

EXHIBIT “A”:

2026 Annual Action Plan and Budget Summary



THE CITY OF LORAIN

The Annual Action Plan (AAP) 2026

Prepared by:
City of Lorain, Department of Building, Housing and Planning

Submission to:
U.S. Department of Housing and Urban Development



Executive Summary

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

1. Introduction

The City of Lorain's Annual Action Plan (AAP) for 2026 - 2027 serves as the City of Lorain's second year of the 2025 - 2029 Consolidated Plan (ConPlan).

The Annual Action Plan (AAP) is a requirement by the U.S. Department of Housing and Urban Development (HUD) and serves as the City's application for federal funding; the following are opportunities for which the City of Lorain is applying:

- Community Development Block Grant (CDBG)
- Home Investment Partnership Program (HOME)

The AAP identifies strategies, resources, and networks to assist very low, low, and moderate-income residents through programs managed by the City of Lorain Department of Building, Housing, and Planning.

The City of Lorain's Consolidated Plan (ConPlan) outlines our five-year goals to address the needs of Low-to-moderate (LMI) and Special Needs Residents. The following ConPlan goals are outlined below:

- GOAL 1: HOUSING
- Improve availability and accessibility of affordable housing to persons of low and moderate income throughout the City of Lorain.
- GOAL 2: HOMELESSNESS
- Reduce Homelessness in the City of Lorain.
- GOAL 3: COMMUNITY & ECONOMIC DEVELOPMENT
- Enhance the living environment for persons of low- and moderate-income and special needs populations through public services, public improvement, and community and economic development activities.
- GOAL 4: NON-HOMELESS SPECIAL NEEDS
- Expand the accessibility and coordination of social services to the City of Lorain's low-and moderate-income and special needs populations.

The City of Lorain continues to evaluate the needs of the community concerning our AAP.

The Community and Economic Development division manages in part CDBG, funded projects including but not limited to, public facility improvements, public service programs, and economic development programs.

The Housing division manages in part CDBG, HOME, and HOME-ARP through owner-occupied home rehabilitation and neighborhood revitalization programs.

The City of Lorain continues to build and foster partnerships including but not limited to, Raise Up (formerly known as Lorain Metropolitan Housing Authority (LMHA)), Continuum of Care (CoC), non-profit and for-profit entities, and neighborhood groups, to assist with the development, implementation, and evaluation of our programs benefiting the needs of the community.

With the assistance of our partners, the City of Lorain Department Building, Housing, and Planning (BHP) increases the quality of life through affordable housing incentives, improvements to the built environment, addressing blighted structures by demolition, and improved public spaces.

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.

The objectives and outcomes identified in the 2026 Annual Action Plan will be as follows:

GOAL 1: HOUSING

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

Similar to many other communities, the City of Lorain faces a shortage of affordable housing for most income levels, particularly those up to 80% of the Area Median Income (AMI). A significant portion of Lorain's households fall below the HUD AMI, with a higher concentration of renters. Individuals with an AMI of less than 30% are particularly vulnerable to homelessness, and the existing housing options for them involve lengthy wait lists with uncertain outcomes. Over the past two decades, the City has experienced a significant lack of housing development, contributing to the unavailability of affordable housing. Despite these challenges, the City is committed to its Action Plan goal of addressing the pressing need for decent housing. Between 2025 through 2029, the City of Lorain anticipates the release of request for proposals for the homebuyer's program to increase homeownership in addition to the Down Payment Assistance, Home Rehabs, and Housing Counseling programs. The City of Lorain will also be implementing public service projects utilizing funding from HOME ARP.

GOAL 2: HOMELESSNESS

The City of Lorain is committed to reducing homelessness by supporting programs and services that promote housing stability and self-sufficiency. Through a coordinated approach, the City works to address the underlying causes of homelessness while ensuring that individuals and families have access to safe and stable housing.

Through its Public Service Program, the City provides funding opportunities for nonprofit organizations to deliver critical services to homeless populations. These services may include emergency shelter, case management, supportive services, and housing assistance, all aimed at helping individuals transition out of homelessness and achieve long-term stability.

GOAL 3: COMMUNITY & ECONOMIC DEVELOPMENT

The City of Lorain is committed to enhancing the living environment for low- and moderate-income individuals, as well as special needs populations, through strategic investments in public services, infrastructure improvements, and community and economic development initiatives.

Through ongoing programming and targeted efforts, the City continues to expand economic opportunities for residents and businesses, fostering a more inclusive, resilient, and prosperous community.

GOAL 4: NON-HOMELESS SPECIAL NEEDS

The City of Lorain is dedicated to expanding the accessibility, coordination, and effectiveness of social services for low- and moderate-income residents and special needs populations. By strengthening partnerships and improving service delivery systems, the City aims to ensure that vulnerable populations can more easily access the resources and support they need to achieve stability and improved quality of life.

Through its Public Service Program, the City provides funding opportunities for nonprofit organizations to deliver critical services to non-homeless special needs populations. These efforts support a wide range of initiatives, including health and wellness programs, supportive services for individuals with disabilities, youth and senior services, and other programs designed to promote independence, inclusion, and overall well-being within the community.

3. Evaluation of past performance

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

The most recent summary of the City of Lorain's past performance in its housing and economic development programs is included in the FY 2025 - 2026 Consolidated Annual Performance and Evaluation Plan (CAPER).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

As a part of the Consolidated Planning process, the City of Lorain must develop an Annual Action Plan that identifies sources of funding, a statement of objectives, a description of projects, graphic distribution, monitoring of sub-recipients, and results of past efforts.

PUBLIC HEARINGS

To receive public input before the adoption of the Annual Action Plan, the City of Lorain shall hold a minimum of two public hearings after a 30-day public comment period as required by HUD.

PUBLIC NOTICE

A public notice shall be published in a local newspaper of general circulation and/or posted in English and Spanish no less than ten days before the hearing date to notify the public of their opportunity to attend the hearing and provide comments. The public notice shall include a summary of the proposed Annual Action Plan and all pertinent information regarding where the Annual Action Plan is available for public examination, including the location's address and hours of availability.

COMMENT PERIOD

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

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

- City of Lorain Main Library, 351 W.6th Street, Lorain, OH 44052
- South Lorain Library, 2121 Homewood Drive, Lorain, OH 44055
- City Hall, Department of Building, Housing, and Planning, 200 West Erie Avenue, 5th Floor, Lorain, OH 44052

Upon request, the Department of Building, Housing, and Planning will provide a reasonable number of additional copies to citizens and groups. In addition, electronic copies of the draft Annual Action Plan will be available online at www.cityoflorain.org. Once the Annual Action Plan has been approved by Lorain City Council and submitted to HUD, a 45-day HUD review period will commence.

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	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 (optional)

The City of Lorain's Department of Building, Housing, and Planning is responsible for managing both the CDBG and HOME programs. The Housing Division manages components of CDBG and HOME through owner-occupied home rehabilitation and homeowner assistance programs. The Community and Economic Development Division manages components of CDBG including but not limited to public facility improvements, public service programs, and economic development activities. The Finance and Compliance Division oversees budgeting, and disbursement of funds, and serves as internal auditors of federal funds to ensure all federal guidelines are followed.

Consolidated Plan Public Contact Information

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 Lorain, OH 44052

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

1. Introduction

The City of Lorain, Department of Building, Housing and Planning (BHP) regularly consults with local profit and non-profit organizations that address homelessness, housing needs, health and social services, and economic development. BHP staff will attend the Continuum of Care (CoC) monthly call that addresses the current state of homelessness in the County as well as the existing needs of vulnerable community members. While the CoC serves all of Lorain County, most of the shelters for men, women, and children are located in the Lorain City corporation limits.

BHP intends to work with members of the community who are making a big impact in the lives of the low-moderate income community.

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

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

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

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

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

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

The City of Lorain will continue to collaborate with service providers, mental health agencies, and governmental organizations to strengthen connections and address the community's housing and social service needs. Various organizations, including the Raise Up (Formerly known as Lorain Metropolitan Housing Authority), the Lorain County Homeless Task Force, the Lorain County Board of Mental Health, and Lorain County Public Health, and the United Way of Greater Lorain County were consulted during the development of the Consolidated Plan and Annual Action Plan.

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

United Way of Greater Lorain County coordinates monthly meetings of the Continuum of Care (CoC) which is composed of service providers including homeless shelters, mental health centers, veterans' services, educational institutions, supportive service agencies, and housing assistance providers. The Lorain County Continuum of Care (CoC) is focused on enhanced coordination among all entities including housing and income stability measures and the CoC Homeless Management Information System (HMIS) to coordinate services for residents of Lorain County. Coordinated Entry (CE) is the first point of access for homeless residents. These residents go through a diversion and intake process and are then connected with resources and put into the Homeless Management Information System (HMIS). The CoC collaborative utilizes the assessment tool called the Vulnerability Index-Service Prioritization Assistance Tool (VI-SPDAT) to identify and prioritize veterans and non-veterans for permanent housing. These efforts have led to enhanced coordination, data sharing, and prioritization among providers. This is the main form that social service providers and funders coordinate their efforts to end homelessness in Lorain County.

These efforts resulted in a 62-bed permanent supportive housing facility for individuals who are homeless, have mental health concerns, struggle with substance abuse, or have developmental disabilities. Bridge Pointe Commons is a three-floor complex in the City of Elyria. This housing project involved a strategic plan that included creating a new coordinator position to align services and attract new funding. This role was established through a partnership between the State of Ohio and Neighborhood Alliance. The CoC Coordinator position helps improve communications among agencies

and bring awareness to current programs and resources available at various agencies avoiding duplication of programs and placing people into safe housing. Filling this facility was the result of a two-year strategic planning process commissioned by The Nord Family Foundation and the Lorain County CoC. The plan was led by the Center for Supportive Housing with the help of 35 local stakeholders and the Ohio Balance of State CoC.

The City of Lorain attends the monthly Continuum of Care (CoC) meetings to address the ongoing challenges of homelessness and the availability of services and shelters. As of July 2023, the City of Lorain was voted in as a voting member to the CoC. In April 2021, the City of Lorain was awarded \$1.7 Million of HOME-ARP funding to address the homeless crisis in the community. As of February 2023, the HOME-ARP draft Plan was published for comment and will be submitted to HUD no later than March 1, 2023. The City will utilize the funds for supportive services, the creation of affordable housing, and the rehabilitation of shelters creating non-congregate spaces. As a part of developing the HOME-ARP Plan, there were over 30 consultations conducted to determine the level of need and the gaps in resources or aid of those who are homeless or are at the greatest risk of being homeless which include victims of domestic violence, assault, or have been trafficked. The Department of Building, Housing, and Planning will continue to be an active participant in the CoC to support and assist the most vulnerable populations.

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

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

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

The City of Lorain does not receive or administer an Emergency Shelter Grant (ESG). The City of Lorain is and will remain involved with the Continuum of Care (CoC), which includes the Lorain County Homeless Task Force. The Lorain County Homeless Task Force CoC area assists in the operation and administration of the region's Homeless Management Information System (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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	My Neighborhood Alliance - Haven Center
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Comprehensive Housing Strategy. Reducing homelessness in the City of Lorain.
2	Agency/Group/Organization	Lorain Metropolitan Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Major Employer Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Comprehensive Housing Strategy and the CNI Planning Grant. Improved access to public housing throughout the City of Lorain and improving economic opportunities in south Lorain.
3	Agency/Group/Organization	Valor Home - Family and Community Services
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Comprehensive housing strategy. Increasing resources to reduce homelessness in the City of Lorain.

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

5	Agency/Group/Organization	El Centro de Servicios Sociales
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Education Services-Employment Health Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Comprehensive Housing Strategy and CNI Planning Grant. Connecting residents to available resources and increasing access to economic opportunities.
6	Agency/Group/Organization	Boys and Girls Club of Lorain County
	Agency/Group/Organization Type	Services-Children Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Youth Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CNI Planning Grant. Increasing opportunities for youth.

7	Agency/Group/Organization	Lorain County Safe Harbor DBA Genesis House
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Victims of domestic violence
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning process (email). Increasing resources for victims of domestic violence.
8	Agency/Group/Organization	Lorain Historical Society
	Agency/Group/Organization Type	Services-Education Preserving History Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CNI Planning Grant and Consolidated Planning process (email). Preserving Lorain's history and culture.
9	Agency/Group/Organization	Lorain County Public Health
	Agency/Group/Organization Type	Services-Health Services-Education Health Agency Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning process (email), Comprehensive Housing Strategy, and the CNI Planning Grant. Improving public health outreach and education.
10	Agency/Group/Organization	Lorain County Homeless Task Force
	Agency/Group/Organization Type	Services-homeless Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning Process (email) and Comprehensive Housing Strategy. Reducing homelessness in the City of Lorain.
11	Agency/Group/Organization	City of Lorain
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Services - Narrowing the Digital Divide Other government - Local

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning process (email) and the CNI Planning Grant. Expanding transportation options in the City of Lorain, specifically micro-mobility.
14	Agency/Group/Organization	Neighborhood Alliance
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning process (email), CNI Planning Grant, and Comprehensive Housing Strategy. Increasing resources for residents within the City of Lorain.

15	Agency/Group/Organization	Catholic Charities - St. Elizabeth Center
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consolidated Planning process (email), CNI Planning Grant, and Comprehensive Housing Strategy. Reducing Homelessness, specifically homeless men, in the City of Lorain.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Way	The Homeless Task Force

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

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

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

The City of Lorain's Consolidated Plan works to form the strategic framework for its CDBG and HOME funds. The City has built relationships with multiple members and organizations within Lorain to assist with the community's goals and needs. The City will continue to consult with multiple agencies to develop projects in support of their five-year goals. The feedback and participation from the consulted parties have allowed the City

of Lorain to create a diversified Consolidated Plan to preserve the community's culture and make gains and forward progress in housing, community and economic development.

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**

TBD

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 Action 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.

The City of Lorain anticipates a total allocation (annual entitlement and program income estimates) of \$1,354,784.00 in CDBG and \$536,961.55 in HOME funding for FY 2026. CDBG funds will be used for housing and community development activities including, but not limited to, increasing homeownership, providing existing homeownership assistance (e.g. housing rehabilitation), public services, blight removal, and other projects identified as priorities based on the 2025 - 2029 Consolidated Plan.

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

The Annual Action Plan must summarize the City’s priorities and the specific goals it intends to initiate and/or complete within the second 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 2026 Annual Action Plan.

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: \$		

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	1,279,784.00	75,000.00	0.00	1,354,784.00	4,064,352.00	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	486,961.55	50,000.00	0.00	536,961.55	1,610,884.60	

Table 5 - Expected Resources – Priority Table

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

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

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

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

Discussion

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

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	Administration and Planning	2025	2029	Administration				
2	Community and Economic Development	2025	2029	Non-Housing Community Development				

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Housing	2025	2029	Affordable Housing Public Housing Blight Mitigation	Citywide	Infill Housing Housing Rehabilitation Programs Affordable Housing Programming Demolition		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted

Annual Action Plan
2026

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Administration and Planning
	Goal Description	
2	Goal Name	Community and Economic Development
	Goal Description	
3	Goal Name	Housing
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

#	Project Name
1	CDBG - 2026 Administration
2	CDBG - Fair Housing
3	CDBG - Housing Counseling
4	CDBG - Public Service - NPO
5	CDBG - Public Art Program
6	CDBG - Public Facility Improvements - NPO
7	CDBG - Essential Home Repair
8	CDBG - Lead Hazard
9	CDBG - SB Demo
10	HOME - 2026 Administration
11	HOME - CHDO
12	HOME - New Construction - Rental

Table 7 - Project Information

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

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

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG - 2026 Administration
	Target Area	
	Goals Supported	Administration and Planning
	Needs Addressed	
	Funding	CDBG: \$270,956.80
	Description	Administration of 2026 CDBG funds
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration of 2026 CDBG funds
2	Project Name	CDBG - Fair Housing
	Target Area	Citywide
	Goals Supported	Housing Administration and Planning
	Needs Addressed	
	Funding	CDBG: \$25,000.00
	Description	
	Target Date	4/1/2027
	Estimate the number and type of families that will benefit from the proposed activities	The City of Lorain is tasked with eliminating/reducing housing discrimination, by promoting diverse and inclusive neighborhoods throughout the city. The primary vision of the City's fair housing program is to protect and expand resident knowledge on housing rights and promote an integrated community of approximately 69,925 residents.
	Location Description	City Wide
	Planned Activities	The City of Lorain is tasked with eliminating/reducing housing discrimination, by promoting diverse and inclusive neighborhoods throughout the city. The primary vision of the City's fair housing program is to protect and expand resident knowledge on housing rights and promote an integrated community of approximately 69,925 residents.
3	Project Name	CDBG - Housing Counseling

	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Affordable Housing Programming
	Funding	CDBG: \$50,000.00
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The City's HC program is open to all Lorain City residents.
	Location Description	The residents who benefit the most are first-time homebuyers and residents that may be at risk if being homeless by learning how mortgages actually work, avoiding risky loans or scams and becoming financially ready before buying leading to fewer foreclosures and better long-term homeownership success.
	Planned Activities	The City's housing counseling program intends on serving approximately 30 individuals and families.
4	Project Name	CDBG - Public Service - NPO
	Target Area	Ward 2 Ward 3 Ward 5 Ward 6 Citywide
	Goals Supported	Community and Economic Development
	Needs Addressed	Homeless Facilities and Services Increase Neighborhood Development and Assets Health Services Senior Services Youth Services
	Funding	CDBG: \$125,000.00
	Description	provide grants to Non Profit Organizations for social service programs
	Target Date	12/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 85 persons will be assisted.
	Location Description	City-wide.
	Planned Activities	The City of Lorain will distribute public service funding to non-profit organizations through a competitive grant application in support of various priorities and goals outlined in the City's 5 Year Strategic Plan. Non-Homeless Special Needs, specifically programs and services for Seniors, will be prioritized alongside programs and services to aid in the prevention of homelessness.
5	Project Name	CDBG - Public Art Program
	Target Area	Ward 2 Ward 3 Ward 5 Ward 6
	Goals Supported	Community and Economic Development
	Needs Addressed	Increase Neighborhood Development and Assets
	Funding	CDBG: \$50,000.00
	Description	
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	The activity aims to benefit 20,000 residents.
	Location Description	city wide
	Planned Activities	The City of Lorain will issue an RFP and will review the proposed commissioned artworks to be incorporated on utilities, underpasses, and park buildings.
6	Project Name	CDBG - Public Facility Improvements - NPO
	Target Area	Ward 2 Ward 3 Ward 5 Ward 6 Citywide

	Goals Supported	Community and Economic Development
	Needs Addressed	Increase Neighborhood Development and Assets Improve Public Infrastructure
	Funding	CDBG: \$250,000.00
	Description	
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	1,400.
	Location Description	Citywide.
	Planned Activities	To provide funding opportunities to non-profit organizations.
7	Project Name	CDBG - Essential Home Repair
	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Housing Rehabilitation Programs
	Funding	CDBG: \$473,827.20
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Residents that are low-income families benefit the most because they usually cannot afford any repairs at all, often live in the most deteriorated housing and repairs directly affect health and safety (lead, mold, structural issues). The City home repair program intends on assisting about 15 households.
	Location Description	City wide.
	Planned Activities	
8	Project Name	CDBG - Lead Hazard
	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Housing Rehabilitation Programs
	Funding	CDBG: \$60,000.00
	Description	

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The highest impact in the lead program would be low-income families with children under 6, renters in pre-1978 housing and single-parent households in older units. This collaborate hopes to serve between 5-10 renters and households.
	Location Description	Lorain City wide
	Planned Activities	In collaboration with the Erie County Health Department the Erie County Healthy Homes program aims at reducing lead hazards in low to moderate income households in compliance with HUD selection criteria of children under 6 years of age residing in rental or owner-occupied homes constructed prior to 1978.
9	Project Name	CDBG - SB Demo
	Target Area	Ward 2 Ward 3 Ward 5 Ward 6
	Goals Supported	Housing
	Needs Addressed	Demolition
	Funding	CDBG: \$50,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	families in the lmi areas will benefit from having these blighted structures demolished
	Location Description	LMI areas - TBD
	Planned Activities	demolition of slum/blighted residential structures deemed dangerous in LMI areas
10	Project Name	HOME - 2026 Administration
	Target Area	
	Goals Supported	Administration and Planning
	Needs Addressed	
	Funding	HOME: \$53,696.16
	Description	

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	Project Name	HOME - CHDO
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$73,044.23
	Description	required 15% set aside
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
12	Project Name	HOME - New Construction - Rental
	Target Area	
	Goals Supported	Housing
	Needs Addressed	Affordable Housing Programming
	Funding	HOME: \$410,221.16
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	South Lorain CNI area

	Planned Activities	Partnership with Raise Up to build new rental housing for low income residents
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AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

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

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

The City of Lorain has identified 5 projects to implement the five goals of the 2025 - 2029 ConPlan Strategic Plan during the second year to benefit low- and moderate-income persons citywide and within the City’s Target Areas. These projects include housing programming, community and economic development programming, and the City’s administration of the CDBG and HOME programs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Lorain plans to develop, administer, and support other programs administered by community service providers, such as the Lorain County Continuum of Care, to provide affordable housing programming and services to residents in Lorain.

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

The City of Lorain will implement an infill first time homeowner program in collaboration with HFH.

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	17

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Lorain does not plan to provide any rental assistance programs at this time as homeownership is prioritized, but the CoC has a rental assistance program. Their program provides eligible residents with a security deposit and first month's rent. This is vital to provide affordable housing opportunities and transition individuals out of homelessness or transitional housing. Additionally, this program will provide case management and additional months of rental assistance as funding is available.

The City of Lorain will continue to administer its home rehabilitation programs with the goal of assisting at least 24 owner-occupied households with minor repairs. This program helps ensure low-to-moderate income households are able to maintain their homes. The City of Lorain will also begin new construction

programs. The City intends to partner with developers to construct between four and thirteen new units to provide affordable homes for income-qualifying residents.

Developers interested in the City of Lorain HOME program New Construction projects may respond to a Request for Proposals (RFP). The RFP will be posted on the City of Lorain website for all upcoming HOME Homebuyer Development projects. The City of Lorain will review and select the appropriate Developer based on an Evaluation and Scoring Rubric which includes:

- 1.) Developer Experience and Capacity
- 2.) Financial Feasibility & Pro Forma
- 3.) Homebuyer Identification & Program Strategy
- 4.) Project Design & Construction Approach
- 5.) Readiness to Proceed & Timeline
- 6.) Compliance & Regulatory Understanding
- 7.) Community Impact & Alignment with City Goals
- 8.) Management & Service Plan

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

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

The local PHA, Raise Up, is not designated as troubled.

Discussion

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

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

Introduction

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

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

The City of Lorain will provide and continue to support their affordable housing programming. This includes the Essential Home Repair Program as well as financial literacy and housing counseling. These programs enable individuals to independently support their financial well-being, obtain and maintain homeownership, and avoid the risk of homelessness.

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

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

Discussion

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

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

Introduction:

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

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

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

Discussion:

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

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

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

Age and Condition of Housing Stock – The City of Lorain will continue to support and prioritize housing rehabilitation programs to address the age and condition of the housing stock. These programs are

designed to ensure low-to-moderate income homeowners and households can safely maintain and remain in their homes.

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

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

Actions planned to foster and maintain affordable housing

The City of Lorain currently administers several housing programs designed to assist low-to-moderate income first-time homebuyers and/or current homeowners. These programs are designed to obtain and/or maintain safe, decent, and affordable homeownership. These programs include the DPA Program, HOME Rehab, and Essential. The City of Lorain will continue to administer these programs and allocate funds toward new construction.

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

According to the 2020 American Community Survey (ACS) 1-year estimates, 25.2% of residents in the City of Lorain live below the poverty line. The City recognizes the complexities of poverty and understands that effective support for low-income families must be multifaceted and thoughtful.

Collaboration and partnerships are key to assisting families affected by poverty.

Some of the most vulnerable neighborhoods in our community have been designated as target wards for HUD investment as well as the targeted neighborhoods for HUD's Choice Neighborhood Initiative (CNI) Planning Grant.

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

Actions planned to develop institutional structure

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

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

Moreover, following the City of Lorain's Consolidated Plan, the City will continue to work towards overcoming gaps in institutional structures and services and increase involvement and coordination of planning and resources to address the community's priority needs. The City of Lorain will continue to work with the CoC to meet homeless service needs, especially in supporting non-profit service providers offering self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent and reduce homelessness. Additionally, the City of Lorain will continue to work closely with Raise Up to increase the availability of affordable housing as well as target investment and development into targeted neighborhoods that have been identified as our most vulnerable.

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

The City of Lorain is committed to building and fostering collaborative efforts with key agencies, including Raise Up, El Centro de Servicios Sociales, Greater Cleveland Habitat for Humanity, Lorain County Community Action Agency, Lorain County Urban League, and Neighborhood Alliance. These organizations play a critical role in administering social services in our community. Local social service agencies and nonprofits offer a variety of affordable housing and supportive service programs to Lorain residents. The City is continuously working with these organizations to ensure effective program administration and that services reach the most vulnerable populations. The contributions of these agencies are invaluable and highlight the significant need within our community.

The City of Lorain has been working closely with Raise Up over the last couple of years to complete the Choice Neighborhood Initiative (CNI) planning grant and apply for the implementation grant. This grant will allow for the redevelopment of severely distressed housing and neighborhood transformation in our targeted neighborhoods. The areas of focus and priorities identified through community outreach for the CNI grant align with the City's Consolidated Plan.

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

Discussion:

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

Lead-based paint hazards will continue to be evaluated, environmental testing conducted, and educational materials made available to families at risk of exposure. The institutional structure will continue to be developed through continued coordination with Lorain County, the Homeless Task Force, LMHA, and other State and local agencies. The City of Lorain will continue to foster inter-agency coordination with the public service agencies in the community.

Program Specific Requirements

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

Introduction:

The City of Lorain anticipates receiving approximately \$200,000 in program income for our CDBG program. These funds will be utilized to increase funding to the many projects undertaken throughout 2026.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	75,000
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:	75,000

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.	70.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)

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

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

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

The HOME Rehabilitation program HOME funds will be provided in the form of a loan for approved rehabilitation costs on a deferred or partially deferred basis, depending on income level. The funds will be secured by a note and mortgage, with the City as mortgagee, for a minimum period of 10 years for homeowners at or below 60% of Area Median Income (AMI), loans are deferred and forgivable at the end of a 10-year loan term, with the balance forgiven proportionately over the term of the loan, based upon completed years of occupancy. For homeowners between 60%-80% of AMI, the loan is partially repayable with 120 monthly payments to amortize 20% of the loan amount, with the remaining 80% deferred and forgivable proportionately over the life of the loan. The Essential Home Repair program is a deferred forgivable loan amount is \$15,000 plus a 10% contingency added by the City to each contract. Assistance is provided in the form of a 0% interest, fully or partially deferred loan for projects equal to or exceeding \$5,000 with contingency. The loan is fully forgiven over a five-year period at 20% per year for residents with income at or below 60% AMI. Residents with income between 60% and 80% AMI will be required to pay back 20% of the loan over the course of the five-year term or 60 months. Loan payments shall not exceed \$55 per month unless under special circumstances as listed below.

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

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

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

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

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

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

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

HUD's Home guidelines and the City of Lorain's policy describes the resale or recapture of HOME funds. For example, if a homeowner intends on reselling their home before the loan has been satisfied, the outstanding balance of the loan (adjusted for amortization and partial forgiveness) will be due and payable on the sale or transfer of the unit. In the event of a resell or recapture of Home funds the homeowner will be responsible to pay the full amount of the loan (adjusted for amortization payments received by the City). Other activities that will initiate a recapture of a loan include, failure to occupy the unit; renting the unit or failure to comply with other loan requirements (including maintenance of insurance and taxes). Rehab loans may be re-subordinated to new senior debt during the loan term only to reduce interest rate, with no cash out except to cover closing costs. If the homeowner is requesting resale information the loan holder will request it in writing and fax or e-mail it to the City of Lorain, BHP Department. Once the proper request is received a per diem payout report from "The Exceptional Assistant (TEA) will be initiated. Once the payoff is received and processed in TEA a check will go to the Treasurer's office the same day. Once the payoff check has cleared the bank, the Accounts Clerk or Compliance Specialist will proceed to issue the Satisfaction of Mortgage.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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

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

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

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

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will

narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

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

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

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

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

Attachments

Citizen Participation Comments

City of Lorain

2020/2024 Consolidated Plan Citizen Participation Plan

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

Introduction

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

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

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

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Five-Year Consolidated Plan

Public Hearings

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

Public Notice

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

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

Comment Period

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

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

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

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

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

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

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

Submission of the Plan

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

Annual Action Plan

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

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

Public Hearings

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

Public Notice

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

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

Comment Period

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

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

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

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

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

Substantial Amendments

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

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

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

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

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

Public Hearings

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

Comment Period

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

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

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

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

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- City Hall, Department of Building, Housing, and Planning, 200 West Erle Avenue, 5th Floor, Lorain, OH 44052

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

COVID - 19

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

Public Hearings

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

Public Notice

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

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

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

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Comment Period

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

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

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

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

Performance Reports

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

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

Public Hearings

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

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

Comment Period

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

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

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

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

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

Complaints/Comments/Grievances

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

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Public Hearings/Public Notices

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

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

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

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

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

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

Access to Information

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

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

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

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

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

Technical Assistance

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

Anti-Displacement

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

Use of the Plan

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

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

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

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

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

Plan approved by:



Matthew Kuszniir, Director

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ANNUAL ACTION PLAN 2026 BUDGET			
	<i>Project</i>	<i>Purpose</i>	<i>Proposed Budget</i>
CDBG			
Allocation (Announced 04/06/26)			\$ 1,279,784.00
PI (estimated)			\$ 75,000.00
Total Budget			\$ 1,354,784.00
Admin (20% maximum)			\$ 270,956.80
Public Service Programs	Fair Housing		\$ 25,000.00
	Housing Counseling		\$ 50,000.00
	Open Applications for Non-profit Organizations	To provide grants to NPOs for soc. services + Admin	\$ 125,000.00
Public Facility Improvements	Public Art Program	Alignment with Admin Priorities and CCI CNI Grant	\$ 50,000.00
	Public Facility Program	Open Applications for Non-profit Organizations for facility improvements	\$ 250,000.00
Housing Programs	Essential Home Repair	Home repairs + Admin	\$ 473,827.20
	Lead Hazard	Match for Erie County + Admin	\$ 60,000.00
Clearance & Demo	Slum & Blight Demolition	Removal of Blighted Neighborhood Structures	\$ 50,000.00
TOTAL			\$ 1,354,784.00
Balance to Allocate			\$ -
HOME			
Allocation (Announced 04/06/26)			\$ 486,961.55
PI (estimated)			\$ 50,000.00
Total Budget			\$ 536,961.55
	Admin (10% maximum)		\$ 53,696.16
	CHDO (15% minimum)		\$ 73,044.23
	New Construction - Rental	Raise Up	\$ 410,221.16
TOTAL			\$ 536,961.55
Balance to Allocate			\$ -