



## CITY OF LORAIN, LORAIN COUNTY, OH Consolidated Plan and Action Plan Executive Summary

The Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program are federal programs that are administered by the U.S. Department of Housing and Urban Development (HUD). CDBG funds are provided to states and units of local government. As an entitlement community, the City of Lorain, Ohio is authorized to fund eligible activities that meet national and local goals/objectives. The broad national objectives are as follows:

- Activities benefiting low/moderate-income persons
- Activities which aid in preventing or eliminating slums or blight
- Activities meeting community development needs that have a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources do not exist to meet such needs.

The 2020-2024 Five Year Consolidated Plan and 2020-2021 Annual Action Plan direct funds exclusively toward meeting the national objective of benefiting low/moderate-income persons.

The following anchor ideas are derived from both housing and non-housing related priority needs. These goals will provide the necessary guidelines from which the Department of Building, Housing, and Planning may operate.

The Five-Year Consolidated Plan identifies four goals, along with corresponding objectives and strategies, to address the City of Lorain 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 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 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.**

The City of Lorain anticipates a total allocation of \$1,233,655 in CDBG funding for the 2020-2021 program year. Program income for the CDBG program is expected in the amount of \$540,400 (Block Grant Loans, CDBG Rehab, and Block Grant portion of Title IX). The City will also receive HOME funding and anticipates a total allocation of \$433,406. The HOME program will be supplemented by program income in the amount of \$100,000. CDBG and HOME funds will be used for housing and community development activities such as housing services, code enforcement, public improvements, public

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services, and administration of the City’s CDBG and HOME programs. Total resources for the 2020 Program Year total \$2,307,461. Proposed 2020 activities are listed below:

<b>CDBG &amp; HOME ACTIVITIES 2020-2021</b>	<b>BUDGET (\$)</b>
<b>PUBLIC SERVICES PROJECTS</b>	
<b>B.O.S.S. Productions</b> Funding for the organization to provide dance and life skills to low-income children ages 13-19.	12,000.00
<b>Urban League (Senior Services)</b> Educating seniors about scams and phishing, and how to avoid them.	5,000.00
<b>231Go Program</b> Funding to support their summer program that assists low-income youth with their futures.	12,000.00
<b>Habitat for Humanity</b> Funding for minor repairs for low-income senior focused households.	25,000.00
<b>Youth Employment</b> Funds to employ Lorain High School students within the City government, teaching life skills and job skills.	27,480.00
<b>PARK &amp; RECREATIONAL FACILITIES</b>	
<b>Oakwood Pool</b> Funds for facility improvements to the Oakwood Pool.	200,000.00
<b>CLEARANCE &amp; DEMOLITION</b>	
<b>Slum and Blight Removal</b> Funding for the removal of up to 16 blighted houses.	250,000.00
<b>HOUSING</b>	
<b>Emergency Home Repair</b> The Emergency Home Repair program is for owner-occupied homeowners to make their homes decent, safe, and sanitary.	225,000.00
<b>Lead Abatement</b> Funding to complete the City’s required match for the Lead Hazards Abatement Grant.	80,000.00
<b>Down Payment Assistance (DPA)</b> Down payment assistance to income qualified homebuyers.	177,500.00
<b>Urban League (housing counseling)</b> Funding to help the Urban League housing counseling program assist people to become homeowners.	25,000.00
<b>Home Owner-Occupied Rehabilitation</b> Funding for full rehabilitation of owner-occupied home for low- and very low-income households.	450,000.00
<b>Tenant Based Rental Assistance (TBRA)</b> Tenant Based Rental Assistance program to assist low-income households with security deposits and rent.	30,065.40
<b>COMMUNITY &amp; ECONOMIC DEVELOPMENT</b>	
<b>Code Enforcement</b> Funding to support salaries and ongoing code enforcement activities throughout the	335,075.00

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City.	
<b>Revolving Loan Fund Programs</b>	
Assistance to business owners to open and operate businesses within the City of Lorain.	100,000.00
<b>ADMINISTRATIVE SERVICES</b>	
HOME – General Administration/Planning	53,340.60
CDBG – General Administration/Planning	300,000.00
<b>TOTAL \$1,207,972</b>	

**NOTES:**

*\*Public Services activities are subject to 15 percent Cap.*

*20% of funds (allocation + program income) may be used for planning and administrative services.*

*Additional program income dollars will be used to fund CDBG eligible activities.*

On March 30, 2020 the City of Lorain held a virtual public meeting to gain input on public needs and priorities for the 5-Year Consolidated Plan.

A second public meeting was held on April 20, 2020 to discuss proposed projects and goals received for funding for the 2020 program year. This public hearing was a part of a two-part process that is required by HUD regulations. A summary of all proposals was presented at the public hearing and comments were solicited from the public.

A survey was disseminated from October 14, 2019 to December 15, 2019 to gain input and receive comments from the community about needs for the 5-Year Consolidated Plan. The City received 78 online responses and 6 hard copy submissions. Identified as highest priority are blight removal, road repair, home repair and other housing services, code enforcement, transportation services, and improved communication efforts.

In addition a 30-day public comment period was held from March 23, 2020 to April 24, 2020 for the purpose of receiving suggestions, proposals and ideas from interested citizens concerning the proposed use of Federal Housing and Community Development Block Grant (CDBG) and HOME funds and the draft 2020-2024 Five Year Consolidated Plan and 2020-2021 Annual Action Plan.

The draft documents were made available for public review on the City of Lorain website (<https://www.cityoflorain.org/>). Hard copies were not made available at public facilities due to closure of these facilities. As public facilities open to the public hard copies will be made available on request.