



May 2020

## Five-Year Consolidated Plan 2020/2021 – 2024/2025 &

### Annual Action Plan Program Year 2020/2021

**City of Lorain, Ohio**

For Submission to the U.S. Department of  
Housing & 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 the planning process for the 2020/2021-2024/2025 Five-Year Consolidated Plan (Consolidated Plan) as required by the U.S. Department of Housing and Urban Development (HUD). The purpose of the Consolidated Plan is to identify goals, objectives and strategies for addressing housing and community and economic development needs, including those of the homeless and other special needs populations. The Consolidated Plan guides the use of City resources to address these needs over a five-year period. In recent program years, the City received an annual allocation of approximately \$1.2 million Community Development Block Grant (CDBG) funds and \$300,000 in HOME Investment Partnerships Program funds. This amount totaled an average of approximately \$1.5 million per year over the previous five-years or a total of \$7.7 million. The city expects a similar revenue for this upcoming 5-year funding cycle.

In response to the Coronavirus Pandemic (COVID-19) the United States Department of Housing and Urban Development (HUD) has notified the City of Lorain that it will receive an additional allocation of \$725,720 of Community Development Block Grant Program – Coronavirus Response funds (CDBG-CV) to be used to prevent, prepare for, and respond to COVID-19. This allocation was authorized by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), Public Law 116-136, which was signed by President Trump on March 27, 2020, to respond to the growing effects of this historic public health crisis.

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

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

### **Additional Narrative**

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

Decent Housing:

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

A Suitable Living Environment:

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

Expanded Economic Opportunities:

- Job creation and retention for low-income persons

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

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

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

### **GOAL 1: HOUSING**

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

### **GOAL 2: HOMELESSNESS**

**Description: Reduce Homelessness in the City of Lorain.**

### **GOAL 3: COMMUNITY & ECONOMIC DEVELOPMENT**

**Description: Enhance the living environment and 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**

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

### **GOAL 5: EMERGENCY/DISASTER RESPONSE**

**Description: Provide assistance prior to, during and after a community emergency and/or disaster event to prepare for and/or mitigate loss, protect during an event, and aid with recovery (this includes natural disasters and infectious disease outbreaks such as COVID-19 pandemic)**

### **3. Evaluation of past performance**

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

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

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

- Home Repair Loan Program
- Emergency Home Repair Program
- Down Payment Assistance Program
- Weatherization Program
- Lead Abatement Program

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

#### **Code Enforcement and Blight Removal**

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

#### **Public Works**

Funds may be used to implement programs to improve public facilities and infrastructure, ensure access for the mobility-impaired by addressing physical access barriers to public facilities, and support efforts

to ensure that adequate access is provided for public transportation that serve a majority low-income population and those with special needs. This initiative is part of the City's Strategic Plan, Infrastructure and Transportation to invest in community infrastructure and continue to enhance the transportation network and systems.

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

#### **4. Summary of citizen participation process and consultation process**

Comments and concerns raised during the citizen participation process were taken into consideration when developing the Consolidated Plan's priority needs, goals, and strategies. The Consolidated Plan is a collaborative process that involves interviews with stakeholders and meetings with the public to determine areas of need. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, stakeholder consultation, 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**

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

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

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

#### **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 Process

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

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

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

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

**Table 1 – Responsible Agencies**

#### Narrative

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

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

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

#### Consolidated Plan Public Contact Information

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

*City of Lorain*

*Department of Building, Housing, and Planning*

*200 West Erie Ave, 5th Floor*

*Lorain, OH 44052*

*Telephone: (440) 204-2020*

*Fax: (440) 204-2080*

*Business hours: 8:00 a.m. – 4:00 p.m., Monday through Friday.*

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

*U.S. Department of Housing and Urban Development*

*Community Planning and Development Division*

*Bricker Federal Building*

*200 North High Street, 7th Floor*

*Columbus, OH 43215*

*Telephone: (614) 469-5737*

*Fax: (614) 280-6178*

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

### **1. Introduction**

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

**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)).**

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

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

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

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

The City coordinated with the Lorain County Homeless Task Force and point-in-time (PIT) homeless counts. This consultation was pivotal in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan.

In addition, through questionnaires, public meetings, and review of the most recent Public Housing Authority Plan, the Lorain Metropolitan Housing Authority also offered pivotal input in preparing the Needs Assessment and Strategic Plan components of the Consolidated Plan.

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

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

The City of Lorain participates with the Lorain County Continuum of Care Committee, a countywide consortium of homeless housing and service providers, city and county governments, agency representatives and the former homeless.

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

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

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

The City of Lorain has restructured its programs to complement the Continuum of Care programs for renters and will be implementing a Tenant Based Rental Assistance Program through the use of a qualified sub-recipient.

**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>	Lorain County Homeless Task Force
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public Hearing/Phone/Email
2	<b>Agency/Group/Organization</b>	My Neighborhood Alliance - Haven Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Strategic Plan

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public Hearing
3	<b>Agency/Group/Organization</b>	Lorain Metropolitan Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public Hearing/Phone/Email
4	<b>Agency/Group/Organization</b>	Valor Home - Family and Community Services
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public Hearing/Coordination

5	<b>Agency/Group/Organization</b>	Misio El Faro
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public Hearing
6	<b>Agency/Group/Organization</b>	Fulton Homes
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public Hearing

7	<b>Agency/Group/Organization</b>	EL CENTRO DE SERVICIOS SOCIALES, INC.
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public Hearing
8	<b>Agency/Group/Organization</b>	Boys and Girls Club of Lorain County
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public Hearing
9	<b>Agency/Group/Organization</b>	LORAIN
	<b>Agency/Group/Organization Type</b>	Other government - Local Civic Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy 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>	Public Hearing/Email/Phone
10	<b>Agency/Group/Organization</b>	Lorain County Habitat for Humanity
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public Hearing
11	<b>Agency/Group/Organization</b>	Little House Learning Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Strategic Plan

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public Hearing
12	<b>Agency/Group/Organization</b>	Lorain Historical Society
	<b>Agency/Group/Organization Type</b>	Historic Preservation & Community Development
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development 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>	Public Hearing
13	<b>Agency/Group/Organization</b>	Neighborhood Alliance
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Strategic Plan
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public Hearing

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

Not applicable

**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	Lorain County Homeless Task Force	The City of Lorain coordinated with the Lorain County Homeless Task Force in completing the Strategic Plan. Goals and Objectives identified in the Strategic Plan follow those of the LCHTF.

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 Lorain County to support the goals of the provision of affordable, safe and sanitary housing; a suitable living environment, and expanded economic opportunities for low- and moderate-income persons within the City.

At a minimum, implicit in these goals is the City's commitment to providing coordinated community, housing and supportive services to its low-income residents. These services are provided through partnerships with 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, builders, developers, real estate professionals, and advocates for low-income persons. The City of Lorain will continue to work with the building industry, banking industry, real estate industry, social service providers and other community groups to promote the development of affordable housing and related housing services.

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

**Narrative (optional):**

## **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 City of Lorain, Ohio conducted a public survey as part of their outreach efforts for the completion of their Five-Year Consolidated Plan (5YCP) and Analysis of Impediments to Fair Housing Choice (AI). The survey was hosted through an online platform, and hard copies were also available at the city offices. The survey ran from Monday, October 14th, 2019 until Sunday December 15th, 2019. The City received 78 online responses and 6 hard copy submissions. The following survey summary details the responses from these 84 community members, most of whom are full-time residents in the city. Many of the respondents are also employed at businesses and agencies within the City. The City is a recipient of Community Development Block Grant (CDBG) funds from the federal Department of Housing and Urban Development (HUD). These funds are used to support a variety of activities, improvements, and aid relating to housing choice and community development through the guidance of the 5YCP and the AI.

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 was a collaborative process that involved discussions with stakeholders and meetings with the public to determine areas of need. As part of this process, the City sought to identify the priority needs and strategies to address those needs. Priority needs were identified based on available housing data, public input, non-profit agency meetings, community survey and past program performance. In addition, the City consulted with various City Departments to identify priority needs and develop corresponding strategies.

Housing strategies were determined by using housing data provided by HUD and the U.S. Census Bureau. Also, the City utilized the Lorain Vacant Property Report and the Analysis of Impediments to Fair Housing Choice report that were recently prepared.

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

Homeless Strategy

## Demo

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

### Community Development Strategy

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

### Non-Housing Special Needs

Non-Housing Special Needs were determined through meetings with service providers, City staff,

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

**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	Non-targeted/broad community	Eighty-four (84) Responses	Blight removal, road repair, home repair and other housing services, code enforcement, transportation services, and improved communication efforts.	All comments addressed by Strategic Plan	
2	Public Hearing	Non-targeted/broad community	A virtual public hearing was held on March 30, 2020. There were 10 attendees.	Public Facility improvements, specifically Oakwood Park.	All comments addressed by Strategic Plan. Meeting minutes are provided in the appendices of this document.	
3	Public Hearing	Non-targeted/broad community	A virtual public hearing was held on April 20, 2020.		All comments addressed by Strategic Plan. Meeting minutes are provided in the appendices of this document.	

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	Non-targeted/broad community	March 23, 2020 - April 24, 2020	No comments were received.	All comments addressed by strategic plan	
5	Public Hearing	Non-targeted/broad community	A virtual public hearing was held on May 18, 2020.	Meeting minutes are provided in the appendices of this document.	All comments addressed by strategic plan	
6	Community Survey	Non-targeted/broad community	May 18, 2020 - May 26, 2020 CDBG-CV funding	Meeting minutes are provided in the appendices of this document.	All comments addressed by Strategic Plan	

Table 4 – Citizen Participation Outreach

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

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

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

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

AMI is based on the 2019 HUD Income Limits Documentation System, which is outlined in **Table 5(A)**.

**TABLE 5(A): 2019 HUD INCOME LIMITS**

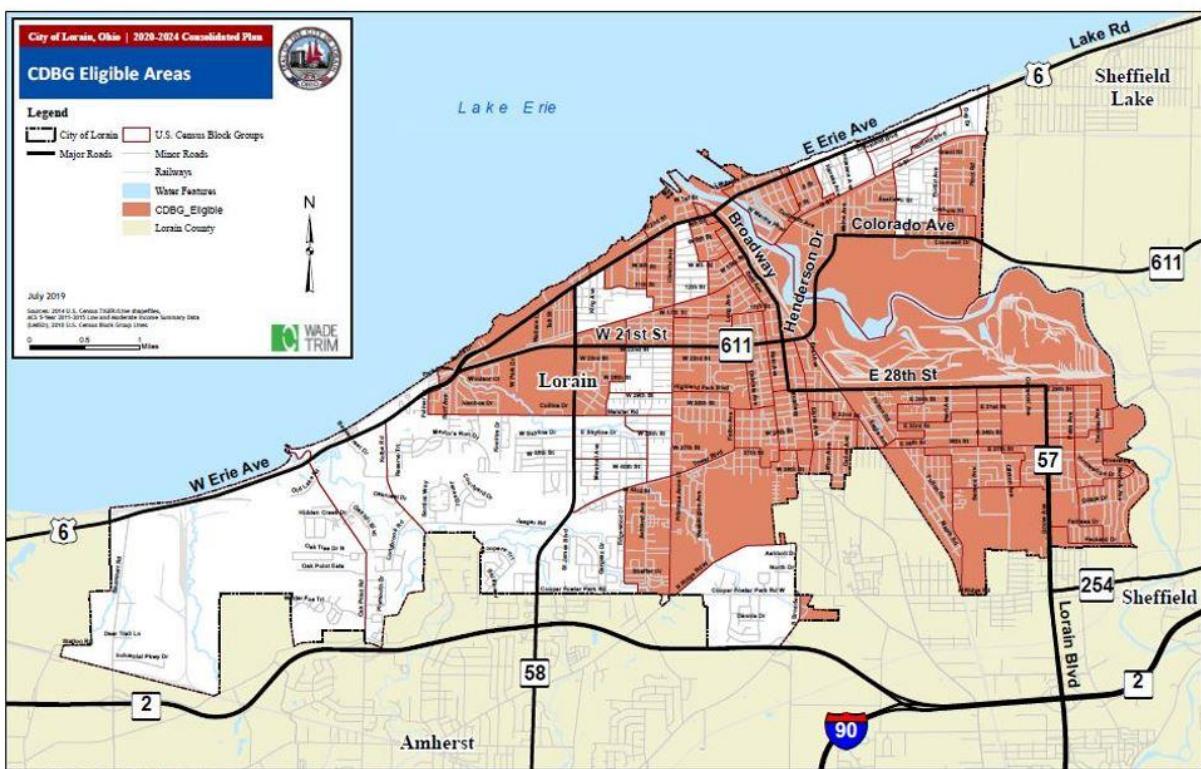
FY 2019 Income Limit Area	Median Income	FY 2019 Income Limit Category	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Cleveland- Elyria, OH MSA	\$73,700	Extremely Low (*)	15,500	17,700	21,330	25,750	30,170	34,590	39,010	43,430
		Very Low (50%)	25,800	29,500	33,200	36,850	39,800	42,750	45,700	48,650
		Low (80%)	41,300	47,200	53,100	58,950	63,700	68,400	73,100	77,850

2019 HUD Income Limits Documentation System (2019); \*Calculated as 30/50ths (60 %) of the Section 8 very low-income limits  
Effective April 24, 2019

Table 5(A) – 2019 HUD Income Limits

#### Table 5(A): 2019 HUD Income Limits

MAP 1 – CDBG Eligible Areas



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

### Summary of Housing Needs

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

The Housing Needs Assessment includes the following sections:

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

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

Demographics	Base Year: 2009	Most Recent Year: 2018	% Change
Population	64,097	64,031	-0%
Households	27,142	25,460	-6%
Median Income	\$36,155.00	\$44,627.00	23%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

2014-2018 American Community Survey

**Data Source Comments:**

**TABLE 5(B): HOUSING NEEDS ASSESSMENT DEMOGRAPHICS**

	Base Year	Interim Year	Most Recent Years	Percent Change 2009-2018
	2009	2015	2014-2018 ACS	
Population	64,097	63,780	64,031	< -1%
Households	27,142	25,220	25,460	< -1%
Median Income	\$36,155	\$35,042	\$44,627	< 23.4%

*Source:*

2005-2009 ACS (Base Year), 2011-2015 ACS (Interim Year); 2014-2018 ACS (Most Recent Year)

**Table 5(B) – Housing Needs Assessment Demographics**

### Table 5(B): Housing Needs Assessment Demographics

**Narrative**

**Table 5(B)** displays the population, number of households, and median income for the base year and most recent year, and the percentage of change over time. This data shows an overall population decline from 64,097 in the 2005-2009 ACS to 64,031 at the time of the 2014-2018 ACS, approximately a less than 1% decrease in population.

Moreover, the number of households declined by 1,682 households from 27,142 households in the 2005-2009 ACS to 25,460 households at the time of the 2014-2018 ACS. This represents nearly a 1% decrease in the number of households during that time.

**Table 5(B)** also identifies an estimated 23% increase in the median income, from \$36,155 to \$44,627. Overall, there population, number of households, and median income have remained relatively constant.

**Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,695	3,975	5,285	2,320	7,945
Small Family Households	2,005	1,645	2,055	990	4,355
Large Family Households	550	205	305	180	735
Household contains at least one person 62-74 years of age	805	705	1,190	490	1,990
Household contains at least one person age 75 or older	630	865	1,035	335	530
Households with one or more children 6 years old or younger	1,410	700	555	480	425

**Table 6 - Total Households Table**

**Data Source:** 2011-2015 CHAS

TABLE 6: TOTAL HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,695	3,975	5,285	2,320	7,945
Small Family Households *	2,005	1,645	2,055	990	4,355
Large Family Households *	550	205	305	180	735
Household contains at least one person 62-74 years of age	805	705	1,190	490	1,990
Household contains at least one person age 75 or older	630	865	1,035	335	530
Households with one or more children 6 years old or younger *	1,410	700	555	480	425

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

Source: HUD IDIS Output, July 2019: 2011-2015 CHAS

Table 6 – Total Households Table

## Table 6: Total Households Table

### Narrative

**Table 6** shows the number and type of households by HUD Adjusted Median Family Income (HAMFI). The default data source is the 2011-2015 CHAS database, developed by HUD.

The largest number of households is in the greater than 100% HAMFI group with 7,945 households.

The second largest group is the 0-30% HAMFI group (5,695). This means that nearly 23% of all households in the City of Lorain are below 30% of HAMFI.

Small family households are households that have a family with two to four members. The largest number of small family households is within the >100% HAMFI group (4,355). The second-largest number of small family households is within the 50-80% HAMFI group (2,055). There are between approximately 1,000 and 2,000 small family households in each of the remaining income groups.

Large family households are households that have a family of five or more members. Again, the largest number of large family households is within the >100% HAMFI group (735). The second-largest number of small family households is within the 0-30% HAMFI group (550) and the third-largest number is within the >50-80% HAMFI group (305). There are around 200 families each in the >30-50% and >80-100% income groups.

**Table 6** also provides data on households that contain at least one person considered to be elderly. The data suggest that among income groups, the largest numbers of households with a person 62-74 years

of age are within the >100% HAMFI and >50-80% HAMFI income groups with 1,990 and 1,190 households, respectively. The largest number of households with a person 75 years or older (1,035) is within the >50%- 80% HAMFI income group.

Finally, data provided **Table 6** shows the number of households with one or more children 6 years old or younger. Among the household income groups identified, the largest number of households with children 6 years or younger (1,410) is within the 0-30% HAMFI income category. The second largest number of households with children 6 years old or younger is within the >30-50% HAMFI group (700).

## 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	60	85	135	0	280	0	25	40	0	65
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	15	0	15	0	4	10	0	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	115	85	30	90	320	10	0	10	4	24
Housing cost burden greater than 50% of income (and none of the above problems)	2,385	210	15	0	2,610	645	270	175	10	1,100
Housing cost burden greater than 30% of income (and none of the above problems)	715	1,190	360	4	2,269	300	425	805	120	1,650

## Demo

	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)	300	0	0	0	300	65	0	0	0	65

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS

Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	85	135	0	280	0	25	40	0	65
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	15	0	15	0	4	10	0	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	115	85	30	90	320	10	0	10	4	24
Housing cost burden greater than 50% of income (and none of the above problems)	2,385	210	15	0	2,610	645	270	175	10	1,100
Housing cost burden greater than 30% of income (and none of the above problems)	715	1,190	360	4	2,269	300	425	805	120	1,650
Zero/negative Income (and none of the above problems)	300	0	0	0	300	65	0	0	0	65

Source: HUD IDIS Output, July 2019: 2011-2013 CHAS

**Table 7 – Housing Problems Table**

**Table 7: Housing Problems 1**

### Narrative

**Table 7** displays the number of households with housing problems by tenure and HUD Adjusted Median Family Income (HAMFI) according to the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As defined by HUD, housing problems include:

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

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

The first housing problem, substandard housing, is defined as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. Table 3 identifies 280 renter households and 65 owner households that live in substandard housing, numbers that have respectively decreased by 65 and 45 since the 2015/2016-2019/2020 consolidated plan.

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.

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

As shown in **Table 7**, 345 renter households are experiencing some form of overcrowding while 38 owner occupied households are experiencing some form of overcrowding. These figures decreased by 30 and 61, respectively since the last consolidated plan.

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

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

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

As shown in **Table 7**, renter households within the 0%â¢30% AMI group are experiencing higher rates of cost burden than those households with higher incomes. Approximately 715 renters are experiencing a cost burden greater than 30% of income and 2,385 renters are burdened greater than 50% of income. Owner households in the 0-30% AMI (945) and 50-80% AMI (980) categories experience the most overall cost burden.

Overall, 3,919 households in the City of Lorain are experiencing a cost burden greater than 30% of income and 3,710 households are experiencing a cost burden greater than 50% of income. Renters appear to be greatly affected by the cost of housing within the City of Lorain. Of the 7,629 households experiencing a cost burden of some kind, 4,879 are renters.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,560	375	190	90	3,215	655	300	230	15	1,200
Having none of four housing problems	1,600	1,845	2,045	545	6,035	515	1,450	2,820	1,670	6,455
Household has negative income, but none of the other housing problems	300	0	0	0	300	65	0	0	0	65

Table 8 – Housing Problems 2

Data 2011-2015 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	2,560	375	190	90	3,215	655	300	230	15	1,200
Having none of four housing problems	1,600	1,845	2,045	545	6,035	515	1,450	2,820	1,670	6,455
Household has negative income, but none of the other housing problems	300	0	0	0	300	65	0	0	0	65

Source: HUD IDIS Output, July 2019: 2011-2015 CHAS

Table 8 – Housing Problems 2

**Table 8: Housing Problems 2**

**Narrative**

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

Source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data reveals in **Table 8**, renters in the 0%â€¢30% AMI group experience the highest rate of one or more of housing problems identified. A total of 2,560 households below 30% AMI experience some form of housing problem. Among owner households, the 0%â€¢30% AMI group has the highest number of households (655) with one or more of housing problems.

Additionally, 300 renter households within the 0%â€¢30% AMI group have negative income but none of the other four identified 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	850	205	2,440	280	275	480	1,035
Large Related	420	135	20	575	60	8	50	118
Elderly	445	220	105	770	360	305	295	960
Other	960	315	120	1,395	250	125	190	565
<b>Total need by income</b>	<b>3,210</b>	<b>1,520</b>	<b>450</b>	<b>5,180</b>	<b>950</b>	<b>713</b>	<b>1,015</b>	<b>2,678</b>

**Table 9 – Cost Burden > 30%**

Data 2011-2015 CHAS

Source:

TABLE 9: COST BURDEN &gt; 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,385	850	205	2,440	280	275	480	1,035
Large Related	420	135	20	575	60	8	50	118
Elderly	445	220	105	770	360	305	295	960
Other	960	315	120	1,395	250	125	190	565
<b>Total need by income</b>	<b>3,210</b>	<b>1,520</b>	<b>450</b>	<b>5,180</b>	<b>950</b>	<b>713</b>	<b>1,015</b>	<b>2,678</b>

Source: HUD IDIS Output, July 2019: 2011-2015 CHAS

Table 9 – Cost Burden &gt; 30%

### Table 9: Cost Burden > 30%

#### Narrative

**Tables 9 and 10** display the number of households with housing cost burdens greater than 30% of income and greater than 50% of income, respectively, by household type, tenure, and household income (expressed as a percentage of Area Median Income (AMI)). The Default Data Source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

Households are broken into four categories:

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

As shown in **Tables 9**, “Small Related” households are experiencing the highest degree of housing cost burden greater than 30% of income. Approximately 3,475 “Small Related” households have a cost burden greater than 30% of income. Most of these are renters (2,440). Additionally, 1,395 “Other” households and 770 “Elderly” households have a cost burden greater than 30% of income. Comparatively, “Large Related” households have the lowest degree of cost burden.

For renter households, the 0% – 30% AMI Income group has the most households (3,210) with a cost burden greater than 30% of income. Among owner households, the 50% – 80% AMI group has the most households (1,015) with a cost burden greater than 30% of income.

## 4. Cost Burden &gt; 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	1,030	140	15	1,185	240	125	15	380
Large Related	330	10	0	340	45	4	10	59
Elderly	330	25	15	370	225	125	100	450
Other	750	30	0	780	140	40	50	230
<b>Total need by income</b>	<b>2,440</b>	<b>205</b>	<b>30</b>	<b>2,675</b>	<b>650</b>	<b>294</b>	<b>175</b>	<b>1,119</b>

**Table 10 – Cost Burden > 50%**

Data 2011-2015 CHAS  
 Source:

**TABLE 10: COST BURDEN > 50%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,030	140	15	1,185	240	125	15	380
Large Related	330	10	0	340	45	4	10	59
Elderly	330	25	15	370	225	125	100	450
Other	750	30	0	780	140	40	50	230
<b>Total need by income</b>	<b>2,440</b>	<b>205</b>	<b>30</b>	<b>2,675</b>	<b>650</b>	<b>294</b>	<b>175</b>	<b>1,119</b>

Source: HUD IDIS Output, July 2019: 2011-2015 CHAS

**Table 10: Cost Burden > 50%****Narrative**

As shown in **Table 10**, when compared to other types of households, more “Small Related” households are experiencing severe cost burden greater than 50% of income. Approximately 1,565 “Small Related” households experience a cost burden greater than 50% of income. Most of these are renters (1,185). Additionally, 1,010 “Other” households and 820 “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% â€¢ 30% AMI income group has the most households (2,440) with a cost burden greater than 50% of income. Similarly, among owner households, the 0% â€¢ 30% AMI group has the most households (650) 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	100	55	25	90	270	4	4	20	4	32
Multiple, unrelated family households	15	30	4	0	49	4	0	0	0	4
Other, non-family households	0	0	15	0	15	0	0	0	0	0
<b>Total need by income</b>	<b>115</b>	<b>85</b>	<b>44</b>	<b>90</b>	<b>334</b>	<b>8</b>	<b>4</b>	<b>20</b>	<b>4</b>	<b>36</b>

**Table 11 – Crowding Information – 1/2**

Data 2011-2015 CHAS

Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	100	55	25	90	270	4	4	20	4	32
Multiple, unrelated family households	15	30	4	0	49	4	0	0	0	4
Other, non-family households	0	0	15	0	15	0	0	0	0	0
<b>Total need by income</b>	<b>115</b>	<b>85</b>	<b>44</b>	<b>90</b>	<b>334</b>	<b>8</b>	<b>4</b>	<b>20</b>	<b>4</b>	<b>36</b>

Source: HUD IDIS Output, July 2019: 2011-2015 CHAS

Table 11 – Crowding Information

**Table 11: Crowding****Narrative**

**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 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As shown in **Table 11**, overcrowding is most prevalent in single-family households. Approximately 270 single-family renter households and 32 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 85 and 115 households respectively. Among owner-occupied households, most households with crowding issues have income between 50% and 80% AMI.

	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	1,205	560	305	2,070	220	105	180	505

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

**Alternate Data Source Name:**

2012- 2016 CHAS

**Data Source**

**Comments:** \*Household contains 1 or more children age 6 or younger.

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

A significant housing cost burden is associated with an increased risk of homelessness. Non-homeless small-related households have a significant cost burden when compared to other household types particularly for the 0-30% AMI category. According to the most recent homeless census, or annual point in time (PIT) survey conducted on January 22, 2019, there are 181 homeless persons in households without children that need housing assistance.

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

According to the 2014-2018 ACS 5-Year Estimates, approximately 11,920 or approximately 18.8% of people in City of Lorain reported having a disability. While the majority of disabled persons (6,740 people) are between 18 and 64 years of age, a high percentage (nearly 38%) of persons 65 years and over are disabled. These elderly populations are also likely to live on reduced income and experience housing cost burden.

According to the Ohio Attorney General, 458 incidents of domestic violence, sexual assault or stalking were reported to the Lorain Police Department during the year 2018, resulting in 323 victims. Statewide, the majority of victims of domestic violence are women (73%).

**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 (lacking complete plumbing or kitchen facilities) and overcrowded housing (1.01â¬1.5 people per room) are also housing problems; however, these problems affect more renters than owners. Severely overcrowded housing (more than 1.5 people per room) is also a problem, but not as significant when compared to the prevalence of other housing problems.

Additionally, the City is focused on Lead Abatement within the City as many homes may have lead present in the home.

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

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

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

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

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

Not applicable.

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

The most recent homeless census, or annual point-in-time (PIT) survey, was conducted on January 22, 2019. The total number of homeless people counted during the annual PIT survey was 181. Of the 147 sheltered homeless persons counted, 45 were persons in households with adults and children and 102 were persons in households with only adults. Twenty-Four had only children (less than 18 years of age). There were not any chronically homeless families and six chronically homeless individuals reported. There were also 54 homeless people with mental illness.

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

### **Discussion**

The population and number of households living in Lorain has decreased over the last decade, as has the median income, though not by any drastic measure. Over half (59%) of the City's households earns less than 80% HAMFI and nearly a quarter (22%) of the City's households earns less than 30% HAMFI. Low and moderate income populations continue to experience higher rates of housing problems, such as housing cost burden and overcrowding. As a result, these populations have an increased risk of homelessness.

## NA-15 Disproportionately Greater Need: Housing Problems – 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 racial or ethnic group at an income level experience housing problem at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

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

Again, as defined by HUD, housing problems include:

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

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

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

This section has four tables that capture the number of housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The default data source is the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

### 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	4,230	1,105	365
White	2,075	535	175
Black / African American	715	205	105
Asian	40	0	0
American Indian, Alaska Native	4	10	0
Pacific Islander	0	0	0
Hispanic	1,205	295	80

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

**TABLE 12: DISPROPORTIONALLY GREATER NEED 0 - 30% AMI**

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	4,230	74.21%	1,105	19.39%	365	6.40%	5,700
White	2,075	74.51%	535	19.21%	175	6.28%	2,785
Black / African American	715	69.76%	205	20.00%	105	10.24%	1,025
Asian	40	100.00%	0	0.00%	0	0.00%	40
American Indian, Alaska Native	4	28.57%	10	71.43%	0	0.00%	14
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	1,205	76.27%	295	18.67%	80	5.06%	1,580

Source: HUD IDIS Output, July 2015: 2011-2015 CHAS

\*The four housing problems are:  
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room,  
4. Cost Burden greater than 30%

Table 12 – Disproportionally Greater Need 0 - 30% AMI

### Table 12: Disproportionately Greater Need 0-30% AMI

#### Narrative

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

As shown in **Table 12**, when considering race and this income category, White households have the highest number of households (2,075) with housing problems (74.5% of all White households earning 0%â€¢30% AMI) and Black/African American households have the second-highest number of households (719) with housing problems (nearly 70% of all Black/African American households earning 0%â€¢30% AMI). When considering ethnicity and this income category, 1,205 Hispanic households have housing problems (76% of all Hispanic households earning 0%-30% AMI). Asian households experience a disproportionately greater need than the jurisdiction as a whole, as 40 (100%) Asian households experience one or more of four housing problems.

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,290	1,685	0
White	1,030	1,015	0
Black / African American	540	200	0
Asian	4	14	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	4	0
Hispanic	665	425	0

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

**Data Source:** 2011-2015 CHAS

\*The four housing problems are:

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

**TABLE 13: DISPROPORTIONATELY GREATER NEED 30 - 50% AMI**

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	365	17.80%	1,685	82.20%	0	0.00%	2,050
White	175	14.71%	1,015	85.29%	0	0.00%	1,190
Black / African American	105	34.43%	200	65.57%	0	0.00%	305
Asian	0	0.00%	14	100.00%	0	0.00%	14
American Indian, Alaska Native	0	0.00%	0	0.00%	0	0.00%	0
Pacific Islander	0	0.00%	4	100.00%	0	0.00%	4
Hispanic	80	15.84%	425	84.16%	0	0.00%	505

Source: HUD IDIS Output, July 2019: 2011-2015 CHAS

\*The four housing problems are:  
 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room,  
 4. Cost Burden greater than 30%

Table 13 – Disproportionately Greater Need 30 - 50% AMI

**Table 13: Disproportionately Greater Need 30 - 50% AMI****Narrative**

Of all the income levels within the City of Lorain, households within the 30%–50% AMI category have the third-highest number of households with one or more of four housing problems. Approximately 18% 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 (1,75) with housing problems (nearly 15% of all White households earning 30%–50% AMI) and Black/African American households have the second-highest number of households (105) with housing problems (34% 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 16% of all Hispanic households earning 30%-50% AMI have housing problems.

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,590	3,700	0
White	1,020	2,545	0
Black / African American	180	420	0
Asian	0	29	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	4	20	0
Pacific Islander	4	0	0
Hispanic	365	600	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

TABLE 14: DISPROPORTIONATELY GREATER NEED 50 - 80% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	1,590	30.06%	3,700	69.94%	0	0.00%	5,290
White	1,020	28.61%	2,545	71.39%	0	0.00%	3,565
Black / African American	180	30.00%	420	70.00%	0	0.00%	600
Asian	0	0.00%	29	100.00%	0	0.00%	29
American Indian, Alaska Native	4	16.67%	20	83.33%	0	0.00%	24
Pacific Islander	4	100.00%	0	0.00%	0	0.00%	4
Hispanic	365	37.82%	600	62.18%	0	0.00%	965

Source: HUD IDIS Output, July 2019: 2011-2015 CHAS

\*The four housing problems are:  
 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room,  
 4. Cost Burden greater than 30%

Table 14 – Disproportionately Greater Need 50 - 80% AMI

Table 14: Disproportionately Greater Need 50 - 80% AMI

### Narrative

Of all the income levels within the City of Lorain, households within the 50%–80% AMI category have the second-highest number of households with one or more of four housing problems. Approximately 30% 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 (1,020) with housing problems (28.6% of all White households earning 50%–80% AMI) and Black/African American households have the second-highest number of households (180) with housing problems (30% of all Black/African households earning 50%–80% AMI).

Additionally, 16% of all Asian households earning 50%-80% AMI have housing problems and 100% of all Pacific Islander Households earning 50%-80% AMI have housing problems. Evidently, Pacific Islander households experience a disproportionately greater need than the jurisdiction as a whole.

When considering ethnicity and this income category, 365 Hispanic households have housing problems (38% of all Hispanic households earning 50%-80% AMI).

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	235	2,085	0
White	84	1,385	0
Black / African American	10	225	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	450	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

TABLE 15: DISPROPORTIONATELY GREATER NEED 80 - 100% AMI

Housing Problems	Has one or more of four housing problems*		Has none of the four housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	235	10.13%	2,085	89.87%	0	0.00%	2,320
White	84	5.72%	1,385	94.28%	0	0.00%	1,469
Black / African American	10	4.26%	225	95.74%	0	0.00%	235
Asian	0	0.00%	0	0.00%	0	0.00%	0
American Indian, Alaska Native	0	0.00%	0	0.00%	0	0.00%	0
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	145	24.37%	450	75.63%	0	0.00%	595

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

\*The four housing problems are:

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

Table 15 – Disproportionately Greater Need 80 - 100% AMI

### Table 15: Disproportionately Greater Need 80 - 100% AMI

#### Narrative

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 10% of households in this income category have housing problems.

As shown in **Table 15**, when considering race and this income category, White households have the highest number of households (84) with housing problems (nearly 6% of all White households earning 80%–100% AMI) and Black/African American households have the second-highest number of households (10) with housing problems (approximately 4% of all Black/African households earning 80%–100% AMI). When considering ethnicity and this income category, 145 Hispanic households have housing problems (24% of all Hispanic households earning 80%-100% AMI).

#### Discussion

***Of all households in the 0%–30% AMI category, 75% have one or more of four housing problems. In terms of disproportionate need, Asian households (100%) have a percentage of housing problems that is more than 10 percentage points 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, 18% have one or more of four housing problems. In terms of disproportionate need, Black/African American (34%) households have a percentage of housing problems that is more than 10 percentage points higher than the income level as a whole.*

*Of all households in the 50%–80% AMI category, 30% have one or more of four housing problems. In terms of disproportionate need, only Pacific Islander (100%) households have a percentage of housing problems that is more than 10 percentage points higher than the income level as a whole.*

*Of all households in the 80%–100% AMI category, 10% have one or more of four housing problems. In terms of disproportionate need, Hispanic households (24%) have a percentage of housing problems that is more than 10 percentage points higher than the income level as a whole.*

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

Severe housing problems include:

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

This section includes:

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

This section has four tables that capture the number of severe housing problems by income, race, and ethnicity. Each table provides data for a different income level (0–30%, 30–50%, 50–80%, and 80–100% AMI). The Default Data Source is the 2011–2015 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	3,215	2,115	365
White	1,640	975	175
Black / African American	570	355	105
Asian	0	40	0
American Indian, Alaska Native	4	10	0
Pacific Islander	0	0	0
Hispanic	860	650	80

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2011-2015 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%

**Narrative**

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% of households in this income category have severe housing problems.

As shown in **Table 16**, when considering race and this income category, White households have the highest number of households (1,640) with severe housing problems (58% of all White households earning 0%–30% AMI) and Black/African American households have the second-highest number of households (570) with severe housing problems (55% of all Black/African households earning 0%–30% AMI).

When considering ethnicity and this income category, 860 Hispanic households have severe housing problems (54% of all Hispanic households earning 0%–30% AMI).

TABLE 16: SEVERE HOUSING PROBLEMS 0 - 30% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	3,215	56.45%	2,115	37.14%	365	6.41%	5,695
White	1,640	58.78%	975	34.95%	175	6.27%	2,790
Black / African American	570	55.34%	355	34.47%	105	10.19%	1,030
Asian	0	0.00%	40	100.00%	0	0.00%	40
American Indian, Alaska Native	4	28.57%	10	71.43%	0	0.00%	14
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	860	54.09%	650	40.88%	80	5.03%	1,590

Source: HUD IDIS Output, July 2019: 2011-2015 CHAS

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

Table 16 – Severe Housing Problems 0 - 30% AMI

Table 16: Severe Housing Problems 0-30% AMI

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	675	3,295	0
White	325	1,715	0
Black / African American	170	570	0
Asian	0	14	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	4	0
Hispanic	175	915	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 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%

### Narrative

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 17% 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 (325) with severe housing problems (nearly 16 % of all White households earning 30%â€¢50% AMI) and Black/African American households have the second-highest number of households (170) with severe housing problems nearly 23% of all Black/African households earning 30%â€¢50% AMI).

When considering ethnicity and this income category, 175 Hispanic households have severe housing problems (16% of all Hispanic households earning 30%-50% AMI).

TABLE 17: SEVERE HOUSING PROBLEMS 30 - 50% AMI

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	675	17.00%	3,295	83.00%	0	0.00%	3,970
White	325	15.93%	1,715	84.07%	0	0.00%	2,040
Black / African American	170	22.97%	570	77.03%	0	0.00%	740
Asian	0	0.00%	14	100.00%	0	0.00%	14
American Indian, Alaska Native	0	0.00%	4	100.00%	0	0.00%	4
Pacific Islander	0	0.00%	4	100.00%	0	0.00%	4
Hispanic	175	16.06%	915	83.94%	0	0.00%	1,090

Source: HUD IDIS Output, July 2019: 2011-2015 CHAS

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

Table 17 – Severe Housing Problems 30 - 50% AMI

### Table 17: Severe Housing Problems 30-50% AMI

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	420	4,865	0
White	345	3,215	0
Black / African American	15	585	0
Asian	0	29	0
American Indian, Alaska Native	0	20	0
Pacific Islander	4	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	55	905	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2011-2015 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%

#### **Narrative**

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 8% 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 (345) with severe housing problems (approximately 10% of all White households earning 50%–80% AMI) and Black/African American households have the second-highest number of households (15) with severe housing problems (2.5% of all Black/African households earning 50%–80% AMI). Additionally, 100% of all Pacific Islander Households earning 50%-80% AMI have severe housing problems.

When considering ethnicity and this income category, 55 Hispanic households have severe housing problems (approximately 6% of all Hispanic households earning 50%-80% AMI).

TABLE 18: SEVERE HOUSING PROBLEMS 50 - 80% AMI

Housing Problems	Has one or more of four severe housing problems		Has none of the four severe housing problems		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	420	7.95%	4,865	92.05%	0	0.00%	5,285
White	345	9.69%	3,215	90.31%	0	0.00%	3,560
Black / African American	15	2.50%	585	97.50%	0	0.00%	600
Asian	0	0.00%	29	100.00%	0	0.00%	29
American Indian, Alaska Native	0	0.00%	20	100.00%	0	0.00%	20
Pacific Islander	4	100.00%	0	0.00%	0	0.00%	4
Hispanic	55	5.73%	905	94.27%	0	0.00%	960

Source: HUD IDIS Output, July 2015; 2011-2015 CHAS

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

Table 18 – Severe Housing Problems 50 - 80% AMI

Table 18: Severe Housing Problems 50-80% AMI

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	2,215	0
White	4	1,465	0
Black / African American	10	225	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	89	500	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 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%

### Narrative

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 4.5% of households in this income category have severe housing problems.

As shown in **Table 19**, when considering race and this income category, Black/African American households have the highest number of households (10) with severe housing problems (4% of all Black/African American households earning 80%–100% AMI) and White households have the second-highest number of households (4) with severe housing problems (less than 1% of all White households earning 80%–100% AMI).

When considering ethnicity and this income category, 89 Hispanic households have severe housing problems (15% of all Hispanic households earning 80%–100% AMI).

 **TABLE 19: SEVERE HOUSING PROBLEMS 80 - 100% AMI**

Housing Problems	Has one or more of four severe housing problems*		Has none of the four severe housing problems*		Household has no/negative income, but none of the other housing problems		Total Households
	Total	%	Total	%	Total	%	
Jurisdiction as a whole	105	4.53%	2,215	95.47%	0	0.00%	2,320
White	4	0.27%	1,465	99.73%	0	0.00%	1,469
Black / African American	10	4.26%	225	95.74%	0	0.00%	235
Asian	0	0.00%	0	0.00%	0	0.00%	0
American Indian, Alaska Native	0	0.00%	0	0.00%	0	0.00%	0
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0
Hispanic	89	15.11%	500	84.89%	0	0.00%	589

*Source: HUD IDIS Output, July 2019: 2011-2015 CHAS*

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

Table 19 – Severe Housing Problems 80 - 100% AMI 

**Table 19: Severe Housing Problems 80-100% AMI**

## Discussion

Of all households in the 0%–30% AMI category, 56% have one or more severe housing problems. In terms of disproportionate need, no race or ethnicity has a percentage of severe housing problems that is more than 10 percentage points higher than the income level as a whole. However, the majority of White, Black/African American, and Hispanic households in this income category have severe housing problems.

Of all households in the 30%–50% AMI category, 17% have one or more severe housing problems. In terms of disproportionate need, no race or ethnicity has a percentage of severe housing problems that is more than 10 percentage points higher than the income level as a whole.

Of all households in the 50%â„â„80% AMI category, 8% have one or more severe housing problems. In terms of disproportionate need, Pacific Islander (100%) households have a percentage of severe housing problems that is more than 10 percentage points higher than the income level as a whole. However, less than 10% of White, Black/African American, and Hispanic households in this income category have severe housing problems.

Of all households in the 80%â„â„100% AMI category, only 4.5% have one or more severe housing problems. In terms of disproportionate need, Hispanic Households (15%) a percentage of severe housing problems that is more than 10 percentage points higher than the income level. A very small percentage of White, Black/African American households in this income category have severe housing problems.

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

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

### Introduction:

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

This section includes:

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

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,610	4,390	3,800	415
White	11,280	2,105	2,045	220
Black / African American	1,670	750	660	105
Asian	75	44	10	0
American Indian, Alaska Native	30	8	4	0
Pacific Islander	4	0	4	0
Hispanic	3,265	1,375	930	90

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

### Narrative

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 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

As the data in **Table 20** suggests, a large number of households (8,190) are cost burdened within their current housing situation. White households have the highest number of cost burdened households (4,150). Hispanic households have the second-highest number of cost burdened households (2,305) and Black/African American households have the third-highest number of cost burdened households (1,410). 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%. There are 3,800 households that are severely cost burdened within the City of Lorain.

**TABLE 20: GREATER NEED: HOUSING COST BURDENS AMI**

Housing Cost Burden	No Cost Burden (<=30%)		Cost Burden (30-50%)		Severe Cost Burden (>50%)		No / Negative Income		Total Households
	Total	%	Total	%	Total	%	Total	%	
Jurisdiction as a whole	16,610	65.87%	4,390	17.41%	3,800	15.07%	415	1.65%	25,215
White	11,280	72.08%	2,105	13.45%	2,045	13.07%	220	1.41%	15,650
Black / African American	1,670	52.43%	750	23.55%	660	20.72%	105	3.30%	3,185
Asian	75	58.14%	44	34.11%	10	7.75%	0	0.00%	129
American Indian, Alaska Native	30	71.43%	8	19.05%	4	9.52%	0	0.00%	42
Pacific Islander	4	50.00%	0	0.00%	4	50.00%	0	0.00%	8
Hispanic	3,265	57.69%	1,375	24.29%	930	16.43%	90	1.59%	5,660

*Source: HUD IDIS Output, July 2019: 2011-2015 CHAS*

**Table 20 – Greater Need: Housing Cost Burdens AMI**

**Table 20: Greater Need Housing Cost Burdens**

#### **Discussion:**

Within the City of Lorain, nearly 66% of households do not presently experience cost burden, while 17% experience cost burden, 15% experience severe cost burden and nearly 2% have no/negative income.

Overall, nearly 33% 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%) to 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% has 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 the Black/African American, Asian, Pacific Islander, and Hispanic racial or ethnic groups.

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

- Housing problems in the 30%-50% AMI category (34% versus 18% as a whole)

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

- 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)

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

- 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)

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

- Housing problems in the 80%-100% AMI category (24% versus 10% as a whole)
- Severe housing problems in the 80%-100% AMI category (15% versus 4.5% as a whole)

There are 6,420 households with one or more of the four identified housing problems. Of these households 3,354 or 52% are White households, 1,010 or 16% are Black/African American households,

and 1,795 or 28% are Hispanic households. White, Black/African American, and Hispanic households account for the majority of households experiencing one or more of the four identified housing problems.

There are 4,415 households experiencing one or more severe housing problems. Of these households, 2,314 or 52% are White households, 765 or 17% are Black/African American households, and 1,179 or 27% are Hispanic households. White, Black/African American, and Hispanic households account for most households experiencing one or more severe housing problems.

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

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

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

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

- Housing demolition (e.g. removal of abandoned and blighted housing stock)
- New, quality 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?**

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 is CDBG-eligible. Most of these Block Groups are concentrated in the western half of the City.

As a whole, the City of Lorain has a total racial minority population of approximately 16%. A disproportionately greater (10 percentage points more or higher) concentration of racial minority population exists within the following Block Groups:

- Census Tract 224, Block Group 1: 30.27% Black/African American
- Census Tract 228, Block Group 1: 39.92% Black/African American
- Census Tract 230, Block Group 1: 30.05% Black/African American
- Census Tract 237, Block Group 1: 34.78% Black/African American
- Census Tract 224, Block Group 2: 51.65% Black/African American
- Census Tract 226.01, Block Group 2: 31.66% Black/African American
- Census Tract 228, Block Group 2: 28.08% Black/African American
- Census Tract 232, Block Group 2: 26.10% Black/African American
- Census Tract 239, Block Group 2: 62.08% Black/African American
- Census Tract 242, Block Group 2: 29.28% Black/African American
- Census Tract 224, Block Group 3: 33.50% Black/African American
- Census Tract 228, Block Group 4: 43.19% Black/African American
- Census Tract 237, Block Group 4: 26.14% Black/African American
- Census Tract 973, Block Group 4: 46.48% Black/African American

*Source: 2014-2018 ACS Data*

As a whole, the City of Lorain has an ethnic minority population of approximately 27%. A disproportionately greater (10 percentage points more or higher) concentration of ethnic minority population exists within the following Block Groups:

- Census Tract 231, Block Group 1: 69.74% Hispanic or Latino
- Census Tract 232, Block Group 1: 44.56% Hispanic or Latino
- Census Tract 236, Block Group 1: 49.16% Hispanic or Latino
- Census Tract 237, Block Group 1: 60.24% Hispanic or Latino
- Census Tract 973, Block Group 1: 47.12% Hispanic or Latino
- Census Tract 222, Block Group 2: 44.72% Hispanic or Latino
- Census Tract 231, Block Group 2: 65.42% Hispanic or Latino
- Census Tract 232, Block Group 2: 41.91% Hispanic or Latino
- Census Tract 233, Block Group 2: 40.30% Hispanic or Latino
- Census Tract 236, Block Group 2: 62.99% Hispanic or Latino
- Census Tract 242, Block Group 2: 40.36% Hispanic or Latino
- Census Tract 973, Block Group 2: 41.16% Hispanic or Latino

- Census Tract 231, Block Group 3: 72.02% Hispanic or Latino
- Census Tract 232, Block Group 3: 37.15% Hispanic or Latino
- Census Tract 234, Block Group 3: 39.49% Hispanic or Latino
- Census Tract 236, Block Group 3: 49.25% Hispanic or Latino
- Census Tract 973, Block Group 3: 46.84% Hispanic or Latino
- Census Tract 230, Block Group 4: 40.36% Hispanic or Latino
- Census Tract 232, Block Group 4: 65.97% Hispanic or Latino

*Source: 2014-2018 ACS Data*

As indicated in the previous sections, a person's race, income, and disability status are strong indicators for needing housing assistance through various public housing program types. Although a disproportionate need is shown 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 Lorain Metropolitan Housing Authority (LMHA) is a public corporation created for the purpose of administering housing programs for low income persons. The operations of the LMHA are funded through annual appropriations provided by U.S. Department of Housing and Urban Development (HUD). The mission of the LMHA is to provide decent, safe, and affordable housing free from discrimination to qualifying individuals.

According to LMHA's 2019 Annual Public Housing Authority (PHA) Plan (for Fiscal Year beginning July 1, 2019), the housing authority administers 1,438 public housing units as well as 3,129 Housing Choice Vouchers (HCV), which allow low income persons to rent privately owned houses or apartments dispersed throughout the community. While LMHA serves Lorain County as whole, approximately 60% of its public housing units (900+ units) are located within the City of Lorain.

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

The LMHA owns and operates thirteen housing complexes, as well as scattered sites, and Market Rate properties located in various areas of the county.

1. Leavitt Homes – 198 units
2. Westview Terrace – 143 units
3. Wilkes Villa, 174 units
4. John Frederick Oberlin Homes, 53 units
5. John F. Kennedy Plaza, 177 units
6. Riverview Plaza, 180 units
7. Lakeview Plaza, 209 units
8. Albright Terrace, 50 units

9. Westgate Apartments, 12 units
10. Southside Gardens, 108 units
11. International Plaza, 100 units
12. Edward C. Harr Plaza, 100 units
13. LMHA Oberlin Homes, 51 units
14. Scattered Public Housing Sites, 80 units
15. Veranda Rose, 7 units
16. Albany Avenue, 4 Homes

Modifications to public housing developments are ongoing. The LMHA's 2019 Annual PHA Plan (for Fiscal Year beginning July 1, 2019) identifies modifications and costs related to LMHA activities.

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

- Certificate: The total number of Section 8 certificates administered by the Public Housing Authority (PHA).
- ModRehab: The total number of units in developments that were funded under the moderate rehabilitation program administered locally by PHAs.
- Public Housing: The total number of units in developments operated by the PHAs within the jurisdiction.
- Total: The total number of Section 8 vouchers administered by the PHA (project based plus tenant based)
- Project Based: The total number of project-based Section 8 vouchers administered by the PHA
- Tenant Based: The total number of tenant-based Section 8 vouchers administered by the PHA.
- Special Purpose Veterans Affairs Supportive Housing: The HUD–Veterans Affairs Supportive Housing program combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the U.S. Department of Veterans Affairs (VA).

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

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

### 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 *				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	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)

### Narrative

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

## 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)

## Narrative

**Table 22** displays the characteristics of public housing residents by public housing program type. When analyzing the data there are several characteristics that correlate with a corresponding program type. When looking at Average Annual Income, persons with lower incomes tend to live in public housing units when compared to persons living in tenant-based programs which tend to have higher incomes. As expected, the

average income for all programs is very low with the lowest average income at \$7,558 and the highest being \$11,599. The average household size is also very low (two persons per household).

Elderly program participants comprise 13% of assisted residents and a large number of assisted families are disabled. There are 1,387 families requesting accessibility features. The number of families requesting accessibility features is equivalent to the total number of public housing units and vouchers in use, excluding project-based vouchers. These data show that most families in need of housing assistance/vouchers are also disabled or in need of housing accessibility features. No HIV/AIDS participants or victims of domestic violence were counted.

### Race of Residents

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Narrative**

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

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type								
				Vouchers			Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *						
Hispanic	0	0	326	699	0	681	0	0	0			
Not Hispanic	0	0	1,061	2,170	0	2,121	0	0	0			

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

**Narrative**

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

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

As of December 27, 2018, there were 316 families on the waiting list for public housing and 238 families on the waiting for Housing Choice vouchers. The Public Housing Waiting List is open and new applications are being accepted. The Section 8 Wait List is closed and no new applications are being accepted.

The majority (86.7%) of families on the waiting list for public housing are extremely low income (<30% AMI) and nearly three-quarters (73.4%) are families with children. Families with disabilities comprise 22.5% of those on the waiting list for public housing; however, few families are elderly (10%). A nearly equal percentage of families on the waiting list are White (45%) or Black/African American (44%). Most families seeking public housing are Not Hispanic.

The majority (84%) of families on the waiting list for Housing Choice vouchers are extremely low income (<30% AMI) and over half (70%) are families with children. Families with disabilities comprise 13.5% of those on the waiting list for Housing Choice vouchers; however, few families are elderly (10%). A greater percentage of families on the waiting list are Black/African American (50%) compared to White (40%). The majority of families seeking vouchers are Not Hispanic.

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

Families identified as “Families with Disabilities” have an immediate need for public housing and tenant-based housing with improved accessibility. The number of disabled families assisted totals 1,450. In addition, 1,387 families are requesting accessibility features. These data show that many families in need of housing assistance are also disabled or in need of accessibility features. Additionally, 539 program participants are elderly (>62 years) and thus likely to need accessible units.

According to the recent 2019 Annual PHA Plan, there is a greater need for 3-bedroom, 4-bedroom, and 5-bedroom “visitable” or accessible one-floor units. The LMHA seeks to address these needs through adjusting 10% of the units at Wilkes Villa and Southside Gardens to accommodate accessibility.

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

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

## **Discussion**

The LMHA owns and operates thirteen (13) separate housing complexes located in various parts of Lorain County. These complexes provide 1,438 public housing units. Seven (7) of these complexes are within the City of Lorain or surrounding community and supply 60% of those public housing units. The LMHA also administers over 3,000 Section 8 vouchers which allow low income persons to rent privately owned houses or apartments dispersed throughout the community.

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

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

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

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

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

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

As a part of the Consolidated Plan process, the City coordinated with the COHHIO and ODSA to obtain data related to the homeless population in City of Lorain. The COHHIO and ODSA regularly conduct a homeless census where volunteers reach out to identify the homeless and have them complete a short survey to gather information about the number of homeless as well as the characteristics of this population. It should be noted

that any homeless census is an undercount, because it is impossible to count locate every homeless person within geography as broad as Lorain County.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	147	0	0	0	0
Persons in Households with Only Children	0	24	0	0	0	0
Persons in Households with Only Adults	0	102	0	0	0	0
Chronically Homeless Individuals	0	6	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:  
2019 Lorain County PIT Homeless Census

Data Source Comments:

### Narrative

The most recent homeless census, or annual point-in-time (PIT) survey, was conducted on January 22, 2019. The results of this survey are summarized in **Table 25(A)**. The methodology used by the COHHIO and ODSA included actual counts of homeless persons living on the streets and in shelters. The total number of sheltered homeless people counted during the survey was 147.

Of the 147 sheltered homeless persons counted, 48 were persons in households with adults and children and 102 were persons in households with only adults. Twenty-four households had only children (less than 18 years of age). There were not any chronically homeless families and 6 chronically homeless individuals reported.

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

Indicate if the homeless population is: Has No Rural Homeless

**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):**

Chronically homeless

HUD defines a person as chronically homeless if they have been homeless for one year or longer or have had four or more episodes of homelessness within the past three years and have a disabling condition. National studies have found that when all costs are factored in, chronically homeless persons account for approximately 50 percent of the total expenditures for homeless services. This percent of expenditure is based on a national average of just fewer than 16% of all homeless persons being considered as chronically homeless. In Lorain, the percentage of chronically homeless persons is slightly higher. Of the sheltered persons counted during the 2019 PIT, 6 individuals, met the HUD definition of chronically homeless.

Families

Persons in households comprised a large segment of the overall homeless population counted on January 22, 2019. Of the sheltered homeless, 147 persons were in households with adults and children.

Veterans

There is no accurate data to account for the number of homeless veterans in Lorain County.

Unaccompanied Youth

There is no accurate data to account for the number of homeless unaccompanied youth in Lorain County.

### Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	114	21
Black or African American	31	6
Asian	1	0
American Indian or Alaska Native		
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	31	4
Not Hispanic	145	0

Alternate Data Source Name:

2019 Lorain County PIT Homeless Census

Data Source

Comments:

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

Persons in households comprised a large segment of the overall homeless population counted on January 22, 2019. Of the sheltered homeless, 147 were persons in households with adults and children. The majority of persons in households with adults and children were female (71%) and many of these households included children under 18 years of age (58%).

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

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

Homelessness is not unique to a particular gender, race or ethnicity. **Table 25(B)** provides demographic data regarding the homeless population in the Lorain area. Approximately 27 percent of those interviewed were women. The majority of those interviewed were adult males. Children, including males and females under the age of 18 years, accounted for less than 14 percent of those interviewed.

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

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The total number of homeless people counted during the annual PIT survey was 181. Of the 147 sheltered homeless persons counted, 48 were persons in households with adults and children and 102 were persons in households with only adults. Twenty-four households had only children (less than 18 years of age). There were not any chronically homeless families and 6 chronically homeless individuals reported. There were also 24 homeless veterans and 10 unaccompanied children reported. Less than one person with HIV was reported.

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

### **Discussion:**

Based on the January 22, 2019 survey conducted by the COHHIO and ODSA, the homeless population of Lorain County is approximately 181 individuals. A number of organizations in Lorain County provide temporary, transitional and permanent supportive housing for Lorain area families in need of assistance. These include but are not limited to Blessing House, St. Joseph Church, Family Promise, Neighborhood Alliance, Red Cross, Safe Harbor, YWCA, Nord Center, and Lorain Metropolitan Housing Authority.

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

### **Introduction:**

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

### **Describe the characteristics of special needs populations in your community:**

#### **Elderly & Frail Elderly**

HUD defines “elderly” as individuals over the age of 62 and “frail elderly” as individuals over the age of 75. According to the 2014-2018 ACS 5 Year Estimates, there are 4,602 individuals over the age of 75 living in City of Lorain. Due to age, the frail elderly may be unable to care for themselves adequately and may have one or more disabilities or need assistance to perform the routine activities of daily life. According to 2014-2018 ACS 5 Year Estimates, there are 1,588 individuals between 65 and 74 years of age with disabilities and 2,244 frail elderly individuals over the age of 75 with disabilities.

#### **Youth and Young Adults**

Approximately 15,647 children live in the City of Lorain. According to the 2014-2018 ACS 5 Year Estimates, 24.5% of the City of Lorain’s population is less than 18 years of age. Of the population less than 18 years of age, nearly 46% or 7,174 children are living in poverty. Approximately 35% of families within the City are families with children. According to the 2014-2018 ACS 5 Year Estimates, female headed families with children comprise 45.3% of family households living within the City and nearly 60% of these female headed households are below poverty level.

Additionally, child abuse has been regarded as a serious issue in the Lorain area. The Lorain County Children Services agency receives nearly 4,500 referrals each year. Of these, approximately 2,000 are screened out or given additional information or other agency referral. The remaining referrals are assigned caseworkers to determine whether or not intervention is required. In 2017, 912 children were involved in cases that were transferred for Ongoing Services.

#### **Physically & Developmentally Disabled**

Disabilities are categorized into six types: hearing difficulty, vision difficulty, cognitive ability, ambulatory difficulty, self care difficulty, and independent living difficulty. According to the 2014-2018 ACS 5 Year Estimates, approximately 8,231 or 12.9% of people in City of Lorain reported having a disability. While the majority of disabled persons (4,710 people) are between 18 and 64 years of age, a relatively high percentage (36%) of persons 65 years and over are disabled.

#### **Mental Illness & Substance Abuse**

The Department of Housing and Urban Development, in the Comprehensive Housing Affordability Strategy (CHAS) manual, defines severe mental illness as a persistent mental or emotional impairment that significantly limits a person's ability to live independently. According to the national statistics, approximately one percent of the adult population meets the definition of severely mentally ill. According to the 2014-2018 American Community Survey, City of Lorain has an estimated adult population (over 18 years of age) of 63,773 persons. One percent of this population is 637 persons. According to the Substance Abuse and Mental Health Services Administration (SAMHSA) 2011 National Survey of Substance Abuse Treatment Services, 473 persons per 100,000 population of adult age are in treatment for either an alcohol or drug abuse problem. Since City of Lorain is estimated to have an adult population of 63,773 persons, an estimated 301 individuals in City of Lorain may have a substance abuse problem.

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

According to the Ohio Attorney General, 458 incidents of domestic violence, sexual assault or stalking were reported to the Lorain Police Department during the year 2018, resulting in 323 victims. A total of 899 incidents were reported in all of Lorain County, resulting in 1,669 victims. Statewide, the majority of victims of domestic violence are women (73%).

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

##### **Elderly & Frail Elderly**

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

##### **Youth and Young Adults**

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

#### Physically and Developmentally Disabled

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

#### Mental Illness & Substance Abuse

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

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

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

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

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

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

According to a report that was presented and prepared by the Ohio Department of Health, Lorain County had approximately 336 persons living with HIV/AIDS in 2017. During the year 2017, 6 fewer cases were reported than the previous year, which represents a rate of 109.1 persons per 100,000 residents.

The number of total HIV cases reported in 2016 was 342 versus 336 in 2017, which represents a 2% decrease.

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

**Discussion:**

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

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

- Elderly and frail elderly assistance with housing rehabilitation and home maintenance
- Elderly and frail elderly facilities and programming, such as those provided at senior centers
- Youth and young adult services (e.g. educational programming and job skill training)
- Improved communication with schools and parents regarding youth and young adult matters

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

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

### **Describe the jurisdiction's need for Public Facilities:**

The community has identified the following public facility needs: Oakwood Park improvements (i.e. amenities), community center, improved park maintenance and recreational opportunities, arts/cultural center, and senior center.

### **How were these needs determined?**

These needs were determined during a community survey and two public meetings, held on March 30, 2020 and April 20, 2020. Combined, eighty-four respondents completed the survey. Virtual public meetings were well attended.

### **Describe the jurisdiction's need for Public Improvements:**

The community has identified that road repair/construction was the highest priority need for public improvements.

### **How were these needs determined?**

These needs were determined during a community survey and two public meetings, held on March 30, 2020 and April 20, 2020. Combined, eighty-four respondents completed the survey. Virtual public meetings were well attended.

### **Describe the jurisdiction's need for Public Services:**

The community has identified the follow public service needs: food pantries, legal services, homeless services and facilities, youth services and programs; senior services and programs, improved public transportation/transportation services, mental health services, youth job training, educational programs, and internships.

### **How were these needs determined?**

These needs were determined during a community survey and two public meetings, held on March 30, 2020 and April 20, 2020. Combined, eighty-four respondents completed the survey. Virtual public meetings were well attended.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

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

### Additional topics

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

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

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

### Introduction

The total number of housing units in Lorain has increased over the past decade. The City had a total of 28,231 housing units at the time of the 2000 U.S Census and 29,144 housing units at the time of the 2010 U.S. Census. Between 2000 and 2010, the total number of housing units in the City grew by .03%. According to data provided in the 2014-2018 ACS, an estimated total of 29,282 housing units are located within Lorain presently.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,583	67%
1-unit, attached structure	1,703	6%
2-4 units	2,916	10%
5-19 units	3,080	11%
20 or more units	1,410	5%
Mobile Home, boat, RV, van, etc	590	2%
<b>Total</b>	<b>29,282</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

TABLE 28: ALL RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

Property Type	Number	%
1-unit detached structure	19,583	66.9%
1-unit, attached structure	1,703	5.8%
2-4 units	2,916	10%
5-19 units	3,080	10.5%
20 or more units	1,410	4.8%
Mobile Home, boat, RV, van, etc.	590	2.0%
<b>Total</b>	<b>29,282</b>	<b>100%</b>

Data Source: 2014-2018 ACS

Table 28 – Residential Properties by Unit Number

### Table 28: All Residential Properties by Number of Units

### Narrative

As shown in **Table 28**, data from the 2014-2018 ACS show that the majority of residential properties are single units (a total of 21,286 or 72.7%). 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 is classified as mobile home, boat, RV, van, etc. (590 or 2.0%).

## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	545	5%
1 bedroom	173	1%	2,338	22%
2 bedrooms	2,386	16%	5,734	53%
3 or more bedrooms	26,258	182%	13,231	120%
<b>Total</b>	<b>28,827</b>	<b>199%</b>	<b>21,848</b>	<b>200%</b>

Table 28 – Unit Size by Tenure

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

TABLE 29: UNIT SIZE BY TENURE

	Owners		Renters	
	Number	%	Number	%
No bedroom	N/A	N/A	N/A	N/A
1 bedroom	13	< 1%	448	3.9%
2 or 3 bedrooms	136	< 1%	1,904	16.9%
4 or more bedrooms	14,093	98.9%	8,866	79.0%
<b>Total</b>	<b>14,242</b>	<b>100%</b>	<b>11,218</b>	<b>100%</b>

Data Source: 2014-2018 ACS

Table 29 – Unit Size by Tenure

## Table 29: Unit Size by Tenure

### Narrative

As shown in **Table 29**, there are an estimated 25,460 occupied housing units within the City. Of this total, 14,242 or 55.9% are owner-occupied and 11,218 or 44.1% are renter occupied.

Of all owner-occupied units, nearly all units contain 4 or more bedrooms (14,093 or 98.9%). Only a small number of owner-occupied units have 1 bedroom (13 or less than 1%). No information is provided on units without any bedrooms.

Of all renter-occupied units, most contain 4 or more bedrooms (8,866 or 79.0%). In contrast to owner-occupied units, a larger percentage of renter-occupied units have 1 bedroom (448 or 3.9%), or 2 or 3 bedrooms (1,904 or 16.9%). There is no information provided on units without any bedrooms.

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

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

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

- 1,438 total public housing units available
- 3,129 total Section 8 vouchers (project based plus tenant based)

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

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

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

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

**Describe the need for specific types of housing:**

Generally, a diverse distribution of housing types is found within the City. The majority of housing units in the City are units within single-unit structures (72.7%), while 25.3% are within multiple-unit structures. This distribution does not provide a diverse selection of housing for low- and moderate-income residents. In terms of housing unit size, a small variety of unit sizes (primarily units with 4 or more bedrooms) are available within the City (see **Table 28** and **Table 29**). It is important to note that in Lorain, according to the 2014-2018 ACS, larger units (4 or more bedrooms) are the most popular options among owner-occupied homes, while it is more popular for renters to occupy units with fewer bedrooms. These trends may indicate a lack of smaller units for sale and for rent.

**Discussion**

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

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

### Introduction

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

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2018	% Change
Median Home Value	105,700	85,400	(19%)
Median Contract Rent	470	558	19%

**Table 29 – Cost of Housing**

**Alternate Data Source Name:**

2014-2018 American Community Survey

**Data Source Comments:** Base year for this table is 2009-2013 ACS data

Rent Paid	Number	%
Less than \$500	3,821	45.6%
\$500-999	6,628	53.6%
\$1,000-1,499	124	0.6%
\$1,500-1,999	11	0.0%
\$2,000 or more	0	0.1%
<b>Total</b>	<b>10,584</b>	<b>100.0%</b>

**Table 30 - Rent Paid**

**Alternate Data Source Name:**

2014-2018 American Community Survey

**Data Source Comments:**

### Narrative

The costs of housing trends for Lorain are displayed in **Table 30**. According to the 2014-2018 ACS, the current median home value for Lorain is estimated to be \$85,400. This figure represents a 19% decrease from the 2005-2009 ACS median home value of \$105,700. Between the 2005-2009 ACS and the 2014-2018 ACS, the median contract rent within the City increased by 18%, from \$470 to \$558.

The distribution of estimated rents paid within Lorain is detailed in **Table 31**, according to 2014-2018 ACS data. Of all 10,584 rental units within the City, the majority (6,628 or 62.6%) have a rent between \$500 and \$999. A significant percentage of rental units have a rent less than \$500 (3,821 or 36.1%), while 124 or 1.2% have a rent between \$1,000 and \$1,499. Less than 1% of the City's rental units have a rent that exceeds \$1,500.

**TABLE 30: COST OF HOUSING**

	Base Year: 2009	Most Recent Year: 2018	% Change
Median Home Value	\$105,700	\$85,400	-19%
Median Contract Rent	\$470	\$558	18%

*Data Source: 2005-2009 ACS (Base Year), 2014-2018 ACS (Most Recent Year)***Table 30 – Cost of Housing****TABLE 31: RENT PAID**

Rent Paid	Number	%
Less than \$500	3,821	36.1%
\$500-999	6,628	62.6%
\$1,000-1,499	124	1.2%
\$1,500 or more	11	< 1%
<b>Total</b>	<b>10,584</b>	<b>100%</b>

*Data Source: 2005-2009 ACS (Base Year), 2014-2018 ACS (Most Recent Year) Table 31 – Rent Paid***Tables 30 & 31: Cost of Housing and Rent Paid****Housing Affordability**

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,865	No Data
50% HAMFI	5,965	2,615
80% HAMFI	9,360	5,859
100% HAMFI	No Data	7,649
<b>Total</b>	<b>17,190</b>	<b>16,123</b>

**Table 31 – Housing Affordability****Data Source:** 2011-2015 CHAS**Narrative**

The overall housing affordability within Lorain is detailed in **Table 32**. According to HUD, a unit is considered affordable if gross rent, including utilities, is no more than 30% of the household income. The table, based on 2011-2015 CHAS data, first divides households into four income ranges: less than or equal to 30% HUD Adjusted Median Family Income (HAMFI), less than or equal to 50% HAMFI, less than or equal to 80% HAMFI, and less than or equal to 100% HAMFI. The table also separates housing units into either rental units or owner units.

For households with incomes less than or equal to 30% HAMFI, a total of 1,865 available rental units are affordable, while no data is available for owner units. For households with incomes less than or equal to 50% HAMFI, a total of 5,965 affordable rental units are available, while 2,615 affordable owner units are available. For households with incomes less than or equal to 80% HAMFI, a total of 9,360 affordable rental units are available, while 5,859 affordable owner units are available. Finally, for households with

incomes less than or equal to 100% HAMFI, a total of 7,649 affordable owner units are available, while no data is provided for affordable rental units.

As noted previously in **Table 29**, an estimated 11,218 renter-occupied housing units are located within Lorain (2014-2018 ACS). Of this total, only 16.6% of renter-occupied housing units are affordable to the lowest income households (less or equal to 30% AMFI) and 53.2% are affordable to households earning less than or equal to 50% AMFI. A much larger percentage (83.4%) of renter-occupied housing units are affordable to households earning less than or equal to 80% AMFI.

An estimated 14,242 owner-occupied housing units are located within Lorain (see **Table 29**). Of this total, 18.3% are affordable to households earning less than or equal to 50% HAMFI, 41.1% are affordable to households earning less than or equal to 80% HAMFI, and 53.7% are affordable to households earning less than or equal to 100% HAMFI.

**TABLE 32: HOUSING AFFORDABILITY**

% Units affordable to Households	Renter	Owner
30% HAMFI	1,865	No Data
50% HAMFI	5,965	2,615
80% HAMFI	9,360	5,859
100% HAMFI	No Data	7,649
<b>Total</b>	<b>17,190</b>	<b>16,123</b>

*Data Source: 2011-2015 CHAS*

**Table 32 – Housing Affordability**

**Table 32: Housing Affordability**

### Monthly Rent

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

**Table 32 – Monthly Rent**

**Alternate Data Source Name:**

2019 FMR and HOME Rents - Cleveland-Elyria, OH MSA

**Data Source Comments:**

### Narrative

**Table 33** shows HUD Fair Market Rents and HUD HOME Rents within the Cleveland-Elyria-Mentor Metropolitan Statistical Area (MSA). Fair Market Rents (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the

standard-quality rental housing units are rented, excluding non-market rental housing (e.g. public housing). High HOME Rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower. Low HOME Rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

**TABLE 33: MONTHLY RENT**

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

*Data Source: HUD FY2019 FMR and HOME Rents for Lorain County, and Cleveland-Elyria-Mentor, OH MSA*

**Table 33 – Monthly Rent**

### **Table 33: Monthly Rent**

#### **Is there sufficient housing for households at all income levels?**

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

There are 5,695 very low-income households earning 0-30% HAMFI in Lorain. Because only 1,865 affordable rental units are identified in the CHAS database, and an undetermined number of owner units are available, a significant shortage of affordable units likely exists within the City for very low-income households. There appears to also be insufficient housing for low income households. A total of 9,670 households in the City earn less than or equal to 50% HAMFI. According to the CHAS database, 5,965 rental-units and 2,615 owner-units are available and affordable to this income group. There appears to be sufficient housing for moderate income households. A total of 14,955 households in the City earn less than or equal to 80% HAMFI. There are approximately 9,360 affordable rental units and 5,859 affordable owner-units available, according to the CHAS database.

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

The estimated median home value within Lorain decreased from \$105,700 in 2009 to \$85,400 in 2018 according to the ACS for those years. Over this same period, the City's gross contract rent increased by 13% from \$470 to \$558.

The City's median household income has increased by 23.4% between the 2005-2009 ACS and the 2014-2018 ACS from \$36,155 to \$44,627. If past trends continue, where the median housing values increase at a slower rate than median household incomes, it can be anticipated that housing within the City will generally become more affordable to households.

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

The City's current median contract rent is estimated to be \$558 (according to the 2014-2017-8 ACS). This 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). In terms of High HOME Rent and Low HOME Rent, the trend is the same.

**Discussion**

Within Lorain, there is a potential shortage of units affordable to very low- and low-income households. However, the cost of housing has decreased over the past decade and household incomes have increased. As housing costs continue to be less than household incomes, housing may become more affordable to low- and moderate-income households.

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

### Introduction

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

### Definitions

The following definitions pertain to this section:

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

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

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

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,930	20%	5,280	50%
With two selected Conditions	40	0%	340	3%
With three selected Conditions	40	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,580	79%	5,010	47%
<b>Total</b>	<b>14,590</b>	<b>99%</b>	<b>10,630</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

## Narrative

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

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

According to 2014-2018 ACS data, the majority (11,629 or 82%) of owner-occupied housing units have no housing conditions. Of the remaining owner-occupied housing units, nearly all feature one housing condition (2,571 or 18%). Only 42 owner-occupied units (less than 1%) have two housing conditions and no owner-occupied housing units have three or four housing conditions.

Of the estimated 11,218 renter-occupied housing units in the City, about half of the units (5,610 or 50%) have one housing condition. Nearly half (5,334 or 48%) of renter-occupied units have no housing conditions. Only 2% of renter-occupied units have two housing conditions and less than 1% have three housing conditions. No renter-occupied housing units have four housing conditions.

**TABLE 34: CONDITION OF UNITS**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,571	18%	5,610	50%
With two selected Conditions	42	0%	248	2%
With three selected Conditions	0	0%	26	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,629	82%	5,334	48%
<b>Total</b>	<b>14,242</b>	<b>100%</b>	<b>11,218</b>	<b>100%</b>

Data Source: 2014-2018 ACS Table 34 – Condition of Units

**Table 34: Condition of Units**

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,430	10%	350	3%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1980-1999	1,080	7%	1,225	12%
1950-1979	7,405	51%	5,865	55%
Before 1950	4,675	32%	3,195	30%
<b>Total</b>	<b>14,590</b>	<b>100%</b>	<b>10,635</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2011-2015 CHAS

## Narrative

The age of housing within Lorain is detailed in **Table 35**. Of the 14,242 owner-occupied housing units, 7,278 or 51.1% were built between 1950 and 1979, 1,157 or 8.1% were built between 1980 and 1999, and 1,682 or 11.8% were built during 2000 or later. A significant number (4,125 or 28.9%) of owner-occupied housing units were built before 1950.

Of the 11,218 renter-occupied housing units, 5,880 or 52.4% were built between 1950 and 1979, 1,244 or 11% were built between 1980 and 1999, and 250 or 2.2% were built during 2000 or later. A significant number (3,884 or 34.6%) of renter-occupied units were built before 1950.

**TABLE 35: YEAR UNIT BUILT**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,682	11.8%	250	2.2%
1980-1999	1,157	8.1%	1,244	11.0%
1950-1979	7,278	51.1%	5,880	52.4%
Before 1950	4,125	28.9%	3,884	34.6%
<b>Total</b>	<b>14,242</b>	<b>100%</b>	<b>11,218</b>	<b>100%</b>

Data Source: 2014-2018 ACS Table 35 – Year Unit Built

**Table 35: Year Unit Built**

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,080	83%	9,060	85%
Housing Units build before 1980 with children present	560	4%	280	3%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

## Narrative

The risk of lead-based paint hazards within Lorain is estimated in **Table 36**. Because the actual number of housing units in the City with lead-based paint is not available, an assumption must be made. For the purposes of this plan, a housing unit built before 1980 is presumed to have a higher risk of lead-based paint. Therefore, the table shows the total number of owner-occupied and renter-occupied units that

were built before 1980, as well as those built before 1980 with children present. The data for this table is from the 2014-2018 ACS and 2011-2015 CHAS.

As shown in **Table 36**, 11,403 or 80% of owner-occupied housing units in the City were built prior to 1980, while 560 or approximately 4% were built before 1980 and have children present. For renter-occupied housing units, 9,764 or 87% were built prior to 1980, while 280 or 2.4% were built prior to 1980 and have children present.

TABLE 36: RISK OF LEAD-BASED PAINT HAZARD

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	11,403	80%	9,764	87%
Housing Units built before 1980 with children present	560	4%	280	3%

*Data Source: 2014-2018 ACS (Total Units); 2011-2015 CHAS (Units with children present)*

Table 36 – Risk of Lead-Based Paint

#### Table 36: Risk of Lead-Based Paint

#### Vacant Units

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

Table 36 - Vacant Units

**Data Source Comments:**

#### Narrative

According to 2014-2018 ACS data, there are a total of 29,282 housing units within Lorain. Of these, 3,822 or 13% are vacant. As defined in the American Community Survey a housing unit is vacant if no one is living in it at the time of interview. Units occupied at the time of interview entirely by persons who are staying two months or less and who have a more permanent residence elsewhere are considered to be temporarily occupied and are classified as “vacant.”

The 2014-2018 ACS estimates the number of vacant properties in the City of Lorain to be 3,822. This number is much higher than the number listed in **Table 37** as the current study evaluated structures, whereas the Census tracks units. There may be multiple units associated with an individual structure (i.e. multifamily house). Overall, the number of blighted structures is lower than perceived by City officials.

New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed, and final usable floors are in place. Vacant units are

excluded from the housing inventory if they are open to the elements, that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements. Also, excluded are vacant units with a sign that they are condemned, or they are to be demolished.

According to the foreclosure database maintained by RealtyTrac.com, as accessed in July 2019, a total of 170 properties are in some state of foreclosure (i.e., default, auction, pre-foreclosure or bank owned).

TABLE 37: VACANT UNITS

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

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

Table 37 – Vacant Units

### Table 37: Vacant Units

#### Need for Owner and Rental Rehabilitation

In terms of housing quality, 18% of owner-occupied housing units in the City have at least one housing condition, while 50% of renter-occupied housing units have at least one housing condition (see **Table 34**). Relative to the age of housing, 28.9% of the City's owner-occupied units were built prior to 1950, while 34.6% of renter-occupied units were built prior to 1980 (see **Table 35**). Although the exact number of homes with lead-based paint is not known, it is assumed that housing units in the City built prior to 1980 have a higher risk of lead-based paint hazards. About 80% of owner-occupied homes and 87% of renter-occupied homes were built prior to 1980. Generally, these statistics point toward the need for Lorain to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

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

**Table 36** notes that, in Lorain, 11,403 owner-occupied housing units were built prior to 1980 and 9,764 renter-occupied housing units were built prior to 1980. These units are assumed to have a higher risk of lead-based paint hazards.

As of the 2014-2018 ACS, there are an estimated 25,460 occupied housing units within Lorain. Approximately 21,167 (83%) of these housing units are assumed to have a higher risk of lead-based paint hazards. According to HUD CDBG low- and moderate-income data for FY 2019, 14,955 low- or moderate-income households (earning less than or equal to 80% HAMFI) reside in Lorain. Therefore, approximately 21,871 housing units, or 86% of housing units occupied by low- and moderate-income families, may have a higher risk of lead-based paint hazards.

## **Discussion**

In terms of housing conditions, more renter-occupied units have housing conditions than owner-occupied units. The majority of the City's housing units were built prior to 1980. Due to the combination of housing conditions and unit age, there is a need for Lorain to facilitate both owner-unit and rental-unit rehabilitations. It is estimated that approximately 21,871 housing units, or 86% of housing units occupied by low- and moderate-income families, may have a higher risk of lead-based paint hazards.

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

### Introduction

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

### 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
# of accessible units								

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

Table 37 – 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:

The LMHA administers two programs that deliver housing to low- and very low-income persons in Lorain County. These include low rent public housing, Section 8 voucher rental assistance, and homeownership (i.e., rent-to-own) programs. Combined, these programs incorporate approximately 4,377 housing units in the Lorain area.

**Table 38** shows the total number of units currently assisted by local, state or federally funded programs. In total, 1,438 public housing units are programmed within Lorain. These units are designated for low- and very-low income persons and open to the general population. Low rent public housing units are located in 16 complexes throughout the Lorain area, five of which are scattered site properties comprised of 80 units:

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

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

Low rent public housing is 30% of the qualified person's adjusted gross income and there is a security deposit of \$100. The estimated wait time for public housing in Lorain is approximately 1-12 months.

Administered by the LMHA, **Table 38** notes that there are 2,926 Section 8 vouchers available. The Section 8 program provides rental assistance to qualified very low-income families and very low-income elderly, disabled, handicapped and single persons. Section 8 vouchers typically cover 30% of adjusted gross income, total tenant payment or a payment standard. A security deposit, paid by the tenant, is required. The estimated

wait time for Section 8 vouchers is 1-12 months. Of the total 3,129 Section 8 voucher units, there are 28 units that are mobility accessible. According to the LMHA 2019 Annual PHA Plan, LMHA has a goal of establishing at least 72 mobility accessible public housing units.

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

## **Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
AMP 1 (Leavitt Homes, Westview Terrace, Westgate Apartments, Scattered Sites)	84
AMP 2 (Kennedy Plaza, Lakeview Plaza, Scattered Sites)	90
AMP 3 (Wilkes Villa, Riverview Plaza, Scattered Sites)	87
AMP 4 (Southside Gardens, John Frederick Oberlin Homes, Albright Terrace, Scattered Sites)	96
AMP 5 (LMHA Oberlin Homes (LIHTC units))	97

**Table 38 - Public Housing Condition**

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

According to the LMHA's 2015 PHA Plan, the LMHA has identified a need for good quality housing with larger units. Through replacement housing funds, City funding, and/or grants, the LMHA seeks to rehabilitate at least 10% of units in the Wilkes Villa and Southside Gardens complexes to include accessibility features and to be larger in size.

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

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

### **Discussion:**

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

### Introduction

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

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

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

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

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds		Current & New	Under Development
Households with Adult(s) and Child(ren)	34	0	27	153	0

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

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** January 27th 2015 PIT Survey, supplied by the Lorain County Continuum of Care. \* While no beds are specifically allocated to veterans, several organizations list veterans as a secondary target population.

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

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

Medical/Healthcare Resources

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

Mental Health Resources

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

Employment Resources

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

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

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

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

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

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

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

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

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

### **Introduction**

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

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

#### **Elderly & Frail Elderly**

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

#### **Persons with Disabilities (Mental, Physical, Developmental)**

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

#### **Persons with Alcohol or Drug Addictions**

Persons with addictions may require temporary housing and treatment. This type of housing can include beds for extended stay and counseling rooms for on-site services. The primary agency serving those with addictions is Lorain County Alcohol and Drug Abuse Services, Inc. (LCADA). The LCADA administers an Intensive Outpatient Program (separate facilities for men and women), Low Intensity Treatment

(exclusively for men), and AfterCare (separate facilities for men and women). Additionally, The Key (1882 East 32nd St. Lorain, OH) is a recovery center available exclusively for women and their children.

#### Persons with HIV/AIDS

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

#### Other Groups

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

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

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

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

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

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

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

- Down Payment Assistance Program assists eligible homebuyers with down payment assistance in the amount of not more than 50% of what the lender requires, total assistance not to exceed \$15,000. The assistance is provided in the form of a deferred, subordinate loans, which are forgiven at the rate of 20% per year, over a five-year period, so long as buyer maintains the home as their primary residence, and no transfer is made in ownership of the property, whether voluntary or not.
- Weatherization Program provides funding to qualified homeowners to complete furnace and hot water tank repair and replacement.

**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

This section requires the jurisdiction to explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment. Lorain has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing.

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

#### 1. Zoning Ordinances

- *Barrier* – Zoning ordinances are a barrier to affordable housing, as they restrict density and limit housing types in locations that would otherwise be suitable for affordable housing – ultimately excluding lower income households from many neighborhoods.
- *Strategy* – A revised zoning code was adopted by the City that better reflects the appropriate use of land and solves some of the problems of the old code; however, the code still needs to focus on housing-related issues such as the lack of multi-family zoning. The City hopes that the specificity of the revised code makes it easier for developers to utilize it.

#### 2. Security Deposits

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

#### 3. Lack of Quality Housing

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

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

## **Additional Narrative**

### **4. Lead Based Paint**

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

### **5. Age and Condition of Housing Stock**

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

### **6. Financing**

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

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

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

### Introduction

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

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

This section discusses the following topics:

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

### Economic Development Market Analysis

#### 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	197	14	1	0	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Arts, Entertainment, Accommodations	2,657	1,051	10	8	-2
Construction	1,400	459	5	3	-2
Education and Health Care Services	5,805	5,145	22	38	16
Finance, Insurance, and Real Estate	1,236	429	5	3	-2
Information	453	232	2	2	0
Manufacturing	4,375	1,264	17	9	-8
Other Services	1,419	681	5	5	0
Professional, Scientific, Management Services	2,022	765	8	6	-2
Public Administration	1,156	498	4	4	0
Retail Trade	3,384	1,702	13	13	0
Transportation and Warehousing	1,447	257	6	2	-4
Wholesale Trade	554	916	2	7	5
Total	26,105	13,413	--	--	--

**Table 40 - Business Activity**

**Alternate Data Source Name:**

2014-2018 American Community Survey

**Data Source Comments:**

## Narrative

Information provided in **Table 41** identifies workers and jobs within Lorain by sector. This information is divided into 13 sectors by number of workers, number of jobs and then calculations of the ratio of workers to jobs by business sector. According to 2014-2018 ACS, there are 25,868 workers within all business sectors identified in Lorain. The number of jobs within all sectors is estimated to be 13,413 according to 2017 Longitudinal Employer-Household Dynamics data published by the U.S. Census Bureau.

The largest percentages of workers are within the Education and Health Care Services sector (22.4%) and Manufacturing sector (16.9%). Workers in Retail Trade sector comprise 13.1% and workers in the Arts, Entertainment, and Accommodations sector comprise 10.3%. Workers in the Agriculture, Mining, Oil and Gas Extraction sector as well as the Information sector comprise the smallest percentage of workers (less than 1%).

In regard to the share of jobs, the largest share of jobs is within the Education and Health Care Services sector (38.3%). Jobs in Retail Trade (12.7%), Manufacturing (9.4%), and Arts, Entertainment, and Accommodations (7.8%) sectors are also well-represented. The Agriculture, Mining, Oil and Gas Extraction, Information, and Transportation and Warehousing account for the smallest percentages of jobs (less than 1%, 1.7% and 1.9%, respectively).

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

**TABLE 41: 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	197	14	< 1%	< 1%	0%
Arts, Entertainment, Accommodations	2,657	1,051	10.3%	7.8%	-2.5%
Construction	1,400	459	5.4%	3.4%	-2%
Education and Health Care Services	5,805	5,145	22.4%	38.3%	15.9%
Finance, Insurance, and Real Estate	1,236	429	4.7%	3.2%	-1.5%
Information	453	232	1.8%	1.7%	-0.1%
Manufacturing	4,375	1,264	16.9%	9.4%	-7.5%
Other Services	1,419	681	5.4%	5.1%	-0.3%
Professional, Scientific, Management	2,022	765	7.8%	5.7%	-2.1%
Public Administration	1,156	498	4.5%	3.7%	-0.8%
Retail Trade	3,384	1,702	13.1%	12.7%	-0.4%
Transportation and Warehousing	1,447	257	5.6%	1.9%	-3.7%
Wholesale Trade	554	916	2.1%	6.8%	4.7%
<b>Total</b>	<b>26,105</b>	<b>13,413</b>	<b>100%</b>	<b>100%</b>	—

*Data Source: 2014-2018 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)*

*\*Other Services includes "Other Services (excluding public administration)" & "Utilities"*

Table 41 – Business Activity

**Table 41: Business Activity**

## Labor Force

Total Population in the Civilian Labor Force	28,903
Civilian Employed Population 16 years and over	25,868
Unemployment Rate	10.50
Unemployment Rate for Ages 16-24	25.50
Unemployment Rate for Ages 25-65	7.20

**Table 41 - Labor Force**

**Alternate Data Source Name:**

2014-2018 American Community Survey

**Data Source Comments:**

## Narrative

**Table 42** portrays the labor force within Lorain. According to the 2014-2018 ACS the total population within the City in the civilian labor force is 28,903. This number includes the number of civilian workers plus those actively seeking employment and does not include those who are not actively seeking employment.

The number of the civilian population 16 years and over who are employed totals 25,868. At the time of the 2000 U.S. Census, the City's unemployment rate was only 6.5%. According to 2014-2018 ACS estimates, the City's unemployment rate is 10.5%. The unemployment rate for ages 16-24 is much higher than for the City as a whole at 25.5%. The unemployment rate for those aged 25-64 is approximately 7%.

Occupations by Sector	Number of People
Management, business and financial	6,345
Farming, fisheries and forestry occupations	141
Service	5,701
Sales and office	5,594
Construction, extraction, maintenance and repair	2,259
Production, transportation and material moving	5,969

**Table 42 – Occupations by Sector**

**Alternate Data Source Name:**

2014-2018 American Community Survey

**Data Source Comments:**

## Narrative

**Table 43** displays occupations by Sector within Lorain according to the 2014-2018 ACS. The Management, business, science, and arts sector accounts for the largest number of occupations with

6,345 people. The Production, transportation, and material moving sector has the second highest number of people in the occupation (5,969), followed by the Service sector (5,701), the Sales and office sector (5,594), and finally the Natural resources, construction, and maintenance sectors (2,259). Of these occupations, median earnings are highest in the Management, business, science, and arts occupations (\$41,538), whereas median earnings are lowest in the Service occupations (\$16,118).

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,858	68%
30-59 Minutes	7,049	28%
60 or More Minutes	1,046	4%
<b>Total</b>	<b>24,953</b>	<b>100%</b>

Table 43 - Travel Time

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

## Narrative

As shown in **Table 44**, the vast majority of Lorain residents commute less than 30 minutes to work (67.6%). A notable percentage travel 30-59 minutes (28.2%) with a small percentage commuting more than one hour (4.2%). Nearly 80% percent of Lorain workers drive to work alone and 11.8% carpool. According to 2014-2018 ACS estimates, for those who commute to work the average travel time is 24 minutes one-way.

## 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	2,041	215	2,596
High school graduate (includes equivalency)	6,668	574	3,602
Some college or Associate's degree	8,596	762	2,375
Bachelor's degree or higher	3,303	53	580

Table 44 - Educational Attainment by Employment Status

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

## Narrative

**Table 45** displays Educational Attainment by Employment Status. Within Lorain, the highest numbers of employed are those with some college or an Associate's degree (8,596) and high school graduates (6,668). A significant number of employed also have a Bachelor's degree or higher (3,303). Nearly 10% of the civilian employed population never graduated from high school.

The highest numbers of unemployed are Some college or Associate's degree (762) and those with a high school graduate degree (or equivalent) (574). Approximately 3% of the unemployed population has a Bachelor's degree or higher; and 13.4% of the unemployed population never graduated from high school.

When looking at the civilian labor force ages 25-64 years, 20,608 are employed, 1,604 are unemployed, and 9,153 are not in the labor force and are not actively seeking employment.

#### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	104	138	406	499	1,006
9th to 12th grade, no diploma	1,410	1,092	774	1,943	1,617
High school graduate, GED, or alternative	2,631	2,255	2,514	6,075	3,885
Some college, no degree	1,974	2,444	2,080	3,637	1,849
Associate's degree	329	1,109	1,134	1,333	518
Bachelor's degree	120	771	570	1,308	857
Graduate or professional degree	22	172	265	850	435

**Table 45 - Educational Attainment by Age**

**Alternate Data Source Name:**  
2014-2018 American Community Survey  
**Data Source Comments:**

#### Narrative

**Table 46** shows Educational Attainment by Age. A significant population over the age of 18 (2,153) in Lorain did not graduate from high school. A significant number of adults (16,407) graduated from high school or have some college education but no four-year college degree. Combined, 38,333 adults of the population 18 years or older do not have a college degree.

#### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,787

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
High school graduate (includes equivalency)	29,757
Some college or Associate's degree	30,059
Bachelor's degree	43,319
Graduate or professional degree	66,760

**Table 46 – Median Earnings in the Past 12 Months**

**Alternate Data Source Name:**

2014-2018 American Community Survey

**Data Source Comments:**

## **Narrative**

**Table 47** identifies income as it relates to educational attainment in Lorain. The data shown is based on 2014-2018 ACS estimates. Greater educational attainment strongly correlates with increased income. In Lorain, persons having a graduate or professional degree have an estimated median income of \$66,760 and persons having a Bachelor's degree have a median income of \$43,319. In contrast, persons with some college or an Associate's degree have a median income of \$30,059. Similarly, those with a high school diploma or equivalency have a median income of \$29,757 and those without a high school diploma or equivalency have a median income of \$21,787.

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

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

## **Describe the workforce and infrastructure needs of the business community:**

As of the 2014-2018 American Community Survey, three sectors dominated employment in the City of Lorain: Education Services, and Health Care and Social Assistance, Manufacturing, and Retail Trade.

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

Since a large percentage of Lorain's population lacks a post-secondary education, there may be a demand for adult basic education, workforce training and other education opportunities to better match the needs of the business community with skilled employees. However, there are a number of private

and public educational institutions, as well as workforce training initiatives, available in Lorain to address this need.

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

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

Over the past decade, Lorain has experienced a loss of jobs with significant closure of two major employers, the Lorain Ford Assembly Plant and a U.S. Steel plant. The Ford Plant was steadily losing jobs since the 1970s, but still brought in \$2.2 million in income tax revenue for the city at the time of its closure in 2005. Additionally, the Lorain U.S. Steel plant went idle and officially closed a section of the plant in 2015. As a result, the city lost approximately 614 jobs, although it has also been cutting jobs over the past few decades.

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

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

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

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

With that, there has been national momentum to promote jobs in state-of-the-art manufacturing practices. These jobs sometimes require a bachelor's degree or higher in areas such as mechanical, physics, or materials sciences. Of the unemployed labor force in Lorain, only 3.8% have a bachelor's degree or higher. Of the total population age 18 and older, only around 11% have a bachelor's degree or higher.

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

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

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

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

Yes

**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.**

Yes, Lorain County developed a comprehensive Strategic Plan for economic development was approved in 2013. The Plan was updated in 2016. The Lorain County Growth Partnership is designated as the Strategy Committee.

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

- *Job Creation Incentive Program:* The City may offer an eligible company a cash rebate based on a percentage of annual employee payroll withholding and/or corporate net income taxes new to the City.

- *EDA Title IX Loan Fund*: Designed to support business activities of small to medium sized manufacturing and industrial companies within the City of Lorain for which credit is not otherwise available.
- *Enterprise Zone Tax Abatement*: Provides incentives to expand existing or open new facilities but must create and/or retain jobs.

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

## **Discussion**

According to the 2014-2018 ACS, the Lorain labor force is comprised of approximately 28,903 people, of which approximately 89% are employed and 11% are unemployed. The largest employment sectors in Lorain are manufacturing, education and healthcare, and retail trade. Like in most cities, higher median earnings generally correlate with higher education. The highest median earnings in Lorain are in occupations such as management, business, science and the arts, while the lowest median earnings are in service occupations. Approximately 26% of Lorain's population has a high school diploma or equivalent, but 8% of the City's population has a Bachelor's, graduate or professional degree. While there may be a need for workforce training, there are also several workforce training initiatives in the community to meet this need.

Approximately 68% of Lorain's population drives less than 30 minutes to get to work, and approximately 96% of Lorain's population drives less than one hour to get to work. This means that most employees live locally or within the Lorain region. In order to stimulate more local investment, Lorain has an Enterprise Zone (EZ) that offers tax incentives to businesses and individuals that relocate to underserved areas of the City. Moreover, Lorain continues to coordinate with the city's department of Economic and Community Development to identify ways to attract employers and retain a skilled workforce.

## **MA-50 Needs and Market Analysis Discussion**

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

From 2015-2019, the City focused the majority of its CDBG-funded housing rehabilitation and public service activities in eligible block groups having a population of 51% or more low- and moderate-income persons (i.e., areas of low- and moderate-income concentration). Generally, these same areas are also disproportionately affected by housing problems, such as overcrowding, substandard conditions, or significant cost burden.

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

Because of the age of the Lorain's housing stock, housing problems are distributed throughout the City's limits. Geographically, housing problems affecting extremely low-income households are the most widespread. The majority of extremely low-income households have some type of housing problem, regardless of their location. Housing problems affecting low income households are 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")**

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

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

Hispanic/Latino:

- CT 222, BG 1; 30.9%
- CT 224, BG 1; 16.6%
- CT 225, BG 1; 15.84%
- CT 226.01, BG 1; 23.98%
- CT 230, BG 1; 17.05%
- CT 231, BG 1; 69.74%

- CT 232, BG 1; 44.56%
- CT 233, BG 1; 31.72%
- CT 234, BG 1; 35.00%
- CT 235, BG 1; 31.42%
- CT 236, BG 1; 49.16%
- CT 237, BG 1; 60.24%
- CT 238, BG 1; 33.96%
- CT 239, BG 1; 16.85%
- CT 240, BG 1; 19.81%
- CT 241, BG 1; 22.41%
- CT 972, BG 1; 14.10%
- CT 973, BG 1; 47.12%
- CT 222, BG 2; 44.72%
- CT 224, BG 2; 20.96%
- CT 225, BG 2; 25.23%
- CT 226.01, BG 2; 28.84%
- CT 228, BG 2; 26.72%
- CT 230, BG 2; 15.08%
- CT 231, BG 2; 65.42%
- CT 232, BG 2; 41.91%
- CT 233, BG 2; 40.30%
- CT 234, BG 2; 12.34%
- CT 235, BG 2; 15.93%
- CT 236, BG 2; 62.99%
- CT 237, BG 2; 30.04%
- CT 239, BG 2; 25.76%
- CT 241, BG 2; 12.12%
- CT 242, BG 2; 40.36%
- CT 972, BG 2; 10.51%
- CT 973, BG 2; 41.16%
- CT 221, BG 3; 13.83%
- CT 222, BG 3; 15.87%
- CT 224, BG 3; 27.28%
- CT 228, BG 3; 24.01%
- CT 230, BG 3; 27.33%
- CT 231, BG 3; 72.02%
- CT 232, BG 3; 37.15%
- CT 234, BG 3; 39.49%
- CT 236, BG 3; 49.25%
- CT 237, BG 3; 29.18%

- CT 972, BG 3; 19.59%
- CT 973, BG 3; 46.84%
- CT 224, BG 4; 26.50%
- CT 228, BG 4; 33.63%
- CT 230, BG 4; 40.36%
- CT 232, BG 4; 65.97%
- CT 237, BG 4; 21.62%
- CT 973, BG 4; 19.37%

Black/African American:

- CT 224, BG 1; 30.27%
- CT 226.01, BG 1; 18.63%
- CT 228, BG 1; 39.92%
- CT 230, BG 1; 30.05%
- CT 231, BG 1; 22.33%
- CT 232, BG 1; 23.20%
- CT 233, BG 1; 18.04%
- CT 235, BG 1; 17.50%
- CT 236, BG 1; 14.19%
- CT 237, BG 1; 34.78%
- CT 240, BG 1; 10.87%
- CT 241, BG 1; 17.84%
- CT 973, BG 1; 14.63%
- CT 224, BG 2; 51.65%
- CT 226.01, BG 2; 31.66%
- CT 228, BG 2; 28.08%
- CT 231, BG 2; 19.11%
- CT 232, BG 2; 26.10%
- CT 233, BG 2; 19.25%
- CT 234, BG 2; 16.83%
- CT 236, BG 2; 14.04%
- CT 237, BG 2; 19.07%
- CT 239, BG 2; 62.08%
- CT 242, BG 2; 29.28%
- CT 973, BG 2; 20.07%
- CT 222, BG 3; 13.81%
- CT 224, BG 3; 33.50%
- CT 228, BG 3; 17.33%

- CT 230, BG 3; 13.80%
- CT 232, BG 3; 18.12%
- CT 236, BG 3; 12.49%
- CT 237, BG 3; 17.83%
- CT 973, BG 3; 22.74%
- CT 228, BG 4; 43.19%
- CT 232, BG 4; 21.09%
- CT 237, BG 4; 26.14%
- CT 973, BG 4; 46.48%

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

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

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

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

### **Are there any community assets in these areas/neighborhoods?**

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

### **Are there other strategic opportunities in any of these areas?**

One of the major projects that may provide employment opportunities for low- and moderate-income persons is the conversion of Spitzer Plaza Hotel on Broadway Avenue into a senior community with 50 apartments, and first-floor retail space. The development will create dwelling units and retail space which holds the opportunity to benefit current residents by creating jobs, having developers and

business owners invest money in the city, and attracting new residents to the city. The success of this development is anticipated to “spill over” into the surrounding neighborhoods providing economic stimulus to the downtown area.

## **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 Federal Communications Commission (FCC) Fixed Broadband Deployment Map accessed in March of 2020, the City of Lorain has 4 or more fixed residential broadband providers throughout the City. One impediment to broadband access within low- and moderate-income households is the ability to afford monthly fees along with purchasing of equipment (computers, smartphones, tablets, and routers).

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

As stated above, according to the Federal Communications Commission (FCC) Fixed Broadband Deployment Map accessed in March of 2020, 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 will see an increase in average temperature in both the winter months and summer months. Additionally, there may be an increase in precipitation. Given that the City of Lorain is located on Lake Erie and has a river that runs through (Lorain River), potential future hazards due to climate change may include flooding. Additionally, protection of the Cities waterways will be important to provide potable water for residence.

Increased heat wave intensity and frequency, increased humidity, degraded air quality, and reduced water quality will increase public health risks.

Extreme rainfall events and flooding have increased during the last century, and these trends are expected to continue, causing erosion, declining water quality, and negative impacts on transportation, agriculture, human health, and infrastructure.

Climate change will exacerbate a range of risks to the Great Lakes, including changes in the range and distribution of certain fish species, increased invasive species and harmful blooms of algae, and declining beach health. Ice cover declines will lengthen the commercial navigation season.

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

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

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

- Housing
- Homelessness
- Community Development
- Non-Homeless Special Needs
- Emergency/Disaster Response

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

#### **Goal 1: Housing**

#### **GOAL 1: HOUSING**

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

#### Housing Needs

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

- Home repair/housing rehabilitation
- Need for homeownership opportunities/down payment assistance
- Need for accessible housing and accessibility improvements
- Need for safe and affordable low-income housing
- A lack of ample Section 8 Housing and resources
- Demolition and clearance of blighted structures
- Needed repairs and capital improvement for public housing

- Rental assistance

### **Goal 2: Homelessness**

#### **GOAL 2: HOMELESSNESS**

**Description: Reduce Homelessness in the City of Lorain.**

##### Homelessness Needs

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

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

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

### **Goal 3: Community Development**

#### **GOAL 3: COMMUNITY and ECONOMIC DEVELOPMENT**

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

##### Non-Housing Community Development Needs

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

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

- Youth and young adult services (e.g. educational programming, mentoring, and internships)
- Blighted and dilapidated structures in the community.
- Jobs skills training and vocational tools for the unemployed, underemployed, and youth.
- Economic Development in neighborhoods and existing developments.
- Infrastructure Improvements (roads, drainage, parks)
- Elimination of food deserts
- Recreational opportunities
- Park improvements and maintenance
- Senior center assistance and senior services
- Code enforcement (Litter control, recycling program, repurpose, reclaim)

#### **Goal 4: Non-Homeless Special Needs**

#### **GOAL 4: NON-HOMELESS SPECIAL NEEDS**

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

#### **Non-Homeless Special Needs**

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

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

- Senior services/Senior Center
- ADA accessibility improvements to housing stock
- ADA accessibility improvements to sidewalks and parks
- Transportation Services

## **Goal 5: Emergency/Disaster Response**

### ***Emergency/Disaster Response***

Emergency/Disaster Response is a category that applies to mitigating the negative impacts of the COVID-19 pandemic. As such, this category covers a broad population, and a range of individuals, businesses, and groups. Affected populations will receive aid through a variety of selected projects.

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

- Meals Programs
- Youth Assistance
- Homeless Prevention
- Business Assistance

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

### Geographic Area

Table 47 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	Ward 2 LMI
	<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>	The neighborhood boundaries for the Ward 2 target area are: Lake Erie to the North; Maine Avenue to the East; W. 21st Street to the South; and portions of both Brownell and Oberlin Avenues to the West. Ward 2's LMI Census Tracts include the following: 222,223, 224, and 229. See Ward Map in the Appendix of this report.
	<b>Include specific housing and commercial characteristics of this target area.</b>	In 2013 the Western Reserve Land Conservatory prepared a property inventory for Ward 2. Ward 2 target area consists predominately of residential housing, and is inclusive of the City's Downtown Business District (Broadway Avenue) and other retail on the southern end of Broadway Avenue. Ward 2 is also comprised of two (2) Community Reinvestment Areas; CRA #1 and CRA #2 respectively, as well as the Central Lorain and Riverfront Urban Renewal areas. Ward #2 is considered a "high risk" ward as a result of the City's Vacant Property Registry, with twenty-five percent (25%) of the city's vacant properties (607); eighty-nine percent (89%) of the units in the ward are occupied; twenty-three percent (23%) or 1102 of the city's code violations, which is the highest of any other ward in the city. Furthermore, Ward 2 consists of an antiquated housing stock that has seen very little new housing construction in recent years outside of infill housing completed by the City.

	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	This targeted area was determined through the use of data compiled through the Vacant Property Report, as well as input from Building, Housing and Planning staff; elected officials; and residents of the City of Lorain.
	<b>Identify the needs in this target area.</b>	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.
	<b>What are the opportunities for improvement in this target area?</b>	The opportunities for improvement for Ward 2 include, but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; new housing construction; and first-time homebuyer opportunities.
	<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 general fund resources, and lack of interest by private developers in the target area.
<b>2</b>	<b>Area Name:</b>	Ward 3 LMI
	<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>	The neighborhood boundaries for Ward 3 are as follows: W. 21st Street to the North; Reid Avenue to the East; W. 34th, W. 36th Streets and Tower Blvd. to South. See Ward Map in the Appendix of this report.

	<b>Include specific housing and commercial characteristics of this target area.</b>	In 2013 the Western Reserve Land Conservatory prepared a property inventory for Ward 3. Ward 3 has a high concentration of residential housing, and accounts for thirteen percent (13%) of the City's code violations, currently totaling 644 in this targeted area. Ward 3 currently contains thirty-eight (38) vacant and blighted structures and 227 vacant lots that are in need of attention to eliminate further slum and blight in the ward. The third ward has an estimated 7% of its properties vacant, and a "risk score" of 37, ranking it the fourth highest of the target areas.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	This targeted area was determined through the use of data compiled through the Vacant Property Report, as well as input from Building, Housing and Planning staff; elected officials; and residents of the City of Lorain.
	<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; increased economic opportunities and waterfront development.
	<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 LMI
	<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>	The neighborhood boundaries for Ward 5 are as follows: SR 611 to the north west of Broadway Ave; E 29th Street to the north east of Broadway Ave.; The City Boundary to the south; Reid Ave to the west north of W 34th Street; Broadway St to the west south of W 34th Street; Clinton Ave to the east south of E 38th St; Seneca Ave to the east south of E 31st St; Pearl Ave to the east south of E 30th St; Maple Rd to the east south of E29th St. See Ward Map in the Appendix of this report.
	<b>Include specific housing and commercial characteristics of this target area.</b>	In 2013 the Western Reserve Land Conservatory prepared a property inventory for Ward 5. Ward 5 is comprised of both residential and commercial uses. Approximately 20.4% (306) of the vacant structures in the City of Lorain are located within Ward 5. Of all structures in Ward 5, 10.6% are considered vacant and 66 are blighted. Ward 5 shows one of the highest occurrences of vacant structures, vacant and blighted structures, code violations, and more generally, the lacks many amenities.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	This targeted area was determined through the use of data compiled through the Vacant Property Report, as well as input from Building, Housing and Planning staff; elected officials; and residents of the City of Lorain.
	<b>Identify the needs in this target area.</b>	The needs of Ward 5 include, but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; increased economic opportunities and waterfront development.
	<b>What are the opportunities for improvement in this target area?</b>	The opportunities for improvement for Ward 5 include, but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; new housing construction; and first-time homebuyer opportunities.

	<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 LMI
	<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>	The neighborhood boundaries for Ward 6 are as follows: Black River to the north; the City boundary to the south and east; Clinton Ave to the west south of E 38th St; Seneca Ave to the west south of E 31st St; Pearl Ave to the west south of E 30th St; Maple Rd to the west south of E29th St. See Ward Map in the Appendix of this report
	<b>Include specific housing and commercial characteristics of this target area.</b>	In 2013 the Western Reserve Land Conservatory prepared a property inventory for Ward 6. Ward 6 is comprised of both residential and commercial uses. Approximately 12% (179) of the vacant structures in the City of Lorain are located within Ward 6. Of all structures in Ward 6, 5.6% are considered vacant and 31 are blighted.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	This targeted area was determined through the use of data compiled through the Vacant Property Report, as well as input from Building, Housing and Planning staff; elected officials; and residents of the City of Lorain.
	<b>Identify the needs in this target area.</b>	The needs of Ward 6 include but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; increased economic opportunities and waterfront development.

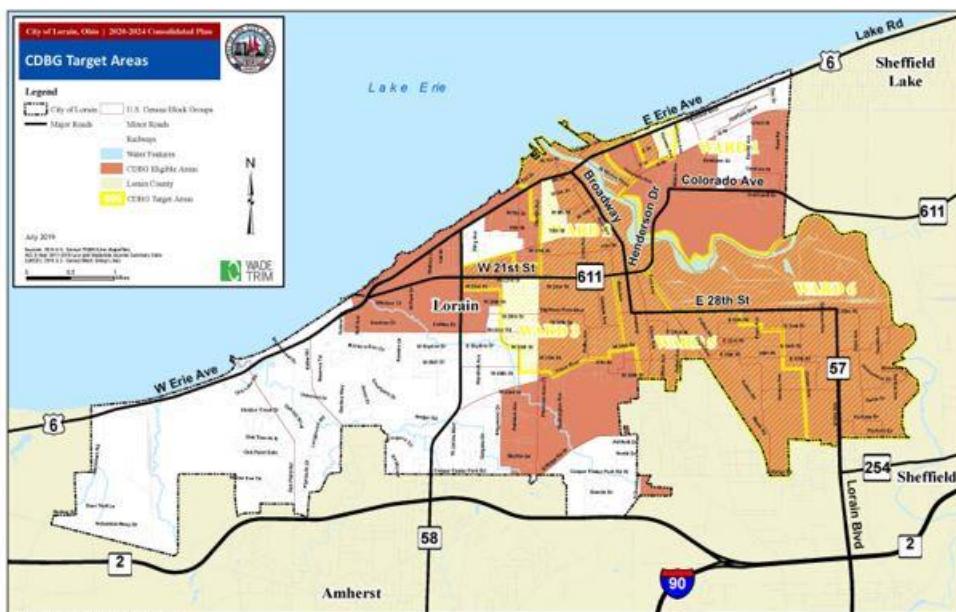
	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The opportunities for improvement for Ward 6 include, but are not limited to: Owner-occupied rehabilitation; code enforcement; neighborhood clean-up activities; infrastructure upgrades; elimination of slum and blight; overall economic development; new housing construction; and first-time homebuyer opportunities.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>The City of Lorain has a high percentage of poverty and vacant/blighted structures within the City. The community is active and organized; however, commercial uses are struggling, and older vacant manufacturing property make investment more difficult within neighborhoods. Further investment in Lorain may be dependent upon leveraging public and private dollars and efforts. The needs of Ward 6 include, but are not limited to: code enforcement to deter further blight; owner-occupied repairs; new housing construction; infrastructure upgrades; commercial demolition; increased economic opportunities and waterfront development.</p>

### 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 **Target Areas Map** and **Table 49**). Target area boundaries are defined by City Council Ward boundaries. The Wards that have been designated as CDBG Target Areas are Wards 2, 3, 5, and 6. The areas selected for the 2020/2021-2024/2025 Plan were identified through data collection and analysis and the citizen participation process, which consisted of a community survey and public meetings, as well as meetings with the City Council. Each of these areas meets the eligibility requirements for low- and moderate-income benefit. While Local Target Areas allow the City to plan and invest in a coordinated manner, they do not limit the City from expending funds in other areas of Lorain that also meet the eligibility requirements for low- and moderate-income benefit.

MAP 2



Consolidated Plan

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

### Priority Needs

**Table 48 – Priority Needs Summary**

<b>1</b>	<b>Priority Need Name</b>	Housing Rehabilitation/Weatherization
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Housing
	<b>Description</b>	Housing rehabilitation and weatherization for low and moderate income households and special needs populations.
	<b>Basis for Relative Priority</b>	Public input, needs assessments, and market analysis
<b>2</b>	<b>Priority Need Name</b>	Lead Assessment and Abatement
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate

	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Housing
	<b>Description</b>	Lead assessment and abatement for low and moderate income households citywide and in target areas.
	<b>Basis for Relative Priority</b>	Public input process and needs assessment.
<b>3</b>	<b>Priority Need Name</b>	Elimination of Slum and Blight
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Community and Economic Development
	<b>Description</b>	Elimination of slum and blight conditions within the City of Lorain
	<b>Basis for Relative Priority</b>	Public input, needs assessments, market analysis, and Lorain Property Inventory Report
	<b>Priority Need Name</b>	Code Enforcement
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Community and Economic Development
	<b>Description</b>	Code Enforcement within the City of Lorain
	<b>Basis for Relative Priority</b>	Public input, needs assessments, and market analysis
5	<b>Priority Need Name</b>	Increased Homeownership Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Housing
	<b>Description</b>	Increase in availability and accessibility of services and programs which allow low and moderate income households to become homeowners
	<b>Basis for Relative Priority</b>	Public input, needs assessments, and market analysis

<b>6</b>	<b>Priority Need Name</b>	Affordable and Accessible Housing for Special Need
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 3 LMI
	<b>Associated Goals</b>	Housing Non-Homeless Special Needs
	<b>Description</b>	Availability of affordable housing and accessible housing for special needs populations
	<b>Basis for Relative Priority</b>	Public input, needs assessments, and market analysis
<b>7</b>	<b>Priority Need Name</b>	Homeless Services and Prevention
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Homelessness
	<b>Description</b>	Provide support and services related to program for homeless prevention and homeless services
	<b>Basis for Relative Priority</b>	Public input, needs assessments, and market analysis
<b>8</b>	<b>Priority Need Name</b>	Public Facilities and Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI

	<b>Associated Goals</b>	Community and Economic Development
	<b>Description</b>	Improvements to public facilities and public infrastructure within the City of Lorain
	<b>Basis for Relative Priority</b>	Public input, needs assessments, and market analysis.
<b>9</b>	<b>Priority Need Name</b>	Fair Housing Education and Outreach
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Housing
	<b>Description</b>	Continued fair housing outreach and education for groups covered under the Fair Housing Act.
	<b>Basis for Relative Priority</b>	Public input, needs assessments, and market analysis
	<b>Priority Need Name</b>	Youth Programs and Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle

	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Community and Economic Development Homelessness Non-Homeless Special Needs
	<b>Description</b>	Programs and services aimed at youth including but not limited to job training and educational programs
	<b>Basis for Relative Priority</b>	Public input
<b>11</b>	<b>Priority Need Name</b>	Programs and services for low and moderate income
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Community and Economic Development Non-Homeless Special Needs
	<b>Description</b>	Social service programs for low and moderate income persons within the City of Lorain
	<b>Basis for Relative Priority</b>	Public input, needs assessments, and market analysis
	<b>Priority Need Name</b>	Public Transportation
<b>12</b>	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Community and Economic Development Non-Homeless Special Needs
	<b>Description</b>	Public transportation opportunities within the City of Lorain
	<b>Basis for Relative Priority</b>	Public Input
<b>13</b>	<b>Priority Need Name</b>	Social Service Programs
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI

	<b>Associated Goals</b>	Community and Economic Development Homelessness Non-Homeless Special Needs
	<b>Description</b>	Social Service Programs
	<b>Basis for Relative Priority</b>	Public input, needs assessments, and market analysis
<b>14</b>	<b>Priority Need Name</b>	Programs and services for special needs residents
	<b>Priority Level</b>	High
	<b>Population</b>	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Non-Homeless Special Needs
	<b>Description</b>	Programs and services for special needs residents
	<b>Basis for Relative Priority</b>	Public input
	<b>Priority Need Name</b>	Senior Programs and Services
	<b>Priority Level</b>	High
	<b>Population</b>	Elderly Frail Elderly
<b>15</b>		

	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Non-Homeless Special Needs
	<b>Description</b>	Providing programs and services to seniors.
	<b>Basis for Relative Priority</b>	Public input process and needs assessment
16	<b>Priority Need Name</b>	Housing Counseling
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Housing
	<b>Description</b>	Housing counseling for low and moderate income persons citywide and in target areas.
	<b>Basis for Relative Priority</b>	Public input process, and needs assessment.
17	<b>Priority Need Name</b>	Legal Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate

	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Community and Economic Development Non-Homeless Special Needs
	<b>Description</b>	Providing legal services for low and moderate income persons citywide and in target areas.
	<b>Basis for Relative Priority</b>	Public input process and needs assessment
<b>18</b>	<b>Priority Need Name</b>	Program Administration
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b>	Program Administration
	<b>Description</b>	General program administration.
	<b>Basis for Relative Priority</b>	General program administration indirectly and directly assists all groups who benefit from funding.
<b>19</b>	<b>Priority Need Name</b>	COVID-19 Prevention, Response, & Recovery

	<b>Priority Level</b> High
	<b>Population</b> Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b> Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Associated Goals</b> Emergency/Disaster Response
	<b>Description</b> To mitigate the negative impacts of the COVID-19 pandemic. This need covers a broad population, and a range of individuals, businesses, and groups. Affected populations will receive aid through a variety of selected projects.

	<b>Basis for Relative Priority</b>	Needs assessment, market analysis, public participation, and current culture and economic climate
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### **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 50).

## 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)	Tenant-based vouchers are by far the most common voucher used in the City of Lorain. The average annual income of residents using TBRA is \$11,406. This voucher continues to be critical for persons with extremely low incomes who are severely cost burdened. It is estimated that while approximately 2,802 TBRA vouchers are in use, nearly 5,695 households in Lorain have extremely low incomes.
TBRA for Non-Homeless Special Needs	Non-Homeless Special Needs populations have a high need for TBRA, while at the same time being in need of improved accessibility within housing. Approximately 1,412 disabled or elderly families receive TBRA. Due to their limited income, housing needs for those with non-homeless special needs include affordability, availability of assistance, accessibility improvements and Fair Housing options.
New Unit Production	A shortage of affordable housing exists for several income groups, including both renter and owner households earning less than 80% HAMFI. The current housing inventory lacks rental units to house persons with low- and extremely low-incomes (less than 50% HAMFI). Necessary demolition of ageing and unsafe structures has contributed to the loss of affordable rental units.
Rehabilitation	Many of renter-occupied housing units have at least one housing problem (3,215), while a large number (1,200) of owner-occupied housing units have at least one housing problem. Furthermore, 85% of owner-occupied housing units and 88% of renter-occupied were built prior to 1980 and are more than 40 years old. Generally, these statistics point toward the need for the City of Lorain to facilitate both owner-unit and rental-unit rehabilitations to improve the condition of housing within its jurisdiction. The City of Lorain also has identified areas of the City of Lorain as Community Reinvestment Areas which offers tax abatements to residents that rehab and build homes in these areas.
Acquisition, including preservation	Housing preservation/restoration within low- and moderate-income neighborhoods was identified during the citizen participation process with regard to the expense associated with preserving/restoring homes and obstacles to demolition in cases of ageing and unsafe structures.

Table 49 – Influence of Market Conditions

**TABLE 5(B): HOUSING NEEDS ASSESSMENT DEMOGRAPHICS**

	Base Year	Interim Year	Most Recent Years	Percent Change 2009-2018
	2009	2015	2014-2018 ACS	
Population	64,097	63,780	64,031	< -1%
Households	27,142	25,220	25,460	< -1%
Median Income	\$36,155	\$35,042	\$44,627	< 23.4%

*Source:*

2005-2009 ACS (Base Year); 2011-2015 ACS (Interim Year); 2014-2018 ACS (Most Recent Year)

Table 5(B) – Housing Needs Assessment Demographics

**Table 5(B): Housing Needs Assessment Demographics****Narrative**

**Table 5(B)** displays the population, number of households, and median income for the base year and most recent year, and the percentage of change over time. This data shows an overall population decline from 64,097 in the 2005-2009 ACS to 64,031 at the time of the 2014-2018 ACS, approximately a less than 1% decrease in population.

Moreover, the number of households declined by 1,682 households from 27,142 households in the 2005-2009 ACS to 25,460 households at the time of the 2014-2018 ACS. This represents nearly a 1% decrease in the number of households during that time.

**Table 5(B)** also identifies an estimated 23% increase in the median income, from \$36,155 to \$44,627. Overall, there population, number of households, and median income have remained relatively constant.

## **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 52**.

The City of Lorain anticipates a total allocation of \$1,233,655 in CDBG funding and \$433,406 in HOME funding for the 2020/2021 program year. The City received an additional CDBG-CV allocation of \$725,720. Program income may be realized over the course of the 2020/2021 program year and subsequent program years. These funds will be used for CDBG and HOME eligible activities consistent with the current goals and objectives identified in the Five-Year Consolidated Plan. CDBG funds will be used for housing and community development activities including, but not limited to, increasing homeownership, providing existing homeownership assistance (e.g. housing rehabilitation), public services, code enforcement/blight removal and administration of the City's CDBG program.

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

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. The City of Lorain has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2020/2021 Annual Action Plan. See **Table 57**.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,233,655	1,020,400	0	2,254,055	4,800,000	Additional resources for leveraging may include other State and Federal grant sources, City Departments (Public Works, Parks and Recreation), public or social service providers, and local Block Grant, or other sources of funding.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	433,406	100,000	875,000	1,408,406	1,400,000	Additional resources for leveraging may include other State and Federal grant sources, and public or social service providers

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: \$		
Other	public - federal	Other	725,720	0	0	725,720	0	CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus.

Table 50 - Anticipated Resources

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

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

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

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

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

**Discussion**

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

## SP-40 Institutional Delivery Structure – 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	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Lorain Metropolitan Housing Authority	PHA	Public Housing	Region
LORAIN COUNTY	Government	Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Region
State of Ohio Northeast Regional Office	Government	Ownership Rental	State
Lorain County Homless Task Force	Non-profit organizations	Homelessness	Region

Table 51 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

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

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

The City of Lorain has a strong Institutional delivery system. A wide range of services are available in the community, including homelessness prevention services, street outreach services, supportive services, and other services such as nutrition programs and youth programs (see **Table 54**). These programs are provided by nonprofit organizations and the Continuum of Care (CoC).

#### **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
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training			
Healthcare	X	X	X

HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		
<b>Other</b>			
Food Banks and Youth Programs	X	X	X

**Table 52 - Homeless Prevention Services Summary**

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

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

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

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

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

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

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

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

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

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2020	2024	Affordable Housing Public Housing	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Affordable and Accessible Housing for Special Need Fair Housing Education and Outreach Housing Rehabilitation/Weatherization Increased Homeownership Opportunities Lead Assessment and Abatement Housing Counseling	CDBG: \$821,924 HOME: \$1,650,065	Homeowner Housing Rehabilitated: 15 Household Housing Unit  Direct Financial Assistance to Homebuyers: 50 Households Assisted
2	Homelessness	2020	2024	Homeless	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Homeless Services and Prevention Social Service Programs Youth Programs and Services	CDBG: \$280,000	Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds  Homelessness Prevention: 150 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Community and Economic Development	2020	2024	Non-Housing Community Development	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Code Enforcement Elimination of Slum and Blight Programs and services for low and moderate income Public Facilities and Infrastructure Public Transportation Social Service Programs Youth Programs and Services Legal Services	CDBG: \$2,850,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted  Public service activities other than Low/Moderate Income Housing Benefit: 61000 Persons Assisted  Jobs created/retained: 200 Jobs  Businesses assisted: 20 Businesses Assisted  Buildings Demolished: 12 Buildings  Housing Code Enforcement/Foreclosed Property Care: 3500 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Non-Homeless Special Needs	2020	2024	Non-Homeless Special Needs	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Affordable and Accessible Housing for Special Need Programs and services for low and moderate income Programs and services for special needs residents Public Transportation Social Service Programs Youth Programs and Services Senior Programs and Services Legal Services	CDBG: \$875,000	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	Emergency/Disaster Response	2020	2022	CDBG-CV	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	COVID-19 Prevention, Response, & Recovery	CDBG-CV: \$725,720	Public service activities other than Low/Moderate Income Housing Benefit: 45875 Persons Assisted  Businesses assisted: 53 Businesses Assisted
6	Program Administration	2020	2024	Administration/Planning	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Program Administration	CDBG: \$1,206,731 HOME: \$183,340	

Table 53 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	Improve availability and accessibility of affordable housing to persons of low and moderate income throughout the City of Lorain.
2	<b>Goal Name</b>	Homelessness
	<b>Goal Description</b>	Reduce Homelessness in the City of Lorain.
3	<b>Goal Name</b>	Community and Economic Development
	<b>Goal Description</b>	Enhance the living environment and economic opportunity for persons of low- and moderate-income and special needs populations through public services, public improvement and economic development activities.
4	<b>Goal Name</b>	Non-Homeless Special Needs
	<b>Goal Description</b>	Expand the accessibility and coordination of social services to City of Lorain low- and moderate- income and special needs populations.
5	<b>Goal Name</b>	Emergency/Disaster Response
	<b>Goal Description</b>	This goal seeks to mitigate the negative impacts of the COVID-19 pandemic. As such, it covers a broad population, and a range of individuals, businesses, and groups. Affected populations will receive aid through a variety of selected projects.
6	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	Administration of the CDBG and HOME programs

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

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

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

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

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

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

### **Activities to Increase Resident Involvements**

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

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

No

### **Plan to remove the ‘troubled’ designation**

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

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

### Barriers to Affordable Housing

This section requires the jurisdiction to explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment. Lorain has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing.

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

#### 1. Zoning Ordinances

- *Barrier* – Zoning ordinances are a barrier to affordable housing, as they restrict density and limit housing types in locations that would otherwise be suitable for affordable housing – ultimately excluding lower income households from many neighborhoods.
- *Strategy* – A revised zoning code was adopted by the City that better reflects the appropriate use of land and solves some of the problems of the old code; however, the code still needs to focus on housing-related issues such as the lack of multi-family zoning. The City hopes that the specificity of the revised code makes it easier for developers to utilize it.

#### 2. Security Deposits

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

#### 3. Lack of Quality Housing

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

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

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Lorain has adopted the Ohio Board of Building Standards recommendation of the Ohio Building Codes (OBC), Ohio Mechanical Codes (OMC), and Ohio Plumbing Codes (OPC) and the ICC International Building Code. These codes are designed to set forth minimum standards for health, safety, and welfare. The City's building and zoning codes do not, in general, constitute barriers to affordable housing in Lorain. The City shall seek to update its zoning codes and land use plans, which are approaching thirty years of age.

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

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

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

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

accessibility options. The City will provide a full rehabilitation program with the use of HOME funds in 2019.

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

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

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

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

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

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

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

### **Addressing the emergency and transitional housing needs of homeless persons**

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

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

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

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

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

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

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

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

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

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

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

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

The City and its departments are currently working to coordinate efforts and activities with the Lorain Metropolitan Housing Authority (LMHA) to ensure that Section 8 housing is included in efforts to control lead hazards.

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

Housing built before 1980 is presumed to have a higher risk of lead-based paint. In the City of Lorain, 83.6% of housing units were built prior to 1980 present. For owner-occupied housing units, 79.2% were built prior to 1980 and for renter-occupied the percentage is slightly higher at 89.4%. It can be estimated that a large percentage of these are housing units that are occupied by low- and moderate-income families. Generally, these statistics point toward the need for the City of Lorain to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

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

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

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

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

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

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

According to the 2014-2018 American Community Survey (ACS) estimates, 29.9% of all people living in the City of Lorain are at poverty level or below. To combat this trend, the City of Lorain and Lorain County have a number of agencies that provide public services to persons in poverty. These agencies typically provide services to other homeless and non-homeless special needs populations, as well as low- and moderate-income families. These services include housing, job/skills training and other assistance to promote self-sufficiency. The City of Lorain will continue to support and collaborate with these agencies to meet the common goal of reducing poverty within the City of Lorain.

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

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

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

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

## **SP-80 Monitoring – 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 a well as progress reports. Progress reports are required as part of the Public Services grants and are assisting in keeping sub-recipients on track for expenditures. On-site reviews will be scheduled at least once in the coming year for recipients of Public Services funds to ensure compliance with HUD regulations.

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

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

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

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

## 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 52**.

The City of Lorain anticipates a total allocation of \$1,233,655 in CDBG funding and \$433,406 in HOME funding for the 2020/2021 program year. The City received an additional CDBG-CV allocation of \$725,720. Program income may be realized over the course of the 2020/2021 program year and subsequent program years. These funds will be used for CDBG and HOME eligible activities consistent with the current goals and objectives identified in the Five-Year Consolidated Plan. CDBG funds will be used for housing and community development activities including, but not limited to, increasing homeownership, providing existing homeownership assistance (e.g. housing rehabilitation), public services, code enforcement/blight removal and administration of the City's CDBG program.

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

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. The City of Lorain has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2020/2021 Annual Action Plan. See **Table 57**.

#### Anticipated Resources

Program	Source	Uses of Funds	Expected Amount Available Year 1	Expected	Narrative Description
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	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,233,655	1,020,400	0	2,254,055	4,800,000	Additional resources for leveraging may include other State and Federal grant sources, City Departments (Public Works, Parks and Recreation), public or social service providers, and local Block Grant, or other sources of funding.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	433,406	100,000	875,000	1,408,406	1,400,000	Additional resources for leveraging may include other State and Federal grant sources, and public or social service providers
Other	public - federal	Other	725,720	0	0	725,720	0	CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus.

**Table 54 - 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 look to leverage funds, if available, from State and Federal grants sources, City Departments (e.g. Public Works, Parks and Recreation), public or social service providers, or other sources against CDBG and HOME dollars. The City will look to leverage funds, if available, from Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against CDBG and HOME dollars.

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

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

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

**Discussion**

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

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2015	2019	Affordable Housing Public Housing	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Housing Rehabilitation/Weatherization Increased Homeownership Opportunities	CDBG: \$532,500 HOME: \$480,065	Public service activities for Low/Moderate Income Housing Benefit: 30 Households Assisted Homeowner Housing Rehabilitated: 36 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homelessness	2020	2024	Homeless	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Homeless Services and Prevention	HOME: \$30,065	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
3	Non-Homeless Special Needs	2015	2019	Non-Homeless Special Needs	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Affordable and Accessible Housing for Special Need	CDBG: \$81,480	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Community and Economic Development	2015	2019	Non-Housing Community Development	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Elimination of Slum and Blight Public Facilities and Infrastructure	CDBG: \$1,189,263	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted Facade treatment/business building rehabilitation: 4 Business Buildings Demolished: 13 Buildings Housing Code Enforcement/Foreclosed Property Care: 5000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Program Administration	2015	2019	Administration/Planning	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	Affordable and Accessible Housing for Special Need Code Enforcement Elimination of Slum and Blight Fair Housing Education and Outreach Homeless Services and Prevention Housing Rehabilitation/Weatherization Increased Homeownership Opportunities Programs and services for low and moderate income Programs and services for special needs residents Public Facilities and Infrastructure Public Transportation Social Service Programs Youth Programs and Services	CDBG: \$450,811 HOME: \$53,340	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Emergency/Disaster Response	2020	2022	CDBG-CV	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI	COVID-19 Prevention, Response, & Recovery	CDBG: \$725,720	Public service activities other than Low/Moderate Income Housing Benefit: 45875 Persons Assisted Businesses assisted: 53 Businesses Assisted

Table 55 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	Improve availability and accessibility of affordable housing to persons of low and moderate income throughout the City of Lorain
2	<b>Goal Name</b>	Homelessness
	<b>Goal Description</b>	Homeless services and facilities
3	<b>Goal Name</b>	Non-Homeless Special Needs
	<b>Goal Description</b>	Expand the accessibility and coordination of social services to City of Lorain low- and moderate- income and special needs populations.

<b>4</b>	<b>Goal Name</b>	Community and Economic Development
	<b>Goal Description</b>	Enhance the living environment and economic opportunity for persons of low- and moderate-income and special needs populations through public services, public improvement and economic development activities
<b>5</b>	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	Program administration is required to implement the City's five (5) goals. Program administration addresses all outcomes, objectives and priority
<b>6</b>	<b>Goal Name</b>	Emergency/Disaster Response
	<b>Goal Description</b>	Provide assistance prior to, during and after a community emergency and/or disaster event to prepare for and/or mitigate loss, protect during an event, and aid with recovery (this includes natural disasters and infectious disease outbreaks such as COVID-19 pandemic)

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

City of Lorain's planned actions for the 2020/2021 Annual Action Plan are intended to support housing and community development for the City's low- and moderate-income populations as well as the City's homeless and special needs groups.

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

As in the past, the City will continue to coordinate with public or social service providers to prevent homelessness and promote access to public services for special needs populations generally assumed to be low- and moderate-income. During the 2020/2021 program year, the City will fund activities that address the needs of the homeless and non-homeless special needs populations such as at-risk youth and seniors.

Planned community development activities include renovations to parks and recreation facilities, and slum and blight removal to enhance the living environment for people living in low- and moderate-income neighborhoods.

#### Projects

#	Project Name
1	CDBG Program Administration
2	B.O.S.S. Productions
3	Urban League (Senior Services)
4	Code Enforcement
5	231Go Program
6	Habitat for Humanity
7	Youth Employment
8	Oakwood Pool Facilities improvements
9	Lead Grant
10	Blight Clearance/Demolition
11	Storefront Renovation Program
12	Emergency Home Repair
13	Downpayment Assistance

#	Project Name
14	Urban League (Housing Counseling)
15	HOME Administration
16	Tenant Based Rental Assistance (TBRA)
17	Homeowner Occupied Rehabilitation
18	COVID-19 Preparation, Response, & Recovery
19	Street Improvements
20	Senior Center Improvements

**Table 56 – Project Information**

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

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

Strategic Plan Goal                    CDBG (% of Total Award)\*

Program Administration:            \$450,811.00 (20%)

Housing:                                \$507,500.00 (22.5%)

Homelessness:                        \$0.00 (0%)

Non-Homeless Special Needs:    \$81,480.00 (3.6%)

Community and Economic Development    \$1,214,264.00 (53.8%).

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

Strategic Plan Goal                    CDBG - CV (% of Total Award)

Emergency/Disaster Response:    \$725,720.00 (100%)

Strategic Plan Goal                    HOME (% of Total Award)\*

Program Administration:            \$53,340.60 (10.0%)

Housing:                                \$450,000.00 (84.4%)

Homelessness:                        \$30,065.40 (5.6%)

Non-Homeless Special Needs:    \$0.00 (0%)

Community and Economic Development    \$0.00 (0%).

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



## **AP-38 Project Summary**

### **Project Summary Information**

<b>1</b>	<b>Project Name</b>	CDBG Program Administration
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	CDBG: \$450,811
	<b>Description</b>	Program administration & Salaries
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate income families citywide (indirect)
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Salaries & Administration
<b>2</b>	<b>Project Name</b>	B.O.S.S. Productions
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Non-Homeless Special Needs
	<b>Needs Addressed</b>	Youth Programs and Services Social Service Programs
	<b>Funding</b>	CDBG: \$12,000
	<b>Description</b>	Teaching dance and life skills to low income children ages 13-19.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate income families citywide.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Teaching dance and life skills to low income children ages 13-19
<b>3</b>	<b>Project Name</b>	Urban League (Senior Services)

	<b>Target Area</b>	
	<b>Goals Supported</b>	Non-Homeless Special Needs
	<b>Needs Addressed</b>	Senior Programs and Services
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Educating seniors about scams/phishing and how to avoid them.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Seniors citywide.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Educating seniors about scams/phishing and how to avoid them.
<b>4</b>	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Community and Economic Development
	<b>Needs Addressed</b>	Elimination of Slum and Blight Code Enforcement
	<b>Funding</b>	CDBG: \$335,316
	<b>Description</b>	Ongoing code enforcement activities in targeted areas
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate income families citywide
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Code enforcement and elimination of slum and blight
<b>5</b>	<b>Project Name</b>	231Go Program
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI

	<b>Goals Supported</b>	Non-Homeless Special Needs
	<b>Needs Addressed</b>	Youth Programs and Services Social Service Programs
	<b>Funding</b>	CDBG: \$12,000
	<b>Description</b>	Summer program assisting low income youth with their futures.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate income youth citywide
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Summer programs assisting low income youth with their futures.
6	<b>Project Name</b>	Habitat for Humanity
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing Rehabilitation/Weatherization
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Minor repairs for low income senior focused households.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate income senior citizens citywide
	<b>Location Description</b>	Citywide.
	<b>Planned Activities</b>	Minor repairs for low income senior focused households.
7	<b>Project Name</b>	Youth Employment
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Non-Homeless Special Needs

	<b>Needs Addressed</b>	Youth Programs and Services
	<b>Funding</b>	CDBG: \$27,480
	<b>Description</b>	Employ Lorain High School students within the City government; teaching life skills and job skills.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Lorain high school students, citywide.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Employ Lorain High School students within the City Government; teaching life skills and job skills.
8	<b>Project Name</b>	Oakwood Pool Facilities improvements
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Community and Economic Development
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Oakwood pool park and recreational facility improvement
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Residents, including low and moderate income persons, citywide
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Oakwood pool park and recreational facility improvement.
9	<b>Project Name</b>	Lead Grant
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Housing

	<b>Needs Addressed</b>	Housing Rehabilitation/Weatherization Affordable and Accessible Housing for Special Need
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	City of Lorain Health Department lead hazard efforts
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate income residents citywide
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	City of Lorain Health Department lead hazard efforts.
<b>10</b>	<b>Project Name</b>	Blight Clearance/Demolition
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Community and Economic Development
	<b>Needs Addressed</b>	Elimination of Slum and Blight
	<b>Funding</b>	CDBG: \$200,400
	<b>Description</b>	Removal of up to 13 slum/blighted houses.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Residents citywide
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Removal of up to 13 slum/blighted houses.
<b>11</b>	<b>Project Name</b>	Storefront Renovation Program
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Community and Economic Development
	<b>Needs Addressed</b>	Elimination of Slum and Blight

	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	City of Lorain Storefront Renovation Program
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate income persons citywide
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Assistance to business owners to open and operate businesses within the City of Lorain
12	<b>Project Name</b>	Emergency Home Repair
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing Rehabilitation/Weatherization Elimination of Slum and Blight Affordable and Accessible Housing for Special Need
	<b>Funding</b>	CDBG: \$225,000
	<b>Description</b>	City of Lorain Emergency Home Repair Program
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and Moderate income persons citywide
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The Emergency Home Repair Program is for owner occupied homeowners to make their homes decent, safe, and sanitary.
13	<b>Project Name</b>	Downpayment Assistance
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Housing

	<b>Needs Addressed</b>	Housing Rehabilitation/Weatherization Affordable and Accessible Housing for Special Need
	<b>Funding</b>	CDBG: \$177,500
	<b>Description</b>	City of Lorain down payment assistance
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and moderate income persons citywide
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Down payment assistance to income qualified homebuyers.
<b>14</b>	<b>Project Name</b>	Urban League (Housing Counseling)
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Increased Homeownership Opportunities Social Service Programs Housing Counseling
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Funding to help program assist people to become homeowners.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Residents/potential homebuyers citywide
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Funding to help program assist people to become homeowners.
<b>15</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI

	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	HOME: \$53,340
	<b>Description</b>	City of Lorain HOME administration
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All residents, low and moderate income residents, citywide (indirect)
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Salaries & general program administration
<b>16</b>	<b>Project Name</b>	Tenant Based Rental Assistance (TBRA)
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Homelessness
	<b>Needs Addressed</b>	Affordable and Accessible Housing for Special Need Homeless Services and Prevention
	<b>Funding</b>	HOME: \$30,065
	<b>Description</b>	Tenant Based Rental Assistance program to assist low income households with security deposits and rent.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low income residents citywide
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Tenant Based Rental Assistance program to assist low income households with security deposits and rent.
<b>17</b>	<b>Project Name</b>	Homeowner Occupied Rehabilitation

	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Housing
	<b>Needs Addressed</b>	Housing Rehabilitation/Weatherization
	<b>Funding</b>	HOME: \$450,000
	<b>Description</b>	Full rehabilitation of owner-occupied homes for low and very low income households.
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low and very low income home owners
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Full rehabilitation of owner-occupied homes for low and very-low income households.
<b>18</b>	<b>Project Name</b>	COVID-19 Preparation, Response, & Recovery
	<b>Target Area</b>	Ward 2 LMI Ward 5 LMI Ward 6 LMI Ward 3 LMI
	<b>Goals Supported</b>	Emergency/Disaster Response
	<b>Needs Addressed</b>	COVID-19 Prevention, Response, & Recovery
	<b>Funding</b>	CDBG-CV: \$725,720
	<b>Description</b>	City of Lorain Housing emergency/disaster response (2020/2021); CDBG-CV - \$725,720
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Residents, including low- and moderate- income residents citywide that have been directly impacted by Coronavirus.
	<b>Location Description</b>	Citywide

	<p><b>Planned Activities</b></p> <p><u>Public Service:</u></p> <p>Lorain City Schools- Laptops for Lorain City School students – \$25,000 - up to 125 Persons Assisted</p> <p>Second Harvest Food Delivery - Food delivery through Second Harvest - \$70,576 - 45,000 Persons Assisted</p> <p>Neighborhood Alliance - Homeless assistance with the Neighborhood Alliance - \$60,000 - 125 Families (approximately 250 Persons Assisted)</p> <p>Urban League Subsistence Payments - Subsistence Payment aid with the Urban League - \$200,000 - 150 families (approximately 300 Persons Assisted)</p> <p>Church of the Open Door - Funding for urban gardens to grow produce for low- and moderate- income households through Church of the Open Door - \$25,000 - 100 to 125 households (approximately 200 persons assisted)</p> <p><u>Economic Development:</u></p> <p>Local Business Relief Emergency Grants – Emergency grants for local business - \$100,000 - up to 33 Businesses Assisted</p> <p>Local Business Retrofit Small Business Retrofit - Small business retrofits - \$100,000 - 20 Businesses Assisted</p> <p>CDBG-CV Program Administration - \$145,144</p>
<b>19</b>	<b>Project Name</b>
	<b>Target Area</b>
	<b>Goals Supported</b>
	<b>Needs Addressed</b>
	<b>Funding</b>
	<b>Description</b>
	<b>Target Date</b>
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>

	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Street Improvements
<b>20</b>	<b>Project Name</b>	Senior Center Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	Non-Homeless Special Needs
	<b>Needs Addressed</b>	Public Facilities and Infrastructure Senior Programs and Services
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Repaving of senior center parking lot
	<b>Target Date</b>	12/31/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This program will assist senior utilizing the senior center.
	<b>Location Description</b>	Senior Center
	<b>Planned Activities</b>	Repaving of Senior Center parking lot.

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

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

For the 2020/2021 Annual Action Plan, 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 benefit.

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

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

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

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

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

### Geographic Distribution

Target Area	Percentage of Funds
Ward 2 LMI	25
Ward 5 LMI	25
Ward 6 LMI	25
Ward 3 LMI	25

**Table 57 - Geographic Distribution**

## **Rationale for the priorities for allocating investments geographically**

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

The City of Lorain reviews statistical information on annual basis for all city neighborhoods that have been determined to have at least 51% of its population with low and moderate incomes (80% of the Area Median Income). These same neighborhoods have the highest percentage of minority populations in the City. In addition, independent reports e.g. the Vacant Property Study show that these areas are locations of high property vacancies, blight, and code violations.

## **Discussion**

City of Lorain has identified 17 projects to implement the five goals of the Strategic Plan during the first year of the 2020-2024 Consolidated Plan. These projects benefit low- and moderate-income persons citywide and within the City's four (4) Target Areas: Ward 2, Ward 3, Ward 5, and Ward 6. Projects with citywide benefit include economic development, code enforcement, and the City's administration of the CDBG and HOME programs.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

As stated previously, the City places a high priority on providing homeownership opportunity in the City of Lorain. This goal shall be addressed, in part, by local non-profit organizations that construct new, modestly priced, affordable houses, or repair existing houses for resale to lower-income, first-time homebuyers. In addition, the jurisdiction shall seek creative ways in which we can provide affordable housing opportunities and a means for obtaining such.

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

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

**Table 58 - 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	0
Rehab of Existing Units	22
Acquisition of Existing Units	0
Total	22

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The City will rely on various partners throughout the jurisdiction, and county in assisting its residents in obtaining affordable housing. Through programs including but not limited to: First Time Homebuyer/Down payment Assistance; Tenant Based Rental Assistance; Owner-Occupied Rehabilitation

grants; Emergency Rehabilitation Grants, and city-owned homes available for purchase.

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

### **Introduction**

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

This section of the Annual Action Plan describes what actions the City of Lorain will take in the 2020/2021 program year to carry out the public housing portion of the Strategic Plan. Below, the City has identified the manner in which the 2020/2021 Annual Action Plan will address the needs of public housing during the program year.

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

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

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

- Renovate and modernize public housing interiors, exteriors, common areas, sites/grounds and building systems utilizing Capital Funds and Operating Reserves, when possible;
- Strive to maintain High Performer status under PHAS and SEMAP;
- Continue to strictly enforce Housing Quality Standards (HQS) for landlords and restrict participations of landlords who are consistently in noncompliance with HQS;
- Through collaborations with the City of Lorain, apply for planning grants, such as the Choice Neighborhoods, to facilitate the housing authority's research into the feasibility of the redevelopment of Southside Gardens; and
- Expand the supply of affordable housing in nontraditional areas by de-concentrating vouchers within areas of poverty and encouraging movement into neighborhoods of opportunity.

The LMHA has been committed to advocating for and providing affordable housing for eligible individuals and families, and continues to work closely with HUD, City of Lorain, and area agencies and organizations to address the needs for public housing.

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

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

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

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

**Discussion**

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

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

### **Introduction**

This section of the Annual Action Plan describes City of Lorain's one-year goal and the specific actions steps it will undertake in the program year to carry out the homeless strategy identified in the Strategic Plan. Additionally, this section addresses any activities related to the supportive housing needs of non-homeless populations.

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

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

A key component of the City's homeless strategy is to support critical housing and service activities of the Lorain County Continuum of Care for the homeless. The City of Lorain participates with the Lorain County Continuum of Care Committee, a countywide consortium of homeless housing and service providers, city and county governments, agency representatives and the former homeless. The Committee's goal is to establish a cooperative effort leading to the development of a continuum of housing and services for the homeless and to create supports to prevent at-risk populations from becoming homeless.

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

##### **Addressing the emergency shelter and transitional housing needs of homeless persons**

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

##### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

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

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

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

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

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

Furthermore, the City will continue to work with homeless service providers and the Lorain County Homeless Task Force to implement a cohesive, community-wide discharge coordination policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do not become homeless upon release.

## **Discussion**

The City plans to allocate \$30,065 of the anticipated 2020/2021 CDBG award toward activities to reduce homelessness. But the City will continue to offer assistance, advice, and coordination with agencies that provide day facilities, case management, job skills training, vocational tools and other homeless services.



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

### **Introduction:**

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

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

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

### **Discussion:**

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

**Zoning Ordinance** – The City has completed a new Comprehensive Plan and plans to complete a revised zoning code that better reflects the appropriate use of land and solves some of the problems of the old code; however, the code still needs to focus on housing-related issues such as the lack of multi-family zoning. The City hopes that the specificity of the revised code makes it easier for developers to utilize it.

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

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

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

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

See also SPâ€œ55, "Barriers to Affordable Housing" for more detailed explanations of strategies.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

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

- Foster and maintain affordable housing;
- Evaluate and reduce lead-based paint hazards;
- Reduce the number of poverty-level families;
- Develop institutional structure; and
- Enhance coordination.

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

### **Actions planned to address obstacles to meeting underserved needs**

Consistent with the Five-Year Consolidated Plan's Strategic Plan, City of Lorain will pursue the goal of promoting access to public services for special needs populations generally assumed to be low-income and moderate-income, including, but not limited to, programs addressing youth and children, seniors/elderly and frail elderly, veterans and persons with mental, physical or developmental disabilities, alcohol or drug addiction, HIV/Aids or other special needs.

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

### **Actions planned to foster and maintain affordable housing**

As stated in the Five-Year Consolidated Plan Strategic Plan the City places a high priority on providing homeownership opportunity in Lorain. This goal is addressed, in part, by local non-profit organizations that construct new, modestly priced, affordable houses, or repair existing houses for resale to lower-

income, first-time homebuyers. Many of these non-profit organizations also provide down payment assistance to facilitate the purchase of the homes. The City places a high priority on both methods of expanding home ownership for lower-income households. In PY2013, the City of Lorain added a down payment assistance program to assist the low-mod income citizens of the community and those seeking to relocate to the community.

It is clear that the City's housing development plans should correlate with changing market conditions in the City of Lorain and the surrounding area. In order to insure that the low-mod income citizens of the community have access to affordable housing, the City will continue to meet with local and regional financial institutions (i.e. Lorain National Bank, First Merit Bank, Third Federal Savings) and national syndicators such as Fannie Mae, Freddie Mac and Local Initiatives Support Corp. (LISC), as well as with our local, State, and Federal non-profit partners, to explore their financial participation (TIF, Bond Financing, construction loans, etc.)

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

The City was awarded additional funds for the lead abatement program with Erie County. The City provides a CDBG match to the program. The program consists of lead abatement that focuses on children.

#### **Actions planned to reduce the number of poverty-level families**

According to the 2018 American Community Survey (ACS) 1-year estimates, 29.9% of people living in City of Lorain are below poverty level. The City of Lorain does not possess the capacity or manpower to directly improve the poverty status of its citizens. However, the City supports County and State efforts to move low-income persons to economic self-sufficiency or to a maximum level of economic independence. The strategy aims to help families that are currently dependent on public assistance achieve economic self-sufficiency. In instances where this may not be possible because of personal limitations, the goal is to enable them to achieve the maximum level of independence for which they are capable. The Ohio Department of Jobs and Family Services (ODJFS) (Lorain County) is the nexus of the County's welfare reform program and thus is the lead anti-poverty agency. ODJFS's mission is to maximize available community resources to support, encourage, and assist families and individuals in achieving their goals for self-sufficiency; to assist in elimination of barriers, and respond to ever changing needs in a progressive, caring and professional manner.

#### **Actions planned to develop institutional structure**

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

organizations and Continuum of Care (CoC) member agencies.

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

The State of Ohio operates many housing and community development programs that, for the most part, are available to the City of Lorain or nonprofit agencies serving low income persons in the City.

Over the next year, the City and all eligible entities in Lorain will work to maximize the funds available from the State of Ohio through the many programs available in order to increase the level of funding brought into the community.

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

The City of Lorain also operates an aggressive CDBG and EDA Title IX - funded business assistance loan program in order to stimulate the local economy by attracting businesses to Lorain, and ultimately creating jobs. Over the next year, the City expects to continue operating these programs as well as assisting with other affordable housing and economic development projects that may present themselves.

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

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

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

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

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

**Discussion:**

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

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

## Program Specific Requirements

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

#### Introduction:

This section addresses the program-specific requirements for the Annual Action Plan.

#### 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	540,400
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>540,400</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.	100.00%

**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 plans to utilize Home funds for CHDO set aside (15%) and Down Payment Assistance Program. No other forms of investment are anticipated during 2020.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City plans to use HOME funds for a downpayment assistance program. The City has guidelines for administering this program. Applicants are income qualified and funds are distributed on a first come first serve basis.

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:

Not applicable

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:

Not Applicable

City of Lorain anticipates \$540,400 in program income to be available during the year. As shown in **Table 65** the City has not identified funds for urgent need activities at this time; however, the percentage of overall benefit to low- and moderate-income persons is expected to be 100%. City of Lorain has calculated the percentage of overall benefit based on the first program year (2020/2021).

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b> 2014-2018 American Community Survey</p> <p><b>List the name of the organization or individual who originated the data set.</b> US Census Bureau</p> <p><b>Provide a brief summary of the data set.</b> This is the most up to date census data available for the City of Lorain</p> <p><b>What was the purpose for developing this data set?</b> To have the most up to date data shown in the Consolidated Plan</p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> January 2020</p> <p><b>Briefly describe the methodology for the data collection.</b> Internet through Census website</p> <p><b>Describe the total population from which the sample was taken.</b> Block group data and City-wide</p> <p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
<b>2</b>	<p><b>Data Source Name</b> Public Information Center (PIC)</p> <p><b>List the name of the organization or individual who originated the data set.</b> Public Information Center (PIC) Office of Public and Indian Housing (PIH)</p> <p><b>Provide a brief summary of the data set.</b></p>

	<p><b>What was the purpose for developing this data set?</b></p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b></p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>Lorain County PIT Survey, Jan. 15 2015</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Lorain County Continuum of Care</p> <p><b>Provide a brief summary of the data set.</b></p> <p>Point in Time Homeless Census.</p> <p><b>What was the purpose for developing this data set?</b></p> <p>To obtain an accurate count of the number of people experiencing homelessness in Lorain County.</p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>January 27th, 2015.</p> <p><b>Briefly describe the methodology for the data collection.</b></p> <p>Survey.</p> <p><b>Describe the total population from which the sample was taken.</b></p> <p>Homeless population.</p> <p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Homeless population.</p>
<b>4</b>	<p><b>Data Source Name</b></p> <p>2000 Census (base year), 2009-2013 ACS</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Census</p> <p><b>Provide a brief summary of the data set.</b></p> <p>base year and most current year</p>

	<p><b>What was the purpose for developing this data set?</b> Demographic and housing characteristics</p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2000 and 2013</p> <p><b>Briefly describe the methodology for the data collection.</b></p> <p><b>Describe the total population from which the sample was taken.</b></p> <p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
5	<p><b>Data Source Name</b> HUD FY2015 FMR and HOME Rents for Cleveland-Elyria</p> <p><b>List the name of the organization or individual who originated the data set.</b> HUD</p> <p><b>Provide a brief summary of the data set.</b> Fair Market Rent data</p> <p><b>What was the purpose for developing this data set?</b></p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b></p>
6	<p><b>Data Source Name</b> 2009-2013 ACS; 2007-2011 CHAS</p> <p><b>List the name of the organization or individual who originated the data set.</b> U.S. Census and CHAS</p> <p><b>Provide a brief summary of the data set.</b> 2013 ACS most current year</p>

	<p><b>What was the purpose for developing this data set?</b></p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p><b>Briefly describe the methodology for the data collection.</b></p> <p><b>Describe the total population from which the sample was taken.</b></p> <p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
7	<p><b>Data Source Name</b> Lorain Vacant Property Inventory; RealtyTrac.com</p> <p><b>List the name of the organization or individual who originated the data set.</b> RealtyTrac.com</p> <p><b>Provide a brief summary of the data set.</b> Inventory of vacant property.</p> <p><b>What was the purpose for developing this data set?</b> Vacant properties</p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> May 27th, 2015.</p> <p><b>Briefly describe the methodology for the data collection.</b> Filter for vacant properties.</p> <p><b>Describe the total population from which the sample was taken.</b> All homes in Lorain</p> <p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
8	<p><b>Data Source Name</b> PHA 5-Year and Annual Plan</p> <p><b>List the name of the organization or individual who originated the data set.</b> Lorain Metropolitan Housing Authority</p>

	<p><b>Provide a brief summary of the data set.</b> Inventory of Public Housing in the Lorain area.</p>
	<p><b>What was the purpose for developing this data set?</b> Assess status of public housing and needs.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Lorain Metro Area.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2015</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b> Complete.</p>
9	<p><b>Data Source Name</b> ACS 2011-2015</p>
	<p><b>List the name of the organization or individual who originated the data set.</b> U.S. Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b> 2011-2015 5-Year Estimates American Community Survey</p>
	<p><b>What was the purpose for developing this data set?</b> Replace the decennial census long-form</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2011-2015 5-Year Estimates</p>
	<p><b>Briefly describe the methodology for the data collection.</b> Estimates based on continual surveys and decennial information</p>
	<p><b>Describe the total population from which the sample was taken.</b> United States communities</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> City of Lorain, Lorain County, and State of Ohio</p>
10	<p><b>Data Source Name</b> 2019 Lorain County PIT Homeless Census</p>
	<p><b>List the name of the organization or individual who originated the data set.</b> Ohio Balance of State Continuum of Care.</p>

	<p><b>Provide a brief summary of the data set.</b> Counts of sheltered and unsheltered homeless persons in Lorain County.</p> <p><b>What was the purpose for developing this data set?</b> Counting homeless persons for all communities who receive federal funding.</p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> January 22, 2019</p> <p><b>Briefly describe the methodology for the data collection.</b> Point-in-time survey count</p> <p><b>Describe the total population from which the sample was taken.</b> Ohio homeless populations</p> <p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> Homeless persons in Lorain County.</p>
11	<p><b>Data Source Name</b> 2019 FMR and HOME Rents - Cleveland-Elyria, OH MSA</p> <p><b>List the name of the organization or individual who originated the data set.</b> HUD</p> <p><b>Provide a brief summary of the data set.</b> Fair Market Rents</p> <p><b>What was the purpose for developing this data set?</b></p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2019</p> <p><b>Briefly describe the methodology for the data collection.</b></p> <p><b>Describe the total population from which the sample was taken.</b></p> <p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
12	<p><b>Data Source Name</b> 2017 Longitudinal Employer-Household Dynamics</p>

	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Employer and Workforce dynamics.</p>
	<p><b>What was the purpose for developing this data set?</b></p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2017</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p>
	<p><b>Describe the total population from which the sample was taken.</b></p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
13	<p><b>Data Source Name</b></p> <p>2012- 2016 CHAS</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Housing and Urban Development</p> <p><b>Provide a brief summary of the data set.</b></p> <p>Comprehensive Housing Affordability Strategy</p> <p><b>What was the purpose for developing this data set?</b></p> <p>To demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2012-2016</p> <p><b>Briefly describe the methodology for the data collection.</b></p> <p>U.S. Census bureau and ACS data compilations</p> <p><b>Describe the total population from which the sample was taken.</b></p> <p>Lorain County - City of Lorain</p>

	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Lorain County - City of Lorain</p>
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