# 

# Executive Summary

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

**1. Introduction**

The United States Department of Housing and Development (HUD) requires that all local jurisdictions seeking to participate in HUD’s formula grant programs complete and submit a Consolidated Plan which will be used to govern which local programs qualify to receive funding and how the impact of those programs will be measured. Here in Lake County the planning process included both an inventory and assessment of local economic development, community development and housing needs and broad local participation in the development of our county’s strategies and objectives for addressing those needs over the five-year Consolidated Plan period. The goal of this planning process is to help local communities identify needs and apply for funding that can be used to expand economic opportunities, essential public services, and decent and affordable housing for Lake County residents. The FY 2024 Annual Plan has used the Consolidated Plan's documented goals and measurable objectives in pursuit of meeting needs at the local level. Needs within Lake County continue and vary by community and neighborhood.

Fiscal year 2024 is the third year of the FY 22-26 Consolidated Plan. The Assessment of Fair Housing is incorporated into the goals of the Consolidated Plan and this FY24 Annual Action Plan. HUD accepted and approved Lake County's AFH in a letter dated July 17, 2017.

Appropriation levels to CDBG has remained level over the past few years while HOME funds experienced a decrease.  The current FY 24 annual allocations include $1,346,983 in CDBG and $416,738 in HOME. Additional funding to be expended during this annual cycle comes from prior years of HOME and CDBG coupled with program income. The planned use of those funds, $70,000 prior year funds, $25,000 (CDBG Anticipated PI) and $889.42 (HOME Anticipated PI) are detailed within.

Program regulations of CDBG and HOME call for the principal beneficiaries to be low and moderate income persons.

It is anticipated that with the approved HOME ARP Allocation Plan that those funds ($1.6M) will be available and will begin to be implemented to meet the needs of the Qualifying Populations.  While HOME ARP is tied to FY21 it is anticipated that it will have a positive impact during the next few calendar years and beyond.

**2. Summarize the objectives and outcomes identified in the Plan**

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

**3. Evaluation of past performance**

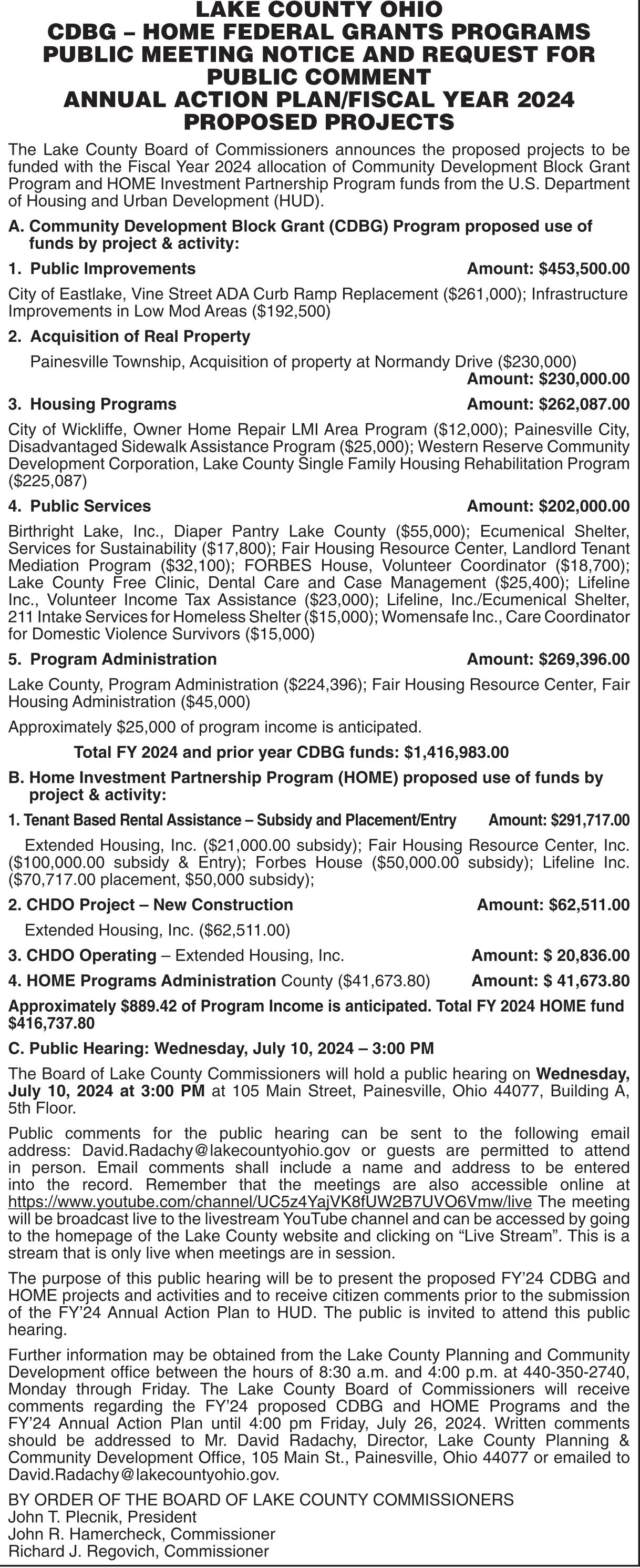
This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The jurisdiction continues to meet expenditure deadlines, project accomplishments on an annual basis.  The jurisdiction has and will continue to monitor all subrecipients receiving federal funds for performance and cost effectiveness.  Past performance and cost effectiveness will be taken into account when evaluating subreceipients for subsequent funding requests. This jurisdiction has struggled with meeting CDBG timeliness guidelines as a result of the effects that the COVID-19 pandemic had on the supply-chain, material costs, and pool of employees for Subrecipient Agencies. These issues have caused construction projects to be delayed and public service programs have struggled with hiring and maintaining staff.  This jurisdiction is working closely with Subrecipients to move forward with programs and projects as efficiently as possible. The FY-24 CDBG "Expected Resources" includes prior year funds, which resulted from prior year projects that closed with excess funds or were canceled.  The attached chart details the CDBG prior year resources.

The jurisdiction takes diligent action to properly train multiple staff members in the regulatory, programmatic and financial aspects of the grant programs.  This includes offsite trainings, webinars, technical assistance and independent self-training.  This methodology extended to our subrecipients and partners throughout Lake County with increased educational and regulatory training opportunities to ensure program compliance from a top-down approach. A new staff person was hired during the past program year to assist with federal grants work.

**4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

**  
Public Notice PH2 6.24.24**

**  
PH1 Public Notice 3.18.24**

**5. Summary of public comments**

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

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

**7. Summary**

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

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

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

| **Agency Role** | **Name** | **Department/Agency** |
| --- | --- | --- |
| Lead Agency | LAKE COUNTY |  |

|  |  |  |
| --- | --- | --- |
| CDBG Administrator | LAKE COUNTY | Lake County |
| HOPWA Administrator |  |  |
| HOME Administrator | LAKE COUNTY | Lake County |
| HOPWA-C Administrator |  |  |

Table 1 – Responsible Agencies

**Narrative (optional)**

The Consolidated Plan guides the use of HUD funding under the Community Development Block Grant Program and Home Investment Partnership Program (CDBG/HOME) that is awarded annually to the Board of Lake County Commissioners.  Staff efforts to administer these funds is primarily conducted by the Lake County Planning and Community Development Department with assistance from the Board of Lake County Commissioners Office.

**Consolidated Plan Public Contact Information**

Consolidated Plan Public Contact Information:  David Radachy, Director, Lake County Planning & Community Development, 105 Main Street, Painesville, OH 44077. Phone: (440) 350-2740, Fax: (440) 350-2606, Email: David.Radachy@lakecountyohio.gov, website:https://www.lakecountyohio.gov/planning-community-development/.

As of the date of the submission the following personnel are present in the Planning & Community Development department: David Radachy, Rhea Benton, Marian Norman, Beth Young, Alanna Ciancibello, Jackie Irwin, and Christian Blake.

As of the date of the submission the following persons are serving as elected County Commissioners: John T. Plecnik, President; John R. Hamercheck, Commissioner; Richard J. Regovich, Commissioner. The County Administrator is Jason Boyd. The phone number for the County Commissioners Office is (440) 350-2745.

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

**1. Introduction**

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

**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.**

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

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

| **Agency/Group/Organization** | **Agency/Group/Organization Type** | **What section of the Plan was addressed by Consultation?** | **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** |
| --- | --- | --- | --- |
| <TYPE=[pivot\_table] REPORT\_GUID=[F8A8A9484AE2E53E242786A11F048B3B]> | | | |
|  |  |  |  |

Table 2 – Agencies, groups, organizations who participated

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

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

| **Name of Plan** | **Lead Organization** | **How do the goals of your Strategic Plan overlap with the goals of each plan?** |
| --- | --- | --- |
|  |  |  |

Table 3 – Other local / regional / federal planning efforts

**Narrative (optional)**

## AP-12 Participation – 91.105, 91.200(c)

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

**Summarize citizen participation process and how it impacted goal-setting**

**Citizen Participation Outreach**

| **Sort Order** | **Mode of Outreach** | **Target of Outreach** | **Summary of**  **response/attendance** | **Summary of**  **comments received** | **Summary of comments not accepted and reasons** | **URL (If applicable)** |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |

Table 4 – Citizen Participation Outreach

# Expected Resources

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

**Introduction**

The annual allocation of HOME Program funds is $416,737.63.  HOME anticipated Program Income is $13,028.42.

The following types of activities will be funded with HOME Program funds: acquisition/rehabilitation, TBRA, CHDO Operations, and other eligible activities.

The annual allocation of CDBG funds is $1,346,983.00.  CDBG anticipated Program Income is $25,000, and prior year resources is $70,000.

A chart of CDBG prior year resources is attached to the Executive Summary section of this Annual Plan.  Program income is expected to come from loan repayments and housing rehab lien repayments.   The following types of activities will be funded with CDBG funds: acquisition, rehabilitation, admin and planning, economic development, housing, public improvements, public services, and other eligible activities.

It is anticipated that with the approved HOME ARP Allocation Plan that those funds will be available and will begin to be implemented.  While HOME ARP is tied to FY21 it is anticipated that it will have a positive impact during the next few calendar years and beyond.

**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 | 1,346,983 | 25,000 | 70,000 | 1,441,983 | 2,867,141 | CDBG funds will be used for the following: acquisition; rehabilitation; admin and planning; economic development; housing; public improvements; public services; and other eligible activities. |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 416,737 | 13,028 | 0 | 429,765 | 1,151,344 | HOME funds will be used for the following: acquisition/rehabilitation; TBRA; CHDO Operations; and other eligible activities. |

Table 1 - 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**

Through the application process implemented by the jurisdiction, eligible entities such as non-profits and local governments (Cities, Villages, Townships) submit applications for CDBG and HOME funds.  The County requires each applicant to indicate a match amount.  For CDBG funds, although match amounts are not required, the County awards points based on the match amount, which encourages applicants to provide the highest match possible for the eligible activity.  For HOME, match amounts are documented through the application process and activity implementation.  All match amounts are reported in the HUD IDIS system.

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

With the exception of the occasional use of a former administrative building owned by the county for a CODE BLUE Warming Center no publicly owned land or property will be used to address the needs identified in the plan.

**Discussion**

This jurisdiction will utilize CDBG and HOME funds for a variety of eligible activities to fulfull the intent of the programs:

CDBG - supporting community development activities to build stronger and more resilient communities, develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low-and moderate-income persons.

HOME Program - implementing local housing strategies designed to provide and increase affordable housing opportunites both rental and ownership for income eligible households.

HOME-ARP  - These funds will have a positive impact on the lives of the households in Qualifying Populations and in the continued development and implmentation of the services that provide for an improved quality of life.

# 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** | AFH GOAL: STRENGTHEN FAIR HOUSING EDUCATION | 2022 | 2026 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development | Lake County City of Painesville | AFH FACTOR: SOURCE OF INCOME DISCRIMINATION AFH FACTOR: LACK OF LOCAL FAIR HOUSING LAWS | CDBG: $0 HOME: $0 | Other: 0 Other |
| **2** | AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE | 2022 | 2026 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development | Lake County City of Painesville | AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: PRIVATE DISCRIMINATION AFH FACTOR: LACK OF PRIVATE INVESTMENT IN SPECIFIC AFH FACTOR: LENDING DISCRIMINATION AFH FACTOR: ADMISSION & OCCUPANCY, PUBLIC HOUSING AFH FACTOR: SOURCE OF INCOME DISCRIMINATION AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED AFH FACTOR: LACK OF LOCAL FAIR HOUSING LAWS | CDBG: $0 HOME: $0 | Other: 0 Other |
| **3** | AFH GOAL: MONITOR LOCAL ZONING CODES | 2022 | 2026 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development | Lake County City of Painesville | AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: LAND USE AND ZONING LAWS AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED | CDBG: $0 HOME: $0 | Other: 0 Other |
| **4** | AFH GOAL: PROVIDE GREATER ACCESS TO TRANSPORTATION | 2022 | 2026 | Non-Housing Community Development | Lake County City of Painesville | AFH FACTOR: TRANSPORTATION AVAILABILITY, TYPE, ETC AFH FACTOR: LACK OF REGIONAL COOPERATION | CDBG: $0 HOME: $0 | Other: 0 Other |
| **5** | AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING | 2022 | 2026 | Affordable Housing | Lake County City of Painesville | AFH FACTOR: LACK OF PRIVATE INVESTMENT IN SPECIFIC AFH FACTOR: LOCATION OF PROFICIENT SCHOOLS AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: IMPEDIMENTS TO MOBILITY AFH FACTOR: SITE SELECTION POLICIES | CDBG: $0 HOME: $0 | Other: 0 Other |
| **6** | AFH GOAL: EVALUATE THE PREVALENCE OF HATE CRIMES | 2022 | 2026 | Non-Housing Community Development | Lake County City of Painesville | AFH FACTOR: LACK OF REPORTING HATE CRIMES | CDBG: $0 HOME: $0 | Other: 0 Other |
| **7** | AFH GOAL: PROVIDE INCREASED FAIR HOUSING INFO. | 2022 | 2026 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development | Lake County City of Painesville | AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: ACCESS TO FINANCIAL SERVICES | CDBG: $0 HOME: $0 | Other: 0 Other |
| **8** | SAFE AND DECENT HOUSING | 2022 | 2026 | Affordable Housing | Lake County City of Painesville | AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES HOUSING REHABILITATION | CDBG: $287,087 HOME: $62,511 | Homeowner Housing Rehabilitated: 31 Household Housing Unit |
| **9** | SUITABLE LIVING ENVIRONMENT | 2022 | 2026 | Non-Housing Community Development | Lake County City of Painesville | AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: IMPEDIMENTS TO MOBILITY PUBLIC FACILITIES IMPROVEMENTS | CDBG: $230,000 HOME: $0 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 945 Persons Assisted |
| **10** | SUPPORTIVE SERVICES | 2022 | 2026 | Affordable Housing Homeless Non-Homeless Special Needs | Lake County City of Painesville | SOCIAL SERVICES SUPPORT | CDBG: $202,000 HOME: $0 | Public service activities other than Low/Moderate Income Housing Benefit: 3185 Persons Assisted |
| **11** | ASSIST HOMELESS AND SPECIAL NEEDS | 2022 | 2026 | Affordable Housing Homeless Non-Homeless Special Needs | Lake County City of Painesville | AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING HOMELESS PERSONS ASSISTANCE | CDBG: $0 HOME: $291,717 | Tenant-based rental assistance / Rapid Rehousing: 267 Households Assisted |
| **12** | REGIONALLY COORDINATED EC. DEV. PLANNING STRATEGY | 2022 | 2026 | Non-Housing Community Development | Lake County City of Painesville | ECONOMIC DEVELOPMENT OPPORTUNITIES | CDBG: $0 HOME: $0 | Other: 0 Other |
| **13** | INFRASTRUCTURE IMPROVEMENTS | 2022 | 2026 | Non-Housing Community Development | Lake County City of Painesville | AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC PUBLIC FACILITIES IMPROVEMENTS | CDBG: $453,500 HOME: $0 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1546 Persons Assisted |

Table 2 – Goals Summary

**Goal Descriptions**

|  |  |  |
| --- | --- | --- |
| **1** | **Goal Name** | AFH GOAL: STRENGTHEN FAIR HOUSING EDUCATION |
| **Goal Description** |  |
| **2** | **Goal Name** | AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE |
| **Goal Description** |  |
| **3** | **Goal Name** | AFH GOAL: MONITOR LOCAL ZONING CODES |
| **Goal Description** |  |
| **4** | **Goal Name** | AFH GOAL: PROVIDE GREATER ACCESS TO TRANSPORTATION |
| **Goal Description** |  |
| **5** | **Goal Name** | AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING |
| **Goal Description** |  |
| **6** | **Goal Name** | AFH GOAL: EVALUATE THE PREVALENCE OF HATE CRIMES |
| **Goal Description** |  |
| **7** | **Goal Name** | AFH GOAL: PROVIDE INCREASED FAIR HOUSING INFO. |
| **Goal Description** |  |
| **8** | **Goal Name** | SAFE AND DECENT HOUSING |
| **Goal Description** |  |
| **9** | **Goal Name** | SUITABLE LIVING ENVIRONMENT |
| **Goal Description** | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 877 Persons Assisted |
| **10** | **Goal Name** | SUPPORTIVE SERVICES |
| **Goal Description** | Public service activities other than Low/Moderate Income Housing Benefit: 3,185 Persons Assisted |
| **11** | **Goal Name** | ASSIST HOMELESS AND SPECIAL NEEDS |
| **Goal Description** | Tenant-based rental assistance / Rapid Rehousing: 267 Households Assisted with Subsidy or Placement |
| **12** | **Goal Name** | REGIONALLY COORDINATED EC. DEV. PLANNING STRATEGY |
| **Goal Description** | There are no proposed activities under this project category during the fiscal year 2024, however grant administrative staff will continue to process loan repayments for prior years economic development loans. |
| **13** | **Goal Name** | INFRASTRUCTURE IMPROVEMENTS |
| **Goal Description** | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,546 Persons Assisted |

## Projects

## AP-35 Projects – 91.220(d)

**Introduction**

Projects are selected annually on a competitive basis.  Each CDBG project meets a national objective as established by HUD.  Projects are given priority based on the needs outlined in the Consolidated Plan, established in part through the Citizen Participation process and by the analysis of data provided by HUD.  Each HOME project fulfills the HOME mission of creating or preserving affordable housing for low income households. Projects will be evaluated for Build America, Buy America Act (BABA) application for CDBG infrastructure or housing projects/activities.

**Projects**

| **#** | **Project Name** |
| --- | --- |
| 1 | PUBLIC IMPROVEMENTS |
| 2 | PUBLIC FACILITIES |
| 3 | HOUSING PROGRAMS |
| 4 | PUBLIC SERVICE |
| 5 | CDBG PROGRAM ADMINISTRATION |
| 6 | TENANT BASED RENTAL ASSISTANCE |
| 7 | CHDO PROJECT NEW CONSTRUCTION RENTAL |
| 8 | CHDO OPERATING |
| 9 | HOME ADMINISTRATION |

Table 3 - Project Information

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

Allocation priorities are guided by the consideration of priority needs that were identified during the creation of the Consolidated Plan and AFH.  As in previous years, the main obstacle is that the amount of funds received annually is much less than the amount of funds requested by applicants.  Additionally, there are issues surrounding construction: material costs have increased and it is difficult to obtain competitive bids.  These are lingering economic impacts of the COVID crisis and it affects CDBG-funded construction projects.  In addition to the annual application process for organizations seeking Lake County CDBG funds, there may be a rolling application process for infrastructure improvements in low/mod areas.  This method allows the targeting of funds for specific acivity-types (based on priority needs) and for flexibility of identifying projects during the program year.  CDBG-CV funds will continue to be utilized for eligible projects.  This jurisdiction continues to provide close-out and monitoring functions for the micro and small business grant/loan program and other CV activities.

## AP-38 Project Summary

**Project Summary Information**

|  |  |  |
| --- | --- | --- |
| **1** | **Project Name** | PUBLIC IMPROVEMENTS |
| **Target Area** | City of Painesville |
| **Goals Supported** | INFRASTRUCTURE IMPROVEMENTS |
| **Needs Addressed** | AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC |
| **Funding** | CDBG: $453,500 |
| **Description** |  |
| **Target Date** | 9/30/2025 |
| **Estimate the number and type of families that will benefit from the proposed activities** | 1,546 persons will benefit from proposed activities. Proposed activities are located in low/mod areas and will increase ADA accessibility. |
| **Location Description** | City of Eastlake is an identified area for project activity. Back-up locations include units of local government that have low income block group areas or are in need of activity to increase ADA accessibility: Fairport Harbor Village, Leroy Twp, Concord, Grand River, Kirtland City, Madison Twp, Madison Village, Mentor On The Lake, North Perry, Painesville City, Painesville Twp, Perry Twp, Perry Village, Timberlake, Wickliffe, Willoughby, Willowick, and City of Willoughby Hills.  The City of Willoughby Hills has identified a need for sidewalk installation in a Low Mod Area, and this activity is considered a back up project. |
| **Planned Activities** | City of Eastlake, Vine Street ADA Curb Ramp Replacement ($216,000) ***570.201(c) / 03K and 570.208(a)(2)(D)(ii)   (236 persons – HUD disabled data);*** Infrastructure Improvements in Low Mod Areas ($192,500) ***570.201(c) / 03K and 570.208(a)(1)(i), (1,310 persons – 2010 BG 2,3 58% L/M);*** |
| **2** | **Project Name** | PUBLIC FACILITIES |
| **Target Area** | Lake County |
| **Goals Supported** | SUITABLE LIVING ENVIRONMENT |
| **Needs Addressed** | AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC PUBLIC FACILITIES IMPROVEMENTS |
| **Funding** | CDBG: $230,000 |
| **Description** |  |
| **Target Date** | 9/30/2025 |
| **Estimate the number and type of families that will benefit from the proposed activities** | 945 persons will benefit from the proposed activity. Proposed activity will improve resources available to persons who reside within a low/mod block group area. |
| **Location Description** | Proposed activity is located in Painesville Township. The back up activity is an activity that would be located in a unit of local government that has a low income block group area or has a need for increased ADA access at a public facility. |
| **Planned Activities** | Painesville Township, Acquisition of property at Normandy Drive($230,000) ***570.201(a) / 01 and 570.208(a)(1), (945 persons, low/mod 51% LMI, 2047 BG1 ).***The back up activity is an activity that will improve a public facility in a low/mod area or that will improve a public facility for ADA access. |
| **3** | **Project Name** | HOUSING PROGRAMS |
| **Target Area** | Lake County City of Painesville |
| **Goals Supported** | AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING SAFE AND DECENT HOUSING |
| **Needs Addressed** | AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES AFH FACTOR: IMPEDIMENTS TO MOBILITY HOUSING REHABILITATION |
| **Funding** | CDBG: $287,087 |
| **Description** |  |
| **Target Date** | 9/30/2025 |
| **Estimate the number and type of families that will benefit from the proposed activities** | 31 households will benefit from the proposed activities. Households will be income qualified as low-to-moderate income households. |
| **Location Description** | Proposed housing rehabilitation programs are county-wide, excluding the units of local government outside of the urban county jurisdiction (City of Mentor, Waite Hill Village, Kirtland Hills Village). Proposed residential sidewalk program is located in City of Painesville, and proposed home repair program is located in City of Wickliffe. |
| **Planned Activities** | Western reserve Community Development, LC Housing Rehabilitation Programs ($225,087 + $25,000 PI) ***570.202(a)(1) / 14A and 570.208(a)(3) LMH (25 households);*** City of Painesville, Disadvantaged Sidewalk Program ($25,000) ***570.202(a)(1) / 14A and 570.208(a)(3) LMH (4 households);*** Wickliffe Home Repair Program ($12,000) ***570.202(a)(1) / 14A and 570.208(a)(3) LMH (2 households);*** |
| **4** | **Project Name** | PUBLIC SERVICE |
| **Target Area** | Lake County |
| **Goals Supported** | AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE SUPPORTIVE SERVICES |
| **Needs Addressed** | AFH FACTOR: PRIVATE DISCRIMINATION AFH FACTOR: ACCESS TO FINANCIAL SERVICES AFH FACTOR: IMPEDIMENTS TO MOBILITY SOCIAL SERVICES SUPPORT |
| **Funding** | CDBG: $202,000 |
| **Description** |  |
| **Target Date** | 9/30/2025 |
| **Estimate the number and type of families that will benefit from the proposed activities** | 3,185 persons will benefit from proposed activities. Beneficiaries will include income-qualified households and limited clientele (chronically homeless persons, survivors of domestic violence). |
| **Location Description** | Services will be provided county-wide. |
| **Planned Activities** | Birthright Lake, Diaper Pantry Program ($55,000)  ***570.201(e)/05L 570.208(a)(2)(C)/LMC (785 persons);*** Lifeline, Volunteer Income Tax Assistance Program ($23,000) and 211 System for Homeless Services ($15,000) ***570.201(e)/05Z 570.208(a)(2)(D)/LMC (375 persons VITA and 50 persons 211)***; Fair Housing Resource Center, LLT/Mediation Program ($32,100) ***570.201(e)/05U 570.208(a)(2)(D)/LMC (750 households)***; Forbes House, Shelter Program Staffing ($18,700) ***570.201(e)/05G 570.208(a)(2)(A)/LMC (600 persons);*** Lake County Free Clinic, Dental and Case Management ($25,400) ***570.208(e)/05M 570.208(a)(2)(D)(B) (200 persons);*** *Ecumenical Shelter Network, Services for Sustainability ($17,800)****570.201(e)/03T 570.208(a)(2)(i)(C)/LMC (400 persons);*** Womensafe Inc, Lake County Care Coordinator Program ($18,600) ***570.201(e)/05G 570.208(a)(2)(A)/LMC (25 persons)*** |
| **5** | **Project Name** | CDBG PROGRAM ADMINISTRATION |
| **Target Area** | Lake County City of Painesville |
| **Goals Supported** | AFH GOAL: STRENGTHEN FAIR HOUSING EDUCATION AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE AFH GOAL: MONITOR LOCAL ZONING CODES AFH GOAL: PROVIDE GREATER ACCESS TO TRANSPORTATION AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING AFH GOAL: EVALUATE THE PREVALENCE OF HATE CRIMES AFH GOAL: PROVIDE INCREASED FAIR HOUSING INFO. SAFE AND DECENT HOUSING SUITABLE LIVING ENVIRONMENT SUPPORTIVE SERVICES ASSIST HOMELESS AND SPECIAL NEEDS REGIONALLY COORDINATED EC. DEV. PLANNING STRATEGY INFRASTRUCTURE IMPROVEMENTS |
| **Needs Addressed** | AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: PRIVATE DISCRIMINATION AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LACK OF PRIVATE INVESTMENT IN SPECIFIC AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: ACCESS TO FINANCIAL SERVICES AFH FACTOR: LENDING DISCRIMINATION AFH FACTOR: TRANSPORTATION AVAILABILITY, TYPE, ETC AFH FACTOR: LACK OF REGIONAL COOPERATION AFH FACTOR: LAND USE AND ZONING LAWS AFH FACTOR: LOCATION OF EMPLOYERS AFH FACTOR: LOCATION OF ENVI. HEALTH HAZARDS AFH FACTOR: LOCATION OF PROFICIENT SCHOOLS AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES AFH FACTOR: DISPLACEMENT OF RESIDENTS, ECONOMIC AFH FACTOR: ADMISSION & OCCUPANCY, PUBLIC HOUSING AFH FACTOR: SOURCE OF INCOME DISCRIMINATION AFH FACTOR: IMPEDIMENTS TO MOBILITY AFH FACTOR: SITE SELECTION POLICIES AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED AFH FACTOR: LACK OF REPORTING HATE CRIMES AFH FACTOR: LACK OF LOCAL FAIR HOUSING LAWS HOUSING REHABILITATION INFRASTRUCTURE IMPROVEMENTS SOCIAL SERVICES SUPPORT ECONOMIC DEVELOPMENT OPPORTUNITIES HOMELESS PERSONS ASSISTANCE PUBLIC FACILITIES IMPROVEMENTS |
| **Funding** | CDBG: $269,396 |
| **Description** |  |
| **Target Date** | 9/30/2025 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Proposed CDBG Program Administration activities will not benefit families directly, but will support the goals and objectives of the CDBG funding and will result in positive outcomes in the jurisdiction. Monitoring and close out functions will also occur for CDBG-CV funded projects. |
| **Location Description** | Proposed CDBG Program Administration activites will support the goals and objectives of the CDBG-proposed projects that will be carried out county-wide. |
| **Planned Activities** | Program Administration ($224,396), matrix code 21A; Fair Housing Admin Activities ($45,000 subject to admin cap), matrix code 21D. |
| **6** | **Project Name** | TENANT BASED RENTAL ASSISTANCE |
| **Target Area** | Lake County City of Painesville |
| **Goals Supported** | AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING AFH GOAL: PROVIDE INCREASED FAIR HOUSING INFO. SAFE AND DECENT HOUSING SUITABLE LIVING ENVIRONMENT SUPPORTIVE SERVICES ASSIST HOMELESS AND SPECIAL NEEDS |
| **Needs Addressed** | AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: PRIVATE DISCRIMINATION AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LACK OF PRIVATE INVESTMENT IN SPECIFIC AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: LAND USE AND ZONING LAWS AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES AFH FACTOR: SOURCE OF INCOME DISCRIMINATION AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED AFH FACTOR: LACK OF LOCAL FAIR HOUSING LAWS SOCIAL SERVICES SUPPORT HOMELESS PERSONS ASSISTANCE |
| **Funding** | HOME: $291,717 |
| **Description** |  |
| **Target Date** | 9/30/2025 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Proposed activities will benefit income-qualified households (primarily very low-income <50% AMI).  Targeted segments of the population that will benefit include:  Seniors/elderly, persons with disability (physical, developmental, behavioral/mental health) domestic violence survivors, persons re-entering the community from correctional facilites, and persons improving their self sufficiency. |
| **Location Description** | Proposed activities will be county-wide. |
| **Planned Activities** | Provision of partial security deposits and 1st months rent,  security deposits through Lifeline, Inc. and subsidy programs through Lifeline, Inc., Forbes, Extended Housing, Inc. and Fair Housing Resource Center, Inc. |
| **7** | **Project Name** | CHDO PROJECT NEW CONSTRUCTION RENTAL |
| **Target Area** | Lake County |
| **Goals Supported** | AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING SAFE AND DECENT HOUSING ASSIST HOMELESS AND SPECIAL NEEDS |
| **Needs Addressed** | AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: SITE SELECTION POLICIES AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED |
| **Funding** | HOME: $62,511 |
| **Description** |  |
| **Target Date** | 9/30/2025 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Proposed activity will lead to the development of 4 to 8 units of permanent supportive housing on site currently owned and zoned multifamily. |
| **Location Description** | Location of proposed project is Willoughby City. |
| **Planned Activities** | CHDO predevelopment costs for rental rehabilitation. |
| **8** | **Project Name** | CHDO OPERATING |
| **Target Area** | Lake County City of Painesville |
| **Goals Supported** | AFH GOAL: STRENGTHEN FAIR HOUSING EDUCATION AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING SAFE AND DECENT HOUSING ASSIST HOMELESS AND SPECIAL NEEDS |
| **Needs Addressed** | AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LAND USE AND ZONING LAWS AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES AFH FACTOR: SOURCE OF INCOME DISCRIMINATION AFH FACTOR: SITE SELECTION POLICIES AFH FACTOR: LACK OF REPORTING HATE CRIMES HOMELESS PERSONS ASSISTANCE |
| **Funding** | HOME: $20,836 |
| **Description** |  |
| **Target Date** | 9/30/2025 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Proposed activities will not benefit families directly but will support the CHDO organization that serves the community. The CHDO organization serving the community will actively seek to remove barriers to the development of affordable rental housing. |
| **Location Description** | Proposed activities will be located at Extended Housing, Inc. in City of Painesville. |
| **Planned Activities** | Extended Housing Inc., CHDO status eligible. |
| **9** | **Project Name** | HOME ADMINISTRATION |
| **Target Area** | Lake County City of Painesville |
| **Goals Supported** | AFH GOAL: STRENGTHEN FAIR HOUSING EDUCATION AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE AFH GOAL: MONITOR LOCAL ZONING CODES AFH GOAL: PROVIDE GREATER ACCESS TO TRANSPORTATION AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING AFH GOAL: EVALUATE THE PREVALENCE OF HATE CRIMES AFH GOAL: PROVIDE INCREASED FAIR HOUSING INFO. SAFE AND DECENT HOUSING SUITABLE LIVING ENVIRONMENT SUPPORTIVE SERVICES ASSIST HOMELESS AND SPECIAL NEEDS REGIONALLY COORDINATED EC. DEV. PLANNING STRATEGY INFRASTRUCTURE IMPROVEMENTS |
| **Needs Addressed** | AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: PRIVATE DISCRIMINATION AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LACK OF PRIVATE INVESTMENT IN SPECIFIC AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: ACCESS TO FINANCIAL SERVICES AFH FACTOR: LENDING DISCRIMINATION AFH FACTOR: TRANSPORTATION AVAILABILITY, TYPE, ETC AFH FACTOR: LACK OF REGIONAL COOPERATION AFH FACTOR: LAND USE AND ZONING LAWS AFH FACTOR: LOCATION OF EMPLOYERS AFH FACTOR: LOCATION OF ENVI. HEALTH HAZARDS AFH FACTOR: LOCATION OF PROFICIENT SCHOOLS AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES AFH FACTOR: DISPLACEMENT OF RESIDENTS, ECONOMIC AFH FACTOR: ADMISSION & OCCUPANCY, PUBLIC HOUSING AFH FACTOR: SOURCE OF INCOME DISCRIMINATION AFH FACTOR: IMPEDIMENTS TO MOBILITY AFH FACTOR: SITE SELECTION POLICIES AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED AFH FACTOR: LACK OF REPORTING HATE CRIMES AFH FACTOR: LACK OF LOCAL FAIR HOUSING LAWS HOUSING REHABILITATION INFRASTRUCTURE IMPROVEMENTS SOCIAL SERVICES SUPPORT ECONOMIC DEVELOPMENT OPPORTUNITIES HOMELESS PERSONS ASSISTANCE PUBLIC FACILITIES IMPROVEMENTS |
| **Funding** | HOME: $41,673 |
| **Description** |  |
| **Target Date** | 9/30/2025 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Proposed HOME Administration activities will not benefit families directly, but will support the goals and objectives of the HOME Program funding that is assisting community programs and projects. |
| **Location Description** | Proposed HOME Administration activities will support programs and projects county-wide. |
| **Planned Activities** | HOME Program Administration activities |

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

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

Investments will be made in eligible areas of the Urban county and assistance will be directed to the target area of Painesville City as established in the Consolidated Plan.

Lake County has twenty-three distinct communities.  Twenty participate in the Urban County.  The City of Mentor has its own CDBG funding and Kirtland Hill Village and Waite Hill Village do not participate.

**Geographic Distribution**

| **Target Area** | **Percentage of Funds** |
| --- | --- |
| Lake County | 90 |
| City of Painesville | 10 |

Table 4 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

CDBG – Painesville City was designated as a target area in the Consolidated Plan 2022 - 26. The city has several characteristics that prompt attention and investment, as described in Section SP-10 of the Con Plan. The consultation process assisted in the target area determination.  The consolidated plan survey generated 248 responses with the largest percentage of responses from Painesville City. Nearly 50% of responses were from residents of Lake County, followed by Leader/Employee of an Agency serving lake county, Elected or Appointed Official serving Lake County, and Owner or Employee of a Business serving Lake County. The area was identified as having a high concentration of minorities and of Hispanic persons.  The City is considered a low/mod area using HUD data.  There is a concentration of public service agencies in the City - such as the Free Clinic, Salvation Army, Extended Housing, Lifeline, etc. Other entities within the City include the Lake County Job and Family Services department, the County Jail, and several outpatient and inpatient treatment facilities for those recovering from drug and alcohol addiction.  Compared to the rest of the county, there is a concentration of low-income housing in the City, including concentrations of housing for persons with mental illness, and public housing.

The Assessment of Fair Housing (AFH) identified the following needs in Painesville City: expanded public transportation, increased eductional options, increased options for safe and decent housing, a grocery store located in the city, and increased job opportunities.

**Discussion**

During FY-24 CDBG funds will be utilized in Painesville City for the Painesville City Disadvantaged Sidewalks Program, benefitting income-qualified households, and the Housing Rehabilitation Program will serve city residents.

Painesville City Characteristics:

Housing: The Community Development/Building/Code Enforcement Department for the City of Painesville has identified housing rehabilitation as a major need.  During the past 12months, inspectors identified various properties for roofs, gutter and downspouts that needed repaired or replaced.  Peeling and chipping paint has also been identified as an issue with may homes in the City. The housing stock in the City is older, primarily constructed in the 1950's and 1960's.

Commercial: The City of Painesville has been undergoing great transformations. However, several buildings in the City are independently owned and in extremely poor conditions. In the recent months, front windows have been broken, several brick and structural issues have immerged and there is sever deterioration in the lower fronts of the buildings. Some of the major issues include: perceived blight, security lighting, stressed windows or broken windows, paint chipping, falling exterior decorative elements, bricks in need of tuck pointing, stairway fire escapes that are hanging and other key factors that are making it difficult to rent, lease and sell space within the downtown. There are also several buildings that are in need of new awnings, lighting and small window improvements. The Richmond Street District area and other key gateway corridors have several buildings that have aged and are showing signs of distress and blight.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

**Introduction**

Residents and the jurisdictions in which they live are experiencing challenges on the availability of affordable housing.  Staff will continue to provide leadership with information on the need for affordable housing by income level and household type, methods of developing affordable housing, tools and best practices implemented in other locations and of advocacy efforts in place to address this pressing issue.

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

Table 6 - One Year Goals for Affordable Housing by Support Requirement

| **One Year Goals for the Number of Households Supported Through** | |
| --- | --- |
| Rental Assistance | 0 |
| The Production of New Units | 0 |
| Rehab of Existing Units | 31 |
| Acquisition of Existing Units | 0 |
| Total | 31 |

Table 7 - One Year Goals for Affordable Housing by Support Type

**Discussion**

Affordable housing will be supported by CDBG funds for the following projects: County-wide Rehab Program (25 units/CDBG), Painesville City sidewalks program (4 units), Wickliffe City Home Repair Program (2 units/CDBG).  (It is noted that implementation of prior year funding for Kirtland City Residential Sewer Lateral Installation Program is expected to continue into the FY24 program year.)

Affordable housing will be supported by HOME funds with the following projects that should result in assistance to the approximate number of households shown in parentheses. Tenant Based Rental Assistance Total: (267) - Comprised of Subsidy: Lifeline ( 12), Extended Housing (5), Fair Housing Resource Center (20), Forbes House (5); and Tenant Based Rental Assistance - Placement: Lifeline (225); Rental Acquisition/New Construction (pre-development costs): Extended Housing (4 to 8 units);

The totals in the tables above have historically matched.  Staff has prepared this Annual Plan consistent with that practice but notes that this number is an under representation of the total households assisted by the efforts of the varied offices in Lake County government and the varied for profit and nonprofit entities providing services in the jurisdiction.  The focus has been solely on the households supported with CDBG and HOME funds despite the use of other types of Ohio and other federal funding in addition to the HUD CDBG/HOME funding.

## AP-60 Public Housing – 91.220(h)

**Introduction**

Lake County, the jurisdiction and the Lake MHA have a good working relationship.

Representatives of Lake MHA are regular participants in the Coalition meetings and to a lesser extent the Continuum of Care meeting which function as a committee of the Coalition.  Financial limitations, market forces, regulations and perceptions affect the ability to meet emerging and increased needs.

The Lake MHA - like other PHA's followed directives from HUD related to COVID-19 regarding closing, opening, income certification and inspections.

The design of the HCV program now allows for regular open application periods. The selection criteria used has varied from date of application received to a lottery. In the last few cycles the number of applicants far exceeded the number able to be accepted and processed for placement in a way to keep the application cycle flowing. During the most recent HCV application period, applications were accepted for a longer time frame and then a lottery was conducted to generate a working waiting list that is accessible on the website http://www.lakehousing.org/.  A portal to allow applicants to check on status and position has been activated.

For the Lake MHA Annual Plan the CEO sought and was provided with a certification of consistency with the Lake County Consolidated Plan FY22-26. With the implementation of RAD Lake MHA is now a “small” housing authority. That designation calls for different planning and reporting documents.

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

The RAD conversion for three (Woodlawn Homes, Jackson Towers and Washington Square) of the complexes is complete and those units are now considered HUD multi-family rather than Public Housing.  The impact of that RAD conversion on the level of assistance will be evaluated.

The Lake MHA Annual Plan 2025 notes that Lake MHA has reached an agreement with Regional Economically Affordable Housing and expects to complete the sale of Park View Place and the disposition of the 25 remaining Public Housing units by the close of the current fiscal year. Lake Metropolitan has established an expansion of their housing programs under the auspices of the housing authority’s non-profit affiliate, Reach 4 Home.

Lake MHA participated with Lake County in the preparation and submission of the Assessment of Fair Housing (AFH). The acceptance letter was received in July of 2017 and implementation of the various tasks called for in the shared goals has been ongoing. Lake MHA sought no funding from CDBG or HOME this year. Employment opportunities resulting from Section 3 requirements are posted in local public housing locations.

County PCD Staff notes that numerous website updates have been made to www.lakehousing.org including:  Corporate tab listing Board meetings and reports, a Policies tab listing Administrative Plan (7/2023) and Tenant Selection Plan (2017) and varied HCV links to better inform tenants and landlords.  Administrative Plan (HCV) - Lake Metropolitan Housing Authority (lakehousing.org)

The HCV Program is very active and in demand.  With COVID 19 there was significant turn over in management and or sale of rental units of all types, sizes and configurations.  Maintenance and repair of some units in use at a particular desirable location has been an area of concern. Further county CPD level staff attention will be directed to this issue as it impacts the HOME TBRA project activities

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

There is an FSS program in place that allows the use of accumulated and matched funds to go to down payment as one eligible purchase upon graduation from the program. FSS is a feature of the HCV program and application to the program is available online for current HCV holders.

Lake MHA’s FSS Coordinator administers programs and funds that provide training and assistance to HCV holders to help them progress to homeownership and other steps toward self-sufficiency. Meetings are held quarterly and county PCD staff attends when possible. Coordination occurs with Lake MHA through their membership and participation in the Coalition for Housing & Support Services of Lake County, Inc. and one of its committees the Lake County Continuum of Care.

In September 2023, Lake MHA and Fair Housing Resource Center co-sponsored an event at Lake Erie College to discuss the affordable housing shortage in the community and to offer community partners an opportunity to share their programs and services with tenants, landlords, and the general public.  In 2023, Lake MHA opened the landlord incentive program offering cash incentives for first-time landlords and damage assistance for those who qualify. Similar events are planned for 2024.

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

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

**Discussion**

Lake County lower-income families are disproportionately impacted by inflation, which increases the cost of food, energy, transportation, and health care.  Rental prices have increased sharply.  Lake MHA has taken steps to address this economic impact by securing HUD approval to increase payment standards under its Housing Choice Voucher Program to 120% of Fair Market Rent.  Additionally, several capital projects have been successfully completed including exterior restoration to the concrete facade at Jackson Towers, installation of a 24-hour security surveillance at all owned Multifamily and market-rate properties, and waterproofing at Woodlawn Town Homes and Parkview Estates.  Lake MHA is currently seeking bids to replace fire alarm systems at both Washington Square and Jackson Towers.

Recent review of Board minutes indicates that target occupancy/utilization rates for owned units and HCV are being met.

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

**Introduction**

**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**

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

**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**

**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.**

**Discussion**

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

**Introduction:**

**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**

**Discussion:**

## AP-85 Other Actions – 91.220(k)

**Introduction:**

**Actions planned to address obstacles to meeting underserved needs**

As past practices have proved successful in determining community needs, the County will continue to work with all governmental jurisdictions, social service organizations, local non-profits and the business community to examine obstacles and develop strategies to effectively address them. In addition to the development of our own plans, grant administration staff participates in the strategic planning process for local agencies, which allows this jurisdiction to both contribute local knowledge and gain information about community needs.  Staff has previously participated in studies developed by Lake MHA, Lifeline (the local Community Action Agency that manages CSBG funds), and the Lake County Development Authority.  In January 2024, staff attended a Tenant Landlord meet and greet at Extended Housing’s McKinley Grove Apartment Community Room, and spoke with tenants, staff, board members, and funders. In September 2023, staff attended the Project Hope for the Homeless strategic planning session/network meeting to determine the focus for the period of 2024 - 2029.

In FY24, CDBG-funded projects to include (but are not limited to):

Services for unsheltered homeless persons ($17,800)

Services for survivors of domestic violence ($37,300)

Landlord/Tenant Mediation services for low/mod income households ($32,100)

Medical services for low/mod income persons ($25,400)

 Income tax assistance for low/mod income households ($23,000)

**Actions planned to foster and maintain affordable housing**

The Lake County Housing Rehabilitation Program will support, and help preserve, affordable housing stock by providing housing rehabilitation assistance programs to income eligible residents utilizing CDBG funds to provide deferred loans. Through the Housing Rehabilitation Program and Emergency Repair Program assistance is provided to low and moderate income homeowners to have structural improvements made to their homes that eliminate health and safety concerns and building code violations.  A home repair program in City of Wickliffe will assist low/mod households with emergency repairs. A disadvantaged sidewalk improvement program will assist low/mod households in Painesville City.

HOME funds will be used to fund pre-development costs of a permanent supportive housing project for rental.  The tenant based rental assistance helps keep units rented to benefit landlords and provides an entry point for low income renters combined with guidance and inspections to confirm adequacy of the units.

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

The County has implemented the Lead Safe Ohio Program, funded through the Ohio Department of Development. This program launched in March 2024 and will assist approximately 15 low/mod income households and 3 childcare facilities and two congregate shelters.  Lead-based paint hazards will be reduced through following eligible repairs: window and door replacement, siding/soffit/fascia enclosure, porch component repair, and other supportive measures.

Lead-based paint hazard evaluation and reduction strategies will continue to be integrated into the County's housing rehabilitation programs in the next year.   The County will also require contractors participating in the housing rehabilitation programs to become licensed.  The County will utilize ODH and EPA licensed contractors to complete any necessary lead hazard reduction in homes rehabilitated through the housing rehabilitation programs.

The County has adopted the current HUD standards (Part 35 of CFR 24 and Section 570.608 of the CDBG regulations) for treatment of lead-based hazards in its housing assistance programs. These standards cover units that were built prior to 1978 and are or will be occupied by non-elderly households.

All housing units to be assisted by the County will be visually inspected for peeling and chipped paint surfaces.  All interior and exterior painted surfaces will be inspected for defective paint.  Defective paint surfaces will be assumed to be lead-based paint and will be encapsulated thoroughly or removed before repainting.  All surfaces in units occupied by children under 6 years of age who have elevated blood lead levels must be tested with an XRF analyzer or other method such as sending paint chips to a laboratory for analysis.

All owners and occupants of housing units assisted by the County's rehabilitation programs will receive written notice of the hazards of lead-based paint.

Contractors will be required to take reasonable precautions to protect occupants during abatement of lead-based paint as described in Section 570.608.

**Actions planned to reduce the number of poverty-level families**

Lake County will actively seek additional funding sources to assist existing organizations and social services agencies that continue to expand their programs aimed at reducing the number of households with incomes below the poverty line.  During the coming year, the County's resources will be targeted to assist extremely low and moderate income households to gain access to decent affordable housing, clean, safe neighborhoods, and employment opportunities.

Eliminate Substandard Housing - Housing improvements that will benefit extremely low income households living in substandard housing.  These improvements reduce the monthly housing costs and extend the useful life of affordable housing – program offered through the County Housing Rehabilitation Program and locally-administered programs in Painesville.

**Actions planned to develop institutional structure**

The structure of the Federal grants programs contains a myriad of partners.  The County provides assistance to communities and nonprofit agencies to undertake public infrastructure improvements, public facility renovations, and the expansion of needed community social services through the Community Development Block Grant/HOME Program.

In addition, there are several social service agencies and organizations in the County delivering services to the public. These services range from youth programs to recreation and education programs to referral services and homeless services. The funding for these efforts are from a variety of funding sources, including local, state and federal agencies, the United Way, private foundations, donations, and service based fees.  The County provides up to 15% of its annual CDBG allocation to agencies such as the Project Hope, Fair Housing Resource Center, and Lifeline to provide social services which meet the needs of County residents.

It is imperative that the countless entities noted above work in concert with another when addressing community development and social service needs in Lake County. Reduced funding, along with an increased need, requires an administrative and funding structure which leverages the resources, provides effective, efficient deliverables and meets the National Objectives.  The County Planning & Community Development office, Continuum of Care, Lake County Port Authority and Coalition for Housing and Support Services of Lake County, Inc. often facilitate, and serve as coordinators for various funding scenarios to avoid duplicated programming and identify community needs.

Regarding economic development, Lake County is fortunate to have professional economic development staffs in place in several communities including the Cities of Mentor, Painesville, and Willoughby. Two countywide development organizations also provide resources and technical assistance to local businesses. The Lake County Development Council addresses development issues facing the County. The Lake County Development Authority provides assistance in financing, and an Economic Development office at Lakeland Community College helps small companies package Small Business Administration (SBA) 504 loans.

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

During the next year, the County will continue to assist several nonprofit and for-profit organizations by leveraging other private, state and federal funds for housing, social service activities and economic development with CDBG and HOME funds.  The County will continue to provide resources and technical assistance. The Program Manager of the Planning & Community Development Office will provide input and leadership to the following associations that enhance collaboration:   The Coalition for Housing and Support Services of Lake County, Inc. and Lake County Continuum of Care.

**Discussion:**

# Program Specific Requirements

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

**Introduction:**

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.

**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 | 25,000 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| **Total Program Income:** | **25,000** |

**Other CDBG Requirements**

|  |  |
| --- | --- |
|  | |
| 1. The amount of urgent need activities | 0 |

|  |  |
| --- | --- |
|  |  |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 81.85% |

**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:

***Not applicable***

1. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

***Recapture policy approved by HUD in place for homebuyer programs with significant investment of $50,000 or more only after completion of 15 year period.***

***Lake-Geauga Habitat for Humanity intends to acquire land, build and sell newly constructed single-family home to income eligible households.***

***Recapture policy in place for homebuyer programs in place with lesser levels of investment allow for dismissal after shorter period of investment.***

1. 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:

***Adopted policy will be attached in section AP -- as allowed.***

***Recapture policy approved by HUD in place for homebuyer programs with significant investment of $50,000 or more only after completion of 15 year period.***

***Lake-Geauga Habitat for Humanity intends to acquire land, build and sell newly constructed single-family home to income eligible households.***

***Recapture policy in place for homebuyer programs in place with lesser levels of investment allow for dismissal after shorter period of investment.***

1. 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.***

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

***TBRA programming in Lake County operates with a few nonprofit partners.***

* ***Extended Housing, Inc.’s activity is focused on assisting survivors of domestic violence find decent, safe rental housing in Lake County once they are able to relocate from a DV shelter in a nearby county.  The tenants’ points of origin include Lake county and other locales prior to the stay at the DV shelter in Geauga County. This special need population of DV survivors has also met qualifying mental health diagnoses.  A subsidy with a duration of up to 24 months is provided.***
* ***Fair Housing Resource Center, Inc.’s activity of primarily subsidy is focused on both persons with disabilities and/or persons 62 years of age and over.  Both of these special needs populations are facing increased difficulties securing affordable rental housing.***
* ***Forbes House’s is focused on assisting survivors of domestic violence find decent, safe rental housing in Lake County.  The point of origin of the tenant survivor may be from within the community, from the completion of the OHBOSCOC – HCRP program or from the local DV shelter.  Guidance from the local partners encourages use of HCRP first to maximize benefit to the household.  While this is a special needs population not all have provided a qualifying mental health diagnosis.***

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

***TBRA programming noted above that provides a preference for persons who  either have a disability, are elderly, or are survivors of domestic violence. Assistance narrows the gap by providing rental subsidy and support services.  Without both subsidy and support the tenant would be unable to locate, successfully apply, pay for, and retain a unit.  The support services provided in the delivery of this program provides time to adjust budgets and be aware of all community supports that maybe available to help the tenants retain housing.***

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

***Not applicable.***