br>Senior Services<br>Youth Services   |
|          | <b>Funding</b>   | CDBG: \$25,000.00  |
|          | <b>Description</b>   | Funding for non-profit organizations to address emergency needs in the community   |
|          | <b>Target Date</b>   | 12/31/2026   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | The City of Lorain anticipates this project assisting 25 low-to-moderate income residents and homeless persons.  |

|          |  |   |
|----------|--|---|
|          | <b>Location Description</b>  | City-wide.  |
|          | <b>Planned Activities</b>  | Funding for non-profit organizations to address emergency needs in the community.   |
| <b>4</b> | <b>Project Name</b>  | CDBG - Housing Counseling   |
|          | <b>Target Area</b>   | Citywide  |
|          | <b>Goals Supported</b>   | Housing   |
|          | <b>Needs Addressed</b>   | Affordable Housing Programming  |
|          | <b>Funding</b>   | CDBG: \$25,000.00   |
|          | <b>Description</b>   | Housing Counseling services aimed at assisting individuals and families with navigating the complexities of housing. This service can include pre-purchase counseling and pre-purchase homebuyer education workshops. The objective is to educate the clients on their rights and responsibilities in various housing situations. |
|          | <b>Target Date</b>   | 12/31/2026  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 5 LMI families could benefit  |
|          | <b>Location Description</b>  | citywide  |
| <b>5</b> | <b>Planned Activities</b>  | Housing Counseling services aimed at assisting individuals and families with navigating the complexities of housing. This service can include pre-purchase counseling and pre-purchase homebuyer education workshops. The objective is to educate the clients on their rights and responsibilities in various housing situations. |
|          | <b>Project Name</b>  | CDBG - 360 Business Loan Program  |
|          | <b>Target Area</b>   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6  |
|          | <b>Goals Supported</b>   | Community and Economic Development  |
|          | <b>Needs Addressed</b>   | Increase Neighborhood Development and Assets  |
|          | <b>Funding</b>   | CDBG: \$20,000.00   |

|   |  |   |
|---|--|---|
|   | <b>Description</b>   | Support small businesses with low interest loans to provide accessible working capital, facade and interior improvements and renovations. Funding will also be utilized to contract out the underwriting for the program. |
|   | <b>Target Date</b>   | 12/31/2026  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | The activity aims to assist 3 businesses which in turn would assist 3 families/households through job creation or retention.  |
|   | <b>Location Description</b>  | city wide   |
|   | <b>Planned Activities</b>  | Support small businesses with low interest loans to provide accessible working capital, facade and interior improvements and renovations. Funding will also be utilized to contract out the underwriting for the program. |
| 6 | <b>Project Name</b>  | CDBG - Longfellow Skatepark   |
|   | <b>Target Area</b>   | Citywide  |
|   | <b>Goals Supported</b>   | Community and Economic Development  |
|   | <b>Needs Addressed</b>   | Improve Public Infrastructure   |
|   | <b>Funding</b>   | CDBG: \$540,000.00  |
|   | <b>Description</b>   | additional funding for Longfellow Skatepark   |
|   | <b>Target Date</b>   | 12/31/2026  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | approximately 14,500 people will benefit  |
|   | <b>Location Description</b>  | 1850 Cleveland Blvd.  |
|   | <b>Planned Activities</b>  | additional funding for Longfellow Skatepark   |
| 7 | <b>Project Name</b>  | CDBG - Street Improvements  |
|   | <b>Target Area</b>   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6  |
|   | <b>Goals Supported</b>   | Community and Economic Development  |
|   | <b>Needs Addressed</b>   | Improve Public Infrastructure   |

|          |  |  |
|----------|--|--|
|          | <b>Funding</b>   | CDBG: \$100,000.00   |
|          | <b>Description</b>   | Street improvements in various LMI areas   |
|          | <b>Target Date</b>   | 12/31/2026   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | It is anticipated that street improvements will benefit a large amount of families and individuals throughout the City of Lorain. Street improvements will be targeted to low-to-moderate income areas and are expected to benefit at least approximately 1,000 individuals. |
|          | <b>Location Description</b>  | Streets in low-to-moderate income areas.   |
|          | <b>Planned Activities</b>  | Street improvements in various LMI areas   |
| <b>8</b> | <b>Project Name</b>  | CDBG - Public Facility Improvements - NPO  |
|          | <b>Target Area</b>   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6<br>Citywide   |
|          | <b>Goals Supported</b>   | Community and Economic Development   |
|          | <b>Needs Addressed</b>   | Increase Neighborhood Development and Assets   |
|          | <b>Funding</b>   | CDBG: \$122,968.00   |
|          | <b>Description</b>   |  |
|          | <b>Target Date</b>   | 12/31/2026   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 1,400  |
|          | <b>Location Description</b>  | city wide  |
|          | <b>Planned Activities</b>  | To provide funding opportunities to non-profit organizations   |
| <b>9</b> | <b>Project Name</b>  | CDBG - Essential Home Repair Program   |
|          | <b>Target Area</b>   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6   |
|          | <b>Goals Supported</b>   | Housing  |
|          | <b>Needs Addressed</b>   | Housing Rehabilitation Programs  |
|          | <b>Funding</b>   | CDBG: \$120,000.00   |

|           |  |   |
|-----------|--|---|
|           | <b>Description</b>   | The housing category of LMI benefit national objective qualifies activities that are undertaken for the purpose of providing or improving permanent residential structures which upon completion will be occupied by LMI individuals. |
|           | <b>Target Date</b>   | 12/31/2025  |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 15 low/mod households   |
|           | <b>Location Description</b>  | city wide   |
|           | <b>Planned Activities</b>  | Essential home repairs for income eligible owner occupied households within the City of Lorain  |
| <b>10</b> | <b>Project Name</b>  | HOME - 2025 Admin   |
|           | <b>Target Area</b>   | Citywide  |
|           | <b>Goals Supported</b>   | Administration and Planning   |
|           | <b>Needs Addressed</b>   | Housing Rehabilitation Programs<br>Affordable Housing Programming   |
|           | <b>Funding</b>   | HOME: \$54,790.19   |
|           | <b>Description</b>   | Costs to administer the HOME program including salaries, fringes, legal ads, supplies, etc.   |
|           | <b>Target Date</b>   | 12/31/2029  |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A   |
|           | <b>Location Description</b>  | citywide  |
|           | <b>Planned Activities</b>  | Costs to administer the HOME program including salaries, fringes, legal ads, supplies, etc.   |
| <b>11</b> | <b>Project Name</b>  | HOME - CHDO   |
|           | <b>Target Area</b>   | Ward 2<br>Ward 3<br>Ward 5<br>Ward 6  |
|           | <b>Goals Supported</b>   | Housing   |

|  |   |
|--|---|
| <b>Needs Addressed</b>   | Infill Housing<br>Affordable Housing Programming  |
| <b>Funding</b>   | HOME: \$74,685.29   |
| <b>Description</b>   | The City of Lorain is required to set aside 15% of its annual allocation of HOME funding to support a local Community Housing Development Organization that has the purpose of providing and developing decent, affordable housing. |
| <b>Target Date</b>   | 12/31/2029  |
| <b>Estimate the number and type of families that will benefit from the proposed activities</b> | low income households   |
| <b>Location Description</b>  | City wide   |
| <b>Planned Activities</b>  | To identify a nonprofit organization that will administer CHDO funding.   |

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

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

The City of 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**

| <b>Target Area</b> | <b>Percentage of Funds</b> |
|--------------------|----------------------------|
| 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 also have the highest percentage of minority populations in the City. In addition, independent reports e.g. the Comprehensive Housing Strategy, identified various ways to implement needed housing programs and community development support to nonprofits.

#### **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 to benefit low- and moderate-income persons citywide and within the City's Target Areas. These projects 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 plans to develop, administer, and support other programs administered by community service providers, such as the Lorain County Continuum of Care, to provide affordable housing programming and services to residents in Lorain.

The City of Lorain will implement a Down Payment Assistance program to provide financial assistance for first-time home-buyers. Additionally, the City of Lorain will partner with Habitat for Humanity to implement a basement foundation program to help homeowners safely remain in their homes.

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

**Table 57 - One Year Goals for Affordable Housing by Support Requirement**

| <b>One Year Goals for the Number of Households Supported Through</b> |    |
|--|----|
| 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 does not plan to provide any rental assistance programs at this time as homeownership is prioritized, but the CoC has a rental assistance program. Their program provides eligible residents with a security deposit and first month's rent. This is vital to provide affordable housing opportunities and transition individuals out of homelessness or transitional housing. Additionally, this program will provide case management and additional months of rental assistance as funding is available.

The City of Lorain will continue to administer its home rehabilitation programs with the goal of assisting at least 24 owner-occupied households with minor repairs. This program helps ensure low-to-moderate income households are able to maintain their homes. The City of Lorain will also begin new construction programs. The City intends to partner with Habitat for Humanity to construct two to three new units to provide affordable homes for income-qualifying residents.

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

### **Introduction**

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

### **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**

Housing counseling is vital in encouraging self-sufficiency and independence. The City of Lorain plans to become a certified HUD Housing Counselor. This will enable the City to tailor housing counseling to residents needs, including encouraging public housing residents to become more involved in management and participate in homeownership.

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

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

### **Discussion**

Affordable housing needs are met by multiple stakeholders within the City of Lorain. The LMHA is responsible for the administration of public housing in the City of Lorain and Lorain County. LMHA will continue 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. A pivotal partner in addressing these needs is the 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. A vital member of the CoC is Catholic Charities. They operate Coordinated Entry. Coordinated Entry is the entry 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. Therefore, the CoC has extensive access, to data, and resources pertaining to homeless persons (sheltered or otherwise) and their individual needs. 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**

Through the use of Public Service funding, 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.

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

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

The City of Lorain has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. 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. As a result, the City's building and zoning codes do not, in general, constitute barriers to affordable housing in Lorain. In general, the City of Lorain will continue to work with non-profit housing developers and providers to increase the amount of affordable housing.

### **Discussion:**

The City of Lorain has and continues to use a multi-faceted approach to reduce barriers to affordable housing. This approach focuses on the lack of quality housing, lead-based paint, the age and condition of Lorain's housing stock, and financing options.

**Lack of Quality Housing** – The City of Lorain has and will continue to utilize HOME funding to construct and rehabilitate homes. The HOME Rehabilitation Program allows individuals to remain in their homes with the assistance of grant funding to address health and safety concerns such as roofs, windows, and insulation. The City of Lorain prioritizes mixed-income communities of choice to increase the quality and availability of housing by stimulating private developers and other public resources to invest in inner-city communities. Additionally, the City of Lorain intends to improve the quality of housing through the acquisition and demolition of abandoned and nuisance properties.

**Lead-Based Paint** – The City of Lorain addresses lead-based paint prior to any housing rehabilitation work through proper lead inspections. Additionally, the City of Lorain contributes to a Lead Abatement program through Erie County that prioritizes families with children.

Age and Condition of Housing Stock – The City of Lorain will continue to support and prioritize housing rehabilitation programs to address the age and condition of the housing stock. These programs are designed to ensure low-to-moderate income homeowners and households can safely maintain and remain in their homes.

Financing – Utilizing HOME funding, the City of Lorain will provide financial assistance to encourage affordable homeownership and prioritize first-time home buyers through a down payment assistance program.

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 not received substantial 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 into programs aligning with the identified priorities and residents who have traditionally been underserved. 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 currently administers several housing programs designed to assist low-to-moderate income first-time homebuyers and/or current homeowners. These programs are designed to obtain and/or maintain safe, decent, and affordable homeownership. These programs include the DPA Program, HOME Rehab, and Essential. The City of Lorain will continue to administer these programs and allocate funds toward new construction.

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

The City of Lorain will continue to collaborate with Erie County and the Lorain County Health Department to identify and control lead-based paint hazards in owner-occupied homes. This includes Erie County Health Department's Lead Abatement Program.

### **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 target wards for HUD investment as well as the targeted neighborhoods for HUD's Choice Neighborhood Initiative (CNI) Planning Grant.

The City of Lorain will continue to work with partners to design and support programs that empower families to achieve maximum independence, especially in regards to the use of public service funding.

### **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. 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 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.

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 of Lorain will continue to support and develop programs and services to address obstacles in meeting underserved needs including 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(l)(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(l)(1)

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

|  |                |
|--|----------------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed  | 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              |
| <b>Total Program Income:</b>   | <b>200,000</b> |

#### Other CDBG Requirements

|   |        |
|---|--------|
| 1. The amount of urgent need activities   | 0      |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 93.00% |

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

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

The City of Lorain administers a HOME Rehabilitation Program and the Essential Home Repair program and will administer a down payment assistance 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 Essential 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:

HUD's Home guidelines and the City of Lorain's policy describes the resale or recapture of HOME funds. For example, if a homeowner intends on reselling their home before the loan has been satisfied, the outstanding balance of the loan (adjusted for amortization and partial forgiveness) will be due and payable on the sale or transfer of the unit. In the event of a resell or recapture of Home funds the homeowner will be responsible to pay the full amount of the loan (adjusted for amortization payments received by the City). Other activities that will initiate a recapture of a loan

include, failure to occupy the unit; renting the unit or failure to comply with other loan requirements (including maintenance of insurance and taxes). 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. If the homeowner is requesting resale 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.

As mentioned previously, the City of Lorain administers three housing programs. The DPA Program, HOME Rehabilitation Program, and the Essential Home Repair Program. All three programs are designed to assist low-to-moderate income first-time homebuyers and/or current homeowners to obtain and/or maintain safe, decent, and affordable homeownership. Based on the priorities identified in the Con Plan, the City of Lorain will seek to expand their housing programming to include infill housing and a basement/foundation program.

## Attachments

## Citizen Participation Comments

### City of Lorain

#### 2020/2024 Consolidated Plan Citizen Participation Plan

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

#### Introduction

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

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

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

\*Updated 12/02/2022

1 of 13

## **Five-Year Consolidated Plan**

### ***Public Hearings***

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

### ***Public Notice***

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

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

### ***Comment Period***

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

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

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

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

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

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

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

#### **Submission of the Plan**

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

#### **Annual Action Plan**

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

\*Updated 12/02/2022

3 of 13

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

#### ***Public Hearings***

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

#### ***Public Notice***

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

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

#### ***Comment Period***

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

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

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

\*Updated 12/02/2022

4 of 13

Upon request, the Department of Building, Housing, and Planning will provide a reasonable number of additional copies to citizens and groups. In addition, electronic copies of the draft Annual Action Plan will be made available online at [www.cityoflorain.org](http://www.cityoflorain.org).

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

### **Substantial Amendments**

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

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

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

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

\*Updated 12/02/2022

5 of 13

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

#### ***Public Hearings***

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

#### ***Comment Period***

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

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

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

- City of Lorain Main Library, 351 W. Sixth Street, Lorain, OH 44052
- South Lorain Library, 2121 Homewood Drive, Lorain, OH 44055

\*Updated 12/02/2022

6 of 13

- City Hall, Department of Building, Housing, and Planning, 200 West Erie Avenue, 5<sup>th</sup> Floor, Lorain, OH 44052

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

### **COVID - 19**

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

#### ***Public Hearings***

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

#### ***Public Notice***

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

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

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

<sup>1</sup>Updated 12/02/2022

7 of 13

**Comment Period**

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

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

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

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

**Performance Reports**

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

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

**Public Hearings**

The City will hold a minimum of one public hearing to consider any comments or views of citizens in relation to the published Performance Report. Due to the ongoing COVID-19 Pandemic, HUD recognizes the need to limit public gatherings and therefore is

allowing public hearings to be held virtually through August 16, 2021. A public notice shall be published in a local newspaper no less than ten days prior to the hearing date to notify the public of their opportunity to attend the hearing and provide comment.

#### ***Comment Period***

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

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

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

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

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

#### **Complaints/Comments/Grievances**

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

\*Updated 12/02/2022

9 of 13

### **Public Hearings/Public Notices**

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

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

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

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

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

\*Updated 12/02/2022

10 of 13

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

### **Access to Information**

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

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

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

All correspondence, records, and minutes of public hearings will be retained in the Department of Building, Housing, and Planning. All input received through, or in association with, public meetings and workshops will be retained in the Department of

\*Updated 12/02/2022

11 of 13

**Building, Housing, and Planning.** Any pertinent information such as written proposals from a citizens group, etc., will be presented to the Building, Housing, and Planning staff for review and consideration. If assistance in reading or obtaining program records is needed, the Department of Building, Housing, and Planning should be contacted at 440-204-2020 or interested parties can access records at the Department of Building, Housing, and Planning at 200 West Erie Avenue, 5<sup>th</sup> Floor, Lorain, Ohio 44052. Interested parties may also access any of the program documents at the City of Lorain website, [www.cityoflorain.org](http://www.cityoflorain.org).

#### **Technical Assistance**

Technical assistance will be provided to citizens, citizen groups, nonprofit organizations and agencies that need such assistance in developing project proposals. Such assistance is available upon request from the Department of Building, Housing, and Planning. Anyone needing technical assistance should contact the City of Lorain Department of Building, Housing, and Planning at 440-204-2020.

#### **Anti-Displacement**

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

#### **Use of the Plan**

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

\*Updated 12/02/2022

12 of 13

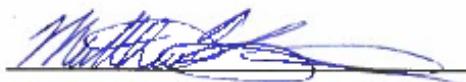
*For more information regarding the Consolidated Plan or to submit your comments: Inquiries and complaints concerning the Consolidated Plan, any amendments, or the performance reports, can be conveyed by contacting the City staff at:*

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

Complaints and related comments on the programs may also be offered at the public hearings. Written responses to all written complaints may also be made to the Columbus, Ohio Office of the U.S. Department of Housing and Urban Development (HUD) at the following address:

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

Plan approved by:



Matthew Kusznir, Director

*\*Updated 12/02/2022*

13 of 13



## Appendix - Alternate/Local Data Sources

|          |   |
|----------|---|
| <b>1</b> | <b>Data Source Name</b>   |
|          | Comprehensive Housing Strategy  |
|          | <b>List the name of the organization or individual who originated the data set.</b>   |
|          | Fourth Economy  |
|          | <b>Provide a brief summary of the data set.</b>   |
|          | The Comprehensive Housing Strategy provides an analysis of the City of Lorain's Housing Needs.  |
|          | <b>What was the purpose for developing this data set?</b>   |
|          | To provide an accurate snapshot for the Housing Needs Assessment.   |
|          | <b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>   |
|          | All data was collected from official sources including but not limited to: HUD, U.S. Census, PolicyMap, and Redfin.   |
| <b>2</b> | <b>Briefly describe the methodology for the data collection.</b>  |
|          | Fourth Economy utilized a series of online databases to collect data.   |
|          | <b>Describe the total population from which the sample was taken.</b>   |
|          | Data sources include the entire City of Lorain population.  |
|          | <b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>             |
|          | Online databases were utilized in gathering data therefore, Fourth Economy in this dataset did not gather any new data.                                     |
|          | <b>Data Source Name</b>   |
|          | CHAS 2017- 2021   |
|          | <b>List the name of the organization or individual who originated the data set.</b>   |
|          | HUD   |
| <b>3</b> | <b>Provide a brief summary of the data set.</b>   |
|          | identifies Housing Problems 1 and 2.  |
|          | <b>What was the purpose for developing this data set?</b>   |
|          | updated data.   |
|          | <b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> |
|          | HUD is the data holder.   |

|  |  |
|--|--|
|  | <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2017 -2021 - most recent</p> |
|  | <p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>  |