HUD Consolidated Plan and Strategies

Five-Year Plan

FY 2025 - FY 2029

(January 1, 2025 – December 31, 2029)

Annual Action Plan

FY 2025

(January 1, 2025 – December 31, 2025)

Cuyahoga Urban County, Ohio

DRAFT

May, 2025

Executive Summary

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

1. Introduction

The Consolidated Plan is a collaborative process whereby a community establishes a unified vision for community development actions. It offers a local jurisdiction the opportunity to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.

This Five-Year Consolidated Plan (FY 2025-2029) for the 51 member communities of the Cuyahoga County Urban County (Urban County) describes the needs of low- and moderate-income residents, persons with special needs, and homeless individuals and families. The Strategic Plan section outlines the goals, strategies, partners, and anticipated financial resources that will be available to implement projects using several HUD programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). A companion document, the Annual Action Plan, sets forth the specific projects that will be implemented during FY 2025. At the conclusion of each year, Cuyahoga County submits the Consolidated Annual Performance and Evaluation Report (CAPER), describing the community's results in implementing projects.

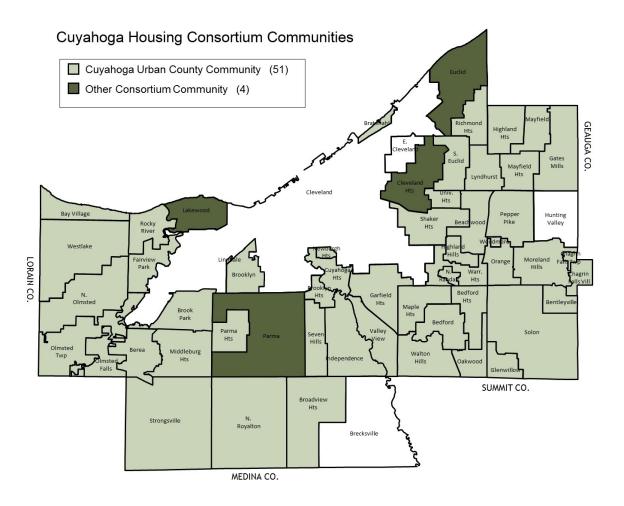
HUD funding is intended to assist individuals and families that earn less than 80% of the Median Family Income (MFI) in a metropolitan area. HUD defines these categories based upon household income, adjusted for family size. The maximum income for a family of four in 2025 is: \$29,800 (0-30% of MFI); \$49,700 (31-50% of MFI); and \$79,500 (51-80% of MFI).

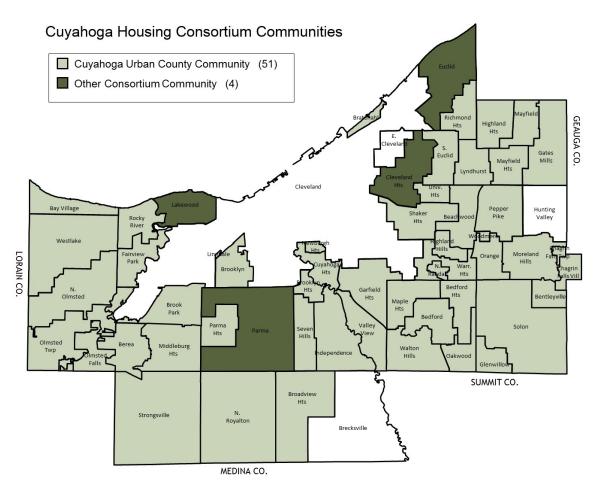
Cuyahoga Housing Consortium

Cuyahoga County is the lead administrative entity for the Cuyahoga Housing Consortium (Consortium) (see attached Map). The five Consortium members – the HUD entitlement jurisdictions of Cleveland Heights, Euclid, Lakewood, Parma, and the Urban County – formed the HUD-approved Consortium in the early 1990's to leverage HOME program funds for their communities. By acting jointly, the funding amount received by the group is greater than the amount of money that could be obtained by the jurisdictions individually. The Consortium also uses the opportunity of having 55

communities working together – representing about two-thirds of all county residents (827,000) – to ensure broader planning and coordination on affordable housing issues within Cuyahoga County.

The FY 2025-2029 Five-Year Plan also incorporates discussions pertaining to the Consortium as a whole.





Map - Cuyahoga Housing Consortium

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

To be added. Please refer to the individual sections in this document.

3. Evaluation of past performance

To be added.

4. Summary of citizen participation process and consultation process

During the development of the FY 2025-2029 Five-Year Consolidated Plan and the FY 2025 Annual Action Plan, the Cuyahoga County Department of Housing and Community Development utilized notices in a newspaper of general circulation, in-person and internet broadcast public meetings, and internet outreach to solicit public comment. During the 30-day public comment period, the documents were available for viewing and download through the Department's website, and a hard copy was also

available at the Department office. For more specific details about the citizen participation process, please refer to section **PR-15 Citizen Participation**.

In addition, the Cuyahoga County Department of Development is active throughout the year in consulting with its 51-member communities, nonprofit organizations, and public agencies to gain input and feedback on countywide issues and departmental programs. The County works with these stakeholders to identify specific issues related to housing. Stakeholders continue to meet regularly. This ongoing dialogue helps to create programs that are both proactive and reactive to change and remove unnecessarily complex program requirements while ensuring that any restrictions are followed. For more specific details about the consultation process, please refer to section **PR-10 Consultation**.

5. Summary of public comments

To be added at completion of public comment/public hearing process.

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

To be added at completion of public comment/public hearing process.

7. Summary

This item intentionally left blank.

The Process

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

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

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

Agency Role		Name		Department/Agency
CDBG Administrator	CU,	YAHOGA COUNTY	Cuyahog	a County Dept of Housing and
			Commur	nity Dev
HOME Administrator	CU,	YAHOGA COUNTY	Cuyahog	a County Dept of Housing and
			Commur	nity Dev
ESG Administrator	CU,	YAHOGA COUNTY	Health 8	Human Services, Office
			Homeles	ss Services

Table 1 - Responsible Agencies

Narrative

This document discusses the Community Development Block Grant funds received directly by Cuyahoga County. This document is also part of a submission to HUD by the Cuyahoga Housing Consortium, representing the five jurisdictions of Cleveland Heights, Euclid, Lakewood, Parma, and the Cuyahoga County Urban County.

The Cuyahoga Housing Consortium

In 1991, the City of Cleveland Heights, City of Euclid, and the Cuyahoga County Department of Development—at that time representing the 43 communities of the Cuyahoga County Urban County—received HUD approval to form the Cuyahoga Housing Consortium. Over several years, the Cities of Lakewood and Parma received HUD approval to join the Consortium. With later community additions to the Cuyahoga County Urban County, in 2020 the Consortium represents about 840,000 persons in 55 communities, or two-thirds of all Cuyahoga County residents.

The Consortium is governed by a seven-member Board consisting of the Mayor or City Manager of Cleveland Heights, Euclid, Lakewood, and Parma, along with 3 Cuyahoga County appointees. These jurisdictions formed a consortium to receive HOME funds jointly from HUD. By creating the Consortium, the total amount of HOME funds received by the group is greater than the amount of HOME funds that could be obtained by the individual jurisdictions. Cumulatively, that decision has brought millions of dollars for local housing programs. Actions taken as the Cuyahoga Housing Consortium do not affect allocations of CDBG funds or other federal funds to the individual members.

In addition to receiving HOME funds, the Consortium leverages the fact that 55 communities in Cuyahoga County work together for the Consolidated Plan process, which is an opportunity to ensure broader planning and coordination on affordable housing issues within the county. The following CDBG entitlement communities are not members of the Consortium and file Consolidated Plan documents directly with HUD: Cleveland and East Cleveland.

The Consolidated Plan approach is the means to meet the submission requirements for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) formula programs, the four formula programs available to jurisdictions:

- Community Development Block Grant (CDBG). These funds are used for a variety of community development, neighborhood revitalization, or economic development programs, with the intent of assisting low and moderate income people and improving deteriorated areas.
- HOME Investment Partnerships Program (HOME). These funds are used specifically for housing related projects, such as first-time homebuyer assistance or housing rehabilitation. The funds are received directly from HUD by the Cuyahoga Housing Consortium on behalf of its five partner jurisdictions, and Cuyahoga County is the lead administrative entity.
- Emergency Solutions Grant (ESG). Based upon HUD formulas, only Lakewood and the Cuyahoga
 County Urban County receive ESG funds directly from HUD. These funds are intended to assist
 persons and families who are homeless or at-risk of homelessness. The funds can be spent in
 any community in Cuyahoga County.
- Housing Opportunities for Persons With AIDS (HOPWA). In Northeast Ohio, only Cleveland receives HOPWA funds from HUD, and that city coordinates funding in Cuyahoga County and surrounding counties. The funds can be spent in any community in Cuyahoga County.

Consolidated Plan Public Contact Information

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Consolidated Plan CUYAHOGA COUNTY 8

OMB Control No: 2506-0117 (exp. 09/30/2021)

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

1. Introduction

This question intentionally left blank.

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 following are several examples of existing coordination between public and assisted housing providers and private and government health, mental health, and service agencies in Cuyahoga County that have the potential to involve residents of Consortium jurisdictions:

- The Board of Cuyahoga County Alcohol, Drug Addiction & Mental Health Services (ADAMHS)
 provides housing related activities through both main treatment programs, mental health and
 substance use disorder. During 2024, 2,858 persons received housing services (2024 annual
 report).
- There are also persons released from physical health institutions that could be at-risk of homelessness, such as persons who have lost employment during their hospital stay, do not have sufficient savings to pay ongoing housing and housing-related costs during their hospital stay, and do not have a support network of other persons to assist them through this period. Social workers at physical health institutions have access to resources such as United Way of Greater Cleveland's 211/First Call For Help, an information clearinghouse staffed 24-hours-a-day to provide information on a variety of health, housing, and human service needs. In addition to United Way and its partner organizations, the Cuyahoga County Office of Homeless Services is also available to assist in an effort to prevent a homelessness situation from occurring.
- Cuyahoga Metropolitan Housing Authority police officers receive training to better handle social
 problems they confront, such as poverty, domestic violence, drug abuse, and child welfare. At
 the time of assistance, officers make referrals to mental health professionals. Counselors
 respond within 48 hours to schedule counseling, and an evaluation visit takes placed within
 three days. The Police Assisted Referral (PAR) program is a partnership led by the Partnership
 for a Safer Cleveland and includes the CMHA Police Department, Case Western Reserve
 University's Begun Center on Violence Prevention Research and Education at the Mandel School
 of Applied Social Sciences, FrontLine, and Beech Brook.

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

Housing providers, and health and service agencies in Cuyahoga County have a record of working together to address the needs of literally homeless (homeless) persons, including the chronically homeless, families with children, veterans, and unaccompanied youth, as well as persons at-risk of homelessness. Selected projects include:

Guaranteed Access to Shelter

The Cuyahoga County Office of Homeless Services (OHS) is the lead agency for the HUD Continuum of Care (CoC). In partnership with elected officials, county and city departments, and non-profit housing and service providers, the CoC supports a Homeless Crisis Response System that strives to assure that all homeless persons have access to emergency shelter or, if shelters are full, transportation and space at an Overflow Shelter location.

HousingFirst Initiative (HFI)

HFI is a successful public/private partnership to develop permanent supportive housing and end chronic homelessness countywide. HFI moves chronically homeless persons into stable housing and links the person to comprehensive support services on-site. About 80% of residents remain in their apartments, with almost all engaged in services. The rate of emergency room visits and hospitalizations is substantially reduced. About 20% of the residents move on to more independent housing situations and/or reunite with family. Only a small percentage of persons return to a shelter.

Hospital Protocols for the Homeless

A difficulty for shelters, hospitals, and hospitalized homeless persons is when the patient is about to be discharged. If the patient has recovered sufficiently, the hospital cannot continue to keep him/her. A shelter often does not have the medical expertise or appropriate accommodations to care for someone with more extensive medical needs. Through Care Alliance, the CoC, a coalition of shelter providers, hospital social work staff and administrators, and local foundations implemented discharge screening guidelines. If the patient is homeless at discharge but does not meet ten basic functioning measures, the CoC hospital protocols require relocation to a nursing facility.

211/First Call for Help

United Way of Greater Cleveland administers a 24-hour/7 day-a-week hot line. This resource, developed by United Way and social service providers, allows anyone, including homeless persons or persons atrisk of homelessness, to call with questions regarding service needs and immediately receive an answer or referral. United Way also provides a searchable internet database available free at any library.

Discharge Coordination Protocols

Per HEARTH Act requirements, the CoC developed and implemented protocols to ensure persons discharged from publicly funded institutions/systems of care are not released into homelessness.

Re-Entry Strategies

The Cuyahoga County Office of Reentry addresses the needs of persons returning to Cuyahoga County from federal and state prison and local jails. In collaboration with the City of Cleveland, United Way, and local foundations, comprehensive re-entry strategies include housing, behavioral health access, and employment support. For youths, the Ohio Department of Youth Services written policy is to return youth to their own home, if possible. Release planning for all youth begins within 60 days of admission to the facility and continues for the duration of commitment.

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

Funding Allocation

The Cuyahoga Urban County is a recipient of Emergency Solutions Grant funding. The Strategic Plan section of this Five-Year Consolidated Plan describes goals, objectives and strategies for addressing the problem of homelessness. The Plan references the Cleveland/Cuyahoga County Continuum of Care's (CoC) Blue Print for Change, which states: "... the CoC has developed an approach to transform the current community response to homelessness to emphasize prevention and rapid re-housing." Among the specific strategies included in the Blue Print for Change plan are:

- A Centralized Intake System whereby all persons seeking shelter are assessed immediately to determine if there are any potential options to shelter;
- Within the shelter system provide assessment and linkages to case management and mainstream social services; and
- Utilize rapid re-housing resources to reduce the length of shelter stays.

The Cuyahoga Urban County's ESG allocation is made available to all interested nonprofit organizations and participating units of local government who have the capacity and interest in delivering services that meet the priorities described above. The process is administered by the Office of Homeless Services (OHS) under the supervision of Cuyahoga County's Office of Procurement and Diversity.

Performance Standards and Outcome Evaluation

OHS is the Systems Administrator for the Homeless Management Information System (HMIS). Agencies receiving sub-awards of ESG are required to participate in the HMIS. Non-publicly funded providers are encouraged and welcome to participate in HMIS. The HUD-required sixteen data elements are entered for every client accessing ESG services.

HEARTH ACT regulations prohibit homeless data for persons who identify as victims of domestic violence (DV) from being entered into the HMIS data collection system. The DV shelter participates in an HMIS

comparable data system unique to domestic violence shelter providers. The aggregated data related to numbers served, demographics of the population, and program services and outcomes is provided to the HMIS Administrator to add to the CoC aggregated numbers. Exit data is also collected. The HMIS data, combined with the DV data, enables outcomes to be evaluated based on the following measures:

- <u>Diversion</u>: 20% of persons/households, seeking shelter will be successfully diverted to alternative, safe housing.
- Length of Stay: Implementing rapid exit strategies will shorten the Average Length of Stay (ALOS) by 10%. The ALOS benchmark will be determined based on the 2018 Systems Performance Management (SPM) data.
- <u>Return to Shelter</u>: Utilizing the 2018 Systems Performance Measurement (SPM),
 the benchmark for the percentage of persons who return to shelter from CoC funded services
 will be established. ESG participants who return to shelter will be tracked in HMIS and
 demonstrate a reduction of 5%.
- 2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Alcohol Drug Addiction & Mental Health Services
		Board of Cuyahoga County
	Agency/Group/Organization Type	Housing
		Services - Housing
		Services-Children
		Services-Elderly Persons
		Services-Persons with Disabilities
		Services-Persons with HIV/AIDS
		Services-Victims of Domestic Violence
		Services-Health
		Services-Education
		Services-Employment
		Services - Victims
		Health Agency
		Other government - County
	What section of the Plan was addressed	Non-Homeless Special Needs
	by Consultation?	·
	How was the	Cuyahoga Housing Consortium members and the
	Agency/Group/Organization consulted	Continuum of Care have policy and program
	and what are the anticipated outcomes	discussions with this agency on an ongoing basis to
	of the consultation or areas for	address the needs of county residents
	improved coordination?	
i	improved coordination?	
2	Agency/Group/Organization	City of Cleveland - Department of Community
2	-	City of Cleveland - Department of Community Development
2	Agency/Group/Organization	Development
2	-	Development Housing
2	Agency/Group/Organization	Development Housing Services - Housing
2	Agency/Group/Organization	Development Housing
2	Agency/Group/Organization	Development Housing Services - Housing Services-Elderly Persons
2	Agency/Group/Organization	Development Housing Services - Housing Services-Elderly Persons Services-homeless
2	Agency/Group/Organization	Development Housing Services - Housing Services-Elderly Persons Services-homeless Services-Health
2	Agency/Group/Organization	Development Housing Services - Housing Services-Elderly Persons Services-homeless Services-Health Services-Education
2	Agency/Group/Organization	Development Housing Services - Housing Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
		Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	County and City of Cleveland Department of Community Development staff meet frequently throughout the year to coordinate funding and programming in many areas including economic development, fair housing, housing services, and regional planning.
3	Agency/Group/Organization Agency/Group/Organization Type	CLEVELAND HOUSING NETWORK Housing Services - Housing Nonprofit organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	County staff meet regularly with agency staff on housing counseling and foreclosure prevention issues. The agency is also a major nonprofit housing developer and manager, with ongoing interaction between County staff and agency staff on development issues.

4	Agency/Group/Organization	Cuyahoga County Board of Developmental Disabilities
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	uyahoga Housing Consortium and the Continuum of Care have policy and program discussions with this agency on an ongoing basis to address the needs of county residents.
5	Agency/Group/Organization	Cuyahoga County Board of Health
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cuyahoga Housing Consortium members have policy and program discussions with this agency on an ongoing basis to address the needs of county residents. Consortium members and this agency jointly plan, implement, and administer programs that are part of the countywide lead-based paint strategy.
6	Agency/Group/Organization	Cuyahoga County Department of Public Works
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Other government - County

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	What section of the Plan was addressed by Consultation?	Non-housing Community Developement
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cuyahoga Housing Consortium members have program discussions with this agency on an ongoing basis to address the infrastructure needs of county communities. Consortium members and this agency jointly plan and implement infrastructure projects that positively impact low- and moderate-income areas.
7	Agency/Group/Organization	Cuyahoga County Division of Senior and Adult Services
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services - Victims Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	County development staff meet several times each year with county senior and adult services staff to coordinate programming and assess housing needs of the elderly and disabled adult population.
8	Agency/Group/Organization	Cuyahoga County Fiscal Office
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cuyahoga Housing Consortium members have program discussions with this agency on an ongoing basis related to property tax delinquency cases and real estate data for county communities. Condition of housing data was obtained from this agency and analyzed as part of this plan.
9	Agency/Group/Organization	Cuyahoga County Land Reutilization Corporation
	Agency/Group/Organization Type	Housing Services - Housing Regional organization

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	What section of the Plan was addressed	Housing Need Assessment
	by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cuyahoga Housing Consortium members have policy and program discussions with this agency on an ongoing basis to address foreclosure and property disposition issues in county communities. Consortium members and this agency jointly plan and implement projects that impact low- and moderate-income areas, including acquisition, sale, demolition, and rehabilitation of buildings.
10	Agency/Group/Organization	Cuyahoga County Office of Emergency Management
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Emergency Management Other government - County
	What section of the Plan was addressed by Consultation?	Natural disaster emergency planning/response
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency is responsible for preparedness, planning, and effective response to natural disasters, man-made catastrophes, and emergencies.
11	Agency/Group/Organization	Cuyahoga County Office of Homeless Services
	Agency/Group/Organization Type	Housing 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 Services - Victims Other government - County

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cuyahoga Housing Consortium members work with OHS staff, its Advisory Board, and committees on an ongoing basis to coordinate the needs of homeless and at-risk homeless county residents.
12	Agency/Group/Organization Agency/Group/Organization Type	Cuyahoga Metropolitan Housing Authority PHA Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cuyahoga Housing Consortium members have policy and program discussions with this agency on an ongoing basis to address the needs of county residents. In addition, on a regular basis this agency shares countywide program usage information with the member communities.
13	Agency/Group/Organization	Fair Housing Center for Rights and Research
	Agency/Group/Organization Type	Service-Fair Housing Nonprofit organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Fair housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an organization providing fair housing services to the Cuyahoga County Urban County, the Cuyahoga County Department of Development has policy and program discussions with this organization on an ongoing basis to address housing issues in the 51-member communities.
14	Agency/Group/Organization	Greater Cleveland Partnership
	Agency/Group/Organization Type	Regional organization Business Leaders Civic Leaders

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	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Greater Cleveland Partnership is the regional chamber of commerce for the greater Cleveland area. It concentrates on business retention and civic initiatives of interest to business leaders. County economic development staff work closely with Greater Cleveland Partnership staff to understand the factors that motivate businesses to remain and expand in Cuyahoga County, and to coordinate resources for business retention and expansion.
15	Agency/Group/Organization	Greater Cleveland Regional Transit Authority
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cuyahoga Housing Consortium members have program discussions with this agency on an ongoing basis to address the current public transit system and needs of county communities, particularly the impact on low- and moderate-income areas.
16	Agency/Group/Organization	Home Repair Resource Center
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Nonprofit organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	County staff and agency staff meet at least monthly to discuss foreclosure prevention and housing counseling issues. The agency serves as a HOME program subrecipient for homebuyer assistance and as such provides insight into homebuyer market conditions.
17	Agency/Group/Organization	Jobs Ohio
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Jobs Ohio is the nonprofit organization created by the State of Ohio to carry out State funded economic development activities statewide. County economic development staff work closely with Jobs Ohio staff to understand business financing needs and coordinate resources for business attraction and retention.
18	Agency/Group/Organization	The Legal Aid Society of Cleveland
	Agency/Group/Organization Type	Service-Fair Housing Nonprofit organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As an organization providing fair housing services to the Cuyahoga County Urban County, the Cuyahoga County Department of Development has policy and program discussions with this organization on an ongoing basis to address affordable housing issues in the 51-member communities.
19	Agency/Group/Organization	North Coast Housing Connections
	Agency/Group/Organization Type	PHA Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This is the organization that now handles the Housing Choice Voucher Program for the Parma Public Housing Agency. Cuyahoga Housing Consortium members have policy and program discussions with this agency on an ongoing basis to address the needs of county residents. In addition, this agency makes available countywide program usage information.
20	Agency/Group/Organization	Northeast Ohio Areawide Coordinating Agency
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Non-housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	program discussions with this agency on an ongoing basis to address the infrastructure and transit needs of county communities. Consortium members and this agency jointly plan and implement infrastructure projects that positively impact low- and moderate-income areas. All five Consortium jurisdictions have seats on the NOACA Board of Directors.
21	Agency/Group/Organization	Northeast Ohio First Suburbs Consortium
	Agency/Group/Organization Type	Regional organization Planning organization Nonprofit organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The nineteen community members of this Council of Governments work to maintain and revitalize their mature, developed communities and raise public and political awareness of the problem and inequities associated with urban sprawl and urban disinvestment. Cuyahoga County has policy and program discussions with this organization on an ongoing basis to address housing and other community needs. The four suburban members of the Cuyahoga Housing Consortium (Cleveland Heights, Euclid, Lakewood, and Parma) are members of the organization.
22	Agency/Group/Organization	Northeast Ohio Regional Sewer District
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Non-housing community development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cuyahoga Housing Consortium members have policy and program discussions with this agency on an ongoing basis to address sewer infrastructure needs of county communities. Consortium members and this agency jointly plan and implement infrastructure projects that positively impact low- and moderate-income areas. Note: Euclid and Lakewood manage their own sewer infrastructure.

23	Agency/Group/Organization	Team NEO
	Agency/Group/Organization Type	Regional organization Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Team NEO is the regional business attraction organization for Northeast Ohio including Cuyahoga County. Economic development staff of Cuyahoga County work closely with staff of Team NEO to understand the conditions that will best attract new businesses to the region. These conditions include place-based considerations which can be addressed by community development programming.

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

All Agency Types were consulted.

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

Name of	Lead Organization	How do the goals of your Strategic Plan overlap w
Plan		
Continuum	Cleveland/Cuyahoga	he Consolidated Plan Strategic Plan goals support the goals of the Continuum of
of Care	County Continuum	Services (OHS) serves all 59 communities in Cuyahoga County is the Lead Agenc
	of Care	Development designated CoC, an extensive network of public, private, and non-
		directly or indirectly, emergency shelter, assisted housing, health services, and/
		are chronically homeless, homeless, or are at-risk of homelessness. Blue Print fo
		Services Annual Overview.
Economic	Cuyahoga County	The 2023-2027 Cuyahoga County Economic Development Plan focuses on initia
Development		resources; transit-oriented development; workforce development; placemaking
Plan		intended to be implemented with funds other than dollars provided by HUD, th
		quality, well-connected places, ensure access to and preparation for jobs and ca
		Consolidated Plan Strategic Plan goals, using HUD funds, reinforce these investr
		Development Plan. https://cuyahogacounty.gov/docs/default-source/developm

Consolidated Plan

OMB Control No: 2506-0117 (exp. 09/30/2021)

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap w
Cuyahoga County Housing Plan	Cuyahoga County	The Cuyahoga County Housing Plan was developed in coordination with county six primary objectives that need to be addressed to improve housing conditions delinquency, housing insecurity, special populations, fair housing, and confident Council passed legislation to create the Cuyahoga County Housing Program. A flow-dollar mortgages starting in 2020 using \$1 million of revenue from casino to Consolidated Plan affordable housing goal, including expanding counseling organ providing new tools for first mortgage lending to leverage the current down pay repair programs.
Rebuilding as One: A Common Sense Approach to Hous	Northeast Ohio First Suburbs Consortium	This 2013 report outlines issues and strategies to address housing issues, particle geographically form the first ring of development beyond Cleveland. Building of goal of creating high-quality, well-connected places that provide our residents were port emphasizes strategies focusing on the four policy areas of preserving old strengthening, and promoting stability. The Consolidated Plan Strategic Plan goal existing housing through rehabilitation and homebuyer programs plus code enforced the provided as One report. http://nebula.wsimg.com/dcb273f93355b0f0d3ee06c9cd4429ee?AccessKeyId=
Vibrant NEO 2040	Northeast Ohio Sustainable Communities Consortium Initiative	Funded by a HUD/USDOT/USEPA Partnership for Sustainable Communities Initial by 33 organizations developed a vision for the future of Northeast Ohio. The eigestablished communities, developing the regional economy with accessible emptransportation network. The Consolidated Plan Strategic Plan goals focus on invin developed neighborhoods, commercial districts, and industrial areas, which rhttp://vibrantneo.org

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The strategy of joint projects is undertaken to ensure that an issue is comprehensively addressed within Cuyahoga County, regardless of political boundaries and geographic location. Here are several examples:

- Cuyahoga County government, on behalf of the 51-member Cuyahoga County Urban County, entered into agreements with the Cities of Cleveland Heights, Euclid, Lakewood, and Parma to jointly participate in HOME Investment Partnerships Program funding. The joint funding process creating the Cuyahoga Housing Consortium began with FY 1993 federal funds and has provided an opportunity for better coordination of housing program delivery by CDBG entitlement communities, such as rehabilitation work and homebuyer programs. The Consortium has also coordinated on other issues, such as successfully obtaining federal grants to address lead-based paint issues in older homes.
- All seven communities in Cuyahoga County that receive CDBG entitlement funding (Cuyahoga County on behalf of 51 Urban County member suburbs, Cleveland, Cleveland Heights, East

Cleveland, Euclid, Lakewood, and Parma) have jointly participated in ongoing coordinated Analysis of Impediments to Fair Housing Choice studies and updates. From 2011-2013, all seven Cuyahoga County entitlements participated in a broader, twelve-county, regional fair housing equity study carried out under a HUD Sustainable Communities grant. The regional study, completed in 2013 and extended to add specific local impediments in 2014, was recognized by HUD's Office of Fair Housing and Equal Opportunity as an appropriate method to update each jurisdiction's existing Analysis of Impediments.

- The City of Cleveland and Cuyahoga County, through the Cuyahoga County Office of Homeless Services, coordinate homeless prevention and homeless recovery funding and programming countywide. This collaboration includes development of a single countywide homeless prevention strategy, implemented by a single Continuum of Care process. Homeless prevention and recovery activities are available countywide, benefiting, Consortium jurisdiction residents when the need arises.
- The Cuyahoga County Office of Homeless Services is a subrecipient, through the Ohio
 Department of Development (ODOD) of Homeless Crisis Response Program funds. These funds
 leverage County ESG dollars targeted to Rapid Rehousing and Homeless Prevention. The Office
 of Homeless Services represents Cuyahoga County on the State's Supportive Housing Planning
 Council which meets annually to advise ODOD on the development of the State's Consolidated
 Plan.
- The Cuyahoga County Department of Development coordinates specific economic development projects that involve a business and host community, along with partners such as the Cleveland-Cuyahoga County Port Authority and the State of Ohio. Also, local communities within Cuyahoga County, including the Cuyahoga County Urban County, prepare joint funding applications and work cooperatively on projects with the State of Ohio.
- The Cuyahoga County Department of Housing and Community Development website, training sessions, and community meetings are all used as vehicles to communicate and interact with Urban County communities as well as interested members of the public. The other Consortium jurisdictions utilize similar outreach strategies.

Narrative

Describe any efforts to enhance coordination with private industry, businesses, developers, and social service agencies (91.215(I)).

As one method to ameliorate barriers to affordable housing, Cuyahoga Urban County member
communities and Cuyahoga Housing Consortium partner communities work with the Cuyahoga
County Fiscal Office on foreclosure of tax delinquent vacant land. Communities also work with
the Cuyahoga County Land Reutilization Corporation to address tax delinquent properties. The
CCLRC has the ability to resolve title issues, foreclose on a property, and make a decision
concerning rehabilitation or demolition. Vacant properties in CCLRC possession are also held for
redevelopment.

- The continued strength of first ring suburbs is key to maintaining the quality of life in the county.
 These suburbs are either members of the Cuyahoga County Urban County or are CDBG
 entitlement cities. When projects are presented that benefit the objectives of HUD funding, the
 Cuyahoga County Urban County's federal resources may be used in the financing of projects in
 other entitlement communities.
- The Cuyahoga Urban County member communities and Cuyahoga Housing Consortium partner communities can coordinate on economic development strategies and projects with local chambers of commerce, nonprofit business development groups, the Greater Cleveland Partnership, and Team NEO.
- Cuyahoga County has taken the lead and worked cooperatively with the City of Cleveland and the Northeast Ohio First Suburbs Consortium (Council of Governments), to successfully obtain funding from the U. S. Environmental Protection Agency to identify contamination on properties scheduled for redevelopment that are located throughout the county.
- At the regional level, the Fund for Our Economic Future is an alliance of funders working to
 improve the ability of Northeast Ohio to compete in the global economy by working with a
 network of economic development organizations and initiatives to create and retain jobs,
 increase payrolls and attract capital to the region. The Fund's members include private,
 community and corporate foundations, businesses, health care systems, higher education
 institutions, government, business and civic associations, and individuals.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The five Consortium jurisdictions take actions to encourage participation by all residents. For example, jurisdictions conduct outreach on a communitywide basis through various types of media, such as community-based newspapers and newsletters, emails and social media, websites, and public access cable TV channels. Outreach is also expanded through members of citizen advisory committees or special interest groups, as well as program subrecipients. Outreach is also conducted at community facilities, such as posting notices at recreation centers, senior centers, libraries, and municipal buildings. These actions increase the opportunity for residents from throughout a community to participate in the process, including low- and moderate-income residents, minorities, and residents living in HUD-assisted housing.

The Consortium jurisdictions also undertake the following types of actions to encourage citizen involvement:

- Translation services can be provided for non-English speaking residents;
- Meeting locations and office space housing Consortium jurisdiction staffs are accessible to persons with disabilities;
- Meetings, hearings and all other public activities are scheduled at times and locations convenient to encourage attendance;
- Reasonable and timely access is provided to information and records relating to the Consolidated Plan and use of HUD assistance; and
- Each Consortium jurisdiction has a Citizen Participation Plan, which is available on request.

The Cuyahoga County Department of Development, as the lead administrative entity for the Cuyahoga Housing Consortium, was responsible for overseeing the development of this Five-Year Consolidated Plan, with assistance from HP Group, Cleveland, Ohio.

Table 4 shows the public comment process undertaken. The two public meetings were publicized in a newspaper of general circulation within the community. Citizens were invited to provide comments via telephone, mail, or email. During the 30-day public comment period, copies of the Five-Year Consolidated Plan document were available in public places, such as government offices and libraries. Jurisdictions also posted the document on their City website and provided a method for comment submission.

All public meetings were held on weekday evenings or weekdays during the day. All jurisdictions linked the public meetings for the Five-Year Consolidated Plan and the Annual Action Plan, which provided continuity for discussing both short-term and long-term timeframes. Also, jurisdictions with a Citizen Advisory Committee (CAC) coupled the public meetings for the Five-Year Consolidated Plan to the public meetings of their CAC, which were in the process of receiving presentations from organizations and making funding recommendations for the Annual Action Plan.

All public meetings were held at well-known local facilities that were accessible to persons with disabilities. At each public meeting, the Five-Year Consolidated Plan was listed and discussed as a separate agenda item. The discussions included presentations of background information, data, and priorities, and time was allotted for audience questions.

The staffs of Consortium jurisdictions provide technical assistance to groups developing proposals for funding assistance under the Consolidated Plan. Offers of technical assistance are included as part of application materials, published notices, and/or made verbally during group meetings. Staffs also provide their contact information on their respective websites. Technical assistance, on a one-on-one basis, often includes explanations concerning programs, potential projects, application procedures, or application content.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-	The County published	Not applicable.	Not applicable.	
		targeted/broad	a public notice in the			
		community	Cleveland Plain			
			Dealer on May 6,			
			2025 to solicit			
			comments for the			
			Five-Year			
			Consolidated Plan			
			and Annual Action			
			Plan, listing the first			
			and second public			
			hearing dates, the			
			public comment			
			period dates, and			
			inviting citizen review			
			and comment. The			
			notice was also			
			posted on the			
			Cuyahoga County			
			website.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-	FY 2025-29 Five-Year	No comments	Not applicable.	
		targeted/broad	Consolidated Plan	received.		
		community	and FY 2025 Annual			
			Action PlanMay 14,			
			2025, 10:00am,			
			Cuyahoga County			
			Administration			
			Building.The hearing			
			had in-person			
			attendance and			
			attendance on			
			Cuyahoga County's			
			YouTube channel.			
3	Public Hearing	Non-	FY 2025-29 Five-Year	No comments	Not applicable.	
		targeted/broad	Consolidated Plan	received.		
		community	and FY 2025 Annual			
			Action PlanMay 28,			
			2025, 10:00am,			
			Cuyahoga County			
			Administration			
			Building.The hearing			
			had in-person			
			attendance and			
			attendance on			
			Cuyahoga County's			
			YouTube channel.			

4	Internet Outreach	Non-	The Cuyahoga County	To be added.	To be added.	
		targeted/broad	Department of			
		community	Development made			
			the proposed FY			
			2025-29 Five-Year			
			Consolidated Plan			
			and the proposed FY			
			2025 Annual Action			
			Plan available			
			through the			
			Cuyahoga County			
			website during the			
			30-day public			
			comment period			
			(May 28 through June			
			30, 2025). Hard			
			copies of the			
			document were			
			available at the			
			Cleveland Public			
			Library Public			
			Administration			
			Branch and at the			
			Cuyahoga County			
			Department of			
			Housing and			
			Community			
			Development.			



Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following narrative summarizes the various sections of the *Needs Assessment*.

NA-10 SUMMARY

HOUSING NEEDS

The Cuyahoga Housing Consortium (Consortium) jurisdictions include the cities of Cleveland Heights, Euclid, Lakewood, Parma, and the 51 communities that comprise the Cuyahoga Urban County. The Consortium contains 826,965 persons, 359,050 households, and 387,821 housing units (2016-20 ACS). According to data from HUD mandated tables, since 2005-09 the population decreased in the Consortium by about 2%, while the number of households increased by approximately 1%. Housing units decreased slightly during the period by about 6%. The percentage changes differ by community and Census Tract.

Median income at the Census Tract level shows disparities among community neighborhoods. Incomes have increased in many Census Tracts since 2010, but poverty has increased as well. The Consortium poverty rate is 10.07% (2016-20 ACS), but the rate is higher in many Census Tracts.

Another indicator of low income is percent of (HUD) Area Median Family Income (HAMFI or AMFI). While 39% (139,843 households) of all Consortium households had incomes less than 80% of HAMFI, this varied depending on household type: households containing at least one person 62 years or older (46%, 64,432 households); households with one or more children six years or younger (48%, 16,003 households); large family households (30%, 5,796 households); and small family households (27%, 36,747 households).

Housing problems experienced by Consortium households include substandard housing condition, overcrowding, and cost burden (housing affordability). Cost burden is the most prevalent housing problem, particularly among low income households. Of all 42,434 households with a cost burden greater than 30% of income, 51% were renters and 49% were owners. Of all 39,171 households with a cost burden greater than 50% of income, 59% were renters and 41% were owners. Cost burden is prevalent for both renters and owners throughout the 0-80% HAMFI income range. Small family households, the elderly, and other (single-person) households experienced the greatest cost burden.

Less than 1% of Consortium households experienced overcrowding or substandard housing (lack of complete plumbing or kitchen facilities). Most households in this situation were renters with incomes at 80% or less of HAMFI.

While the Census definition does not capture the extent of repair needs, the age of housing can be an indicator of condition. About 53% of the housing stock (192,419 units) was built between 1950 and 1980 and 26% (92,376units) was built before 1950. These homes are now at least 45 years old, requiring systems replacement and a significant rehabilitation investment. The year units were built varies by Census Tract.

For homeless persons or those at risk of homelessness, the most significant problem remains the lack of affordable housing.

Poverty also continues to put low-income individuals and families with children at-risk of homelessness. ACS 2016-20 data showed that 14,655 families were in poverty in the Consortium (67% renters, 33% owners). Additionally, HUD tables showed that 23,917 extremely low- or low-income family households with children had a cost burden greater than 30%, and 4,978 extremely low- or low-income family households had a cost burden greater than 50%. About 58% of these households were renters.

Narrative continues in the Text Box.

Needs Assessment Overview (continued)

Needs Assessment Overview (continued)

The Cleveland/Cuyahoga County Continuum of Care (CoC) reported in the 2024 Point in Time Survey that there were 123 homeless households with 122 children under age 18 in emergency shelter. There was one household with children under age 18 in Transitional Housing, and no unsheltered homeless households with children. The CoC reported in the 2024 Annual Homeless Assessment Report that 1,681 persons in families (adults and children) were homeless between October 1, 2018 and September 30, 2019. The CoC also estimated that 818 persons in families (adults and children) were newly homeless annually.

NA-15 through NA-30 SUMMARY

DISPROPORTIONATE NEED

Disproportionate need in the Consortium by a minority racial or ethnic group in terms of substandard units, overcrowding, or cost burden was only a minor issue for one racial group at a specific income category. Disproportionate need is not a widespread issue.

NA-35 SUMMARY

ASSISTED HOUSING INVENTORY

There are about 5,100 public housing units in Cuyahoga County. Almost all of the public housing developments countywide are located in the City of Cleveland, which is not part of the Consortium jurisdictions. Within the Consortium, there are only two small public housing developments totaling 117 units, including units that meet ADA/UFAS standards.

In 2024, there are about 17,000 Housing Choice Voucher Program (HCVP) vouchers available in Cuyahoga County, representing about 4% of all occupied rental units in the county. In 2019, about 7,000 vouchers were in use within the Consortium. As a percent of total renter-occupied units with HCVP vouchers in 2019, the situation varied in the five Consortium jurisdictions: Lakewood and Parma, were below the 4% countywide average, while Cleveland Heights, Euclid, and the Cuyahoga Urban County were above the 4% countywide average. Within the 51 communities of the Cuyahoga County Urban County, in 2019 about 80% of all HCVP vouchers (2,891) were located in eight communities in the eastern section of the county.

For public housing residents and HCVP recipients, access to job training, education programs, and employment opportunities will enable families to improve their economic standing and no longer require assisted housing. To facilitate these efforts, families need reliable and affordable childcare and transportation options.

Narrative continues in the Text Box.

Needs Assessment Overview (second continuation)

Needs Assessment Overview (second continuation)

NA-40 SUMMARY

HOMELESS NEEDS

The Cleveland/Cuyahoga County Office of Homeless Services (OHS) collects data on the extent and nature of homelessness in Cuyahoga County through the Cleveland/Cuyahoga County Continuum of Care (CoC) providers at emergency shelters, transitional housing, and permanent supportive housing facilities utilizing the Homeless Management Information System (HMIS). Additionally, the OHS/CoC conducts the annual Point-in-Time (PIT) count, which is conducted in accordance with HUD standards. It is estimated that about 2,040 persons experience homelessness on any given night; about 7,250 persons experience homelessness each year; and almost 3,450 persons – both individuals and families – lose their housing and become homeless each year. The homeless include chronically homeless individuals and families, children, and veterans. Almost 70% of homeless persons are Black or African American, and about one-guarter are White. About 7% of homeless persons are unsheltered.

NA-45 SUMMARY

NON-HOMELESS SPECIAL NEEDS

HUD has defined a number of special needs categories of persons within the low- and moderate-income population: elderly (age 62 and older); frail elderly (an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework); persons with mental, physical, and/or developmental disabilities; persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and victims of domestic violence, dating violence, sexual assault, and stalking. Persons in all these categories live in Consortium jurisdictions and have housing and supportive service needs.

NA-50 SUMMARY

NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

With little undeveloped land remaining among its 51-member communities, the Cuyahoga Urban County has many existing public facilities in each community including schools, libraries, fire stations, police departments, recreation centers, senior centers, parks, and playgrounds, along with an existing network of streets, sewer lines, and other infrastructure. These facilities and infrastructure vary in age and condition.

The Cuyahoga Urban County will continue to allocate a substantial percentage of its annual Community Development Block Grant (CDBG) funding to local communities for eligible projects including eligible public facilities and infrastructure, through an annual competitive application process. This competitive process allows local communities to determine their priority needs and assures objective review and ranking of the relative merits of proposed eligible projects.

In terms of public services, the Cuyahoga Urban County, is served by the mature Greater Cleveland social service system. Dedicated revenue streams to meet these needs include countywide property tax levies specifically restricted to health and human services, state and federal categorical and competitive grants, hospital charity care, and corporate and philanthropic donations.

Taking into account the limited amount of CDBG funds available each year, and the existence of dedicated revenue streams for social service needs, the Cuyahoga Urban County will continue to target its spending of CDBG funds to specific types of public services connected to and supporting its housing and community development activities, such as foreclosure prevention counseling, homebuyer and tenant counseling, and fair housing complaint investigation and services.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	840,875	826,965	-2%
Households	353,980	359,050	1%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30%	>30-50%	>50-80%	>80-100%	>100%
	HAMFI	HAMFI	HAMFI	HAMFI	HAMFI
Total Households	39,900	38,023	61,920	38,584	180,600
Small Family Households	9,389	9,481	17,877	12,677	85,809
Large Family Households	1,322	1,278	3,196	1,989	11,683
Household contains at least one					
person 62-74 years of age	9,337	9,036	15,535	9,841	44,230
Household contains at least one					
person age 75 or older	7,799	11,116	11,609	5,513	16,001
Households with one or more					
children 6 years old or younger	4,828	4,229	6,946	4,435	12,633

Table 6 - Total Households Table

Data 2016-2020 CHAS

Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

			Renter					Owner		
	0-30% AMI	>30- 50%	>50- 80%	>80- 100%	Total	0-30% AMI	>30- 50%	>50- 80%	>80- 100%	Total
AULINADED OF LIO	ICELIOI D	AMI	AMI	AMI			AMI	AMI	AMI	
NUMBER OF HOU Substandard	DSEHOLD	5								
Housing - Lacking										
complete										
-										
plumbing or kitchen										
facilities	749	001	E 47	167	2 245	172	1.47	176	102	F00
	749	882	547	167	2,345	173	147	176	102	598
Severely										
Overcrowded -										
With >1.51										
people per										
room (and										
complete										
kitchen and									_	
plumbing)	100	129	179	94	502	59	20	50	0	129
Overcrowded -										
With 1.01-1.5										
people per										
room (and										
none of the										
above										
problems)	430	705	358	234	1,727	38	58	129	183	408
Housing cost										
burden greater										
than 50% of										
income (and										
none of the										
above	17,03				22,96					16,20
problems)	1	4,713	884	334	2	8,766	4,095	2,871	477	9

			Renter					Owner		
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost										
burden greater										
than 30% of										
income (and										
none of the										
above		10,15			21,47					20,96
problems)	2,293	7	7,872	1,148	0	2,170	5,946	9,260	3,588	4
Zero/negative										
Income (and										
none of the										
above										
problems)	2,468	0	0	0	2,468	1,737	0	0	0	1,737

Table 7 – Housing Problems Table

Data

2016-2020 CHAS

Source:

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

			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		30%	50%	80%	100%	
		AMI	AMI	AMI		AMI	AMI	AMI	AMI	
NUMBER OF	HOUSE	IOLDS								
Having 1										
or more of										
four										
housing										
problems	18,301	6,432	1,967	822	27,522	9,041	4,325	3,228	760	17,354
Having										
none of										
four										
housing										
problems	7,492	14,023	25,904	13,395	60,814	5,060	13,241	30,833	23,622	72,756

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			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		30%	50%	80%	100%	
		AMI	AMI	AMI		AMI	AMI	AMI	AMI	
Household										
has										
negative										
income,										
but none										
of the										
other										
housing										
problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

		Rer	nter			Ov	vner	
	0-30%	>30-50%	>50-	Total	0-30%	>30-50%	>50-80%	Total
	AMI	AMI	80%		AMI	AMI	AMI	
			AMI					
NUMBER OF H	OUSEHOLD	S						
Small								
Related	5,921	4,851	2,895	13,667	2,096	2,259	3,084	7,439
Large								
Related	814	553	329	1,696	324	305	486	1,115
Elderly	6,408	5,735	2,877	15,020	6,511	6,428	6,420	19,359
Other	7,135	5,005	3,048	15,188	2,229	1,197	2,241	5,667
Total need	20,278	16,144	9,149	45,571	11,160	10,189	12,231	33,580
by income								

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

		Re	enter			Oı	wner	
	0-30%	>30-50%	>50-80%	Total	0-30%	>30-50%	>50-80%	Total
	AMI	AMI	AMI		AMI	AMI	AMI	
NUMBER OF HO	USEHOLD	S						
Small Related	0	0	1,258	1,258	1,909	1,253	0	3,162
Large Related	0	0	44	44	264	176	74	514
Elderly	5,207	2,533	732	8,472	4,950	2,164	1,855	8,969

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		Re	enter			01	wner	
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	0	6,641	1,227	7,868	1,828	0	0	1,828
Total need by income	5,207	9,174	3,261	17,642	8,951	3,593	1,929	14,473

Table 10 - Cost Burden > 50%

Data

2016-2020 CHAS

Source:

5. Crowding (More than one person per room)

			Renter	•				Owner		
	0-	>30-	>50-	>80-	Total	0-	>30-	>50-	>80-	Total
	30%	50%	80%	100%		30%	50%	80%	100%	
	AMI	AMI	AMI	AMI		AMI	AMI	AMI	AMI	
NUMBER OF HOUSE	HOLDS									
Single family										
households	455	789	372	294	1,910	97	74	163	142	476
Multiple,										
unrelated family										
households	80	40	10	0	130	0	4	14	34	52
Other, non-family										
households	0	170	155	34	359	0	4	0	0	4
Total need by	535	999	537	328	2,399	97	82	177	176	532
income										

Table 11 - Crowding Information - 1/2

Data Source: 2016-2020 CHAS

l D	
-----	--

		Rer	nter			Ow	ner	
	0-30%	>30-	>50-	Total	0-30%	>30-	>50-	Total
	AMI	50%	80%		AMI	50%	80%	
		AMI	AMI			AMI	AMI	
Households								
with Children								
Present								

Table 12 – Crowding Information – 2/2

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

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

What are the most common housing problems?

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

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

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

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

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	31,840	8,090	0
White	17,009	4,953	0
Black / African American	12,342	2,587	0
Asian	636	194	0
American Indian, Alaska Native	32	26	0
Pacific Islander	10	0	0
Hispanic	1,203	189	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Source:

2016-2020 CHAS

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	26,834	11,147	0
White	16,842	8,621	0
Black / African American	7,875	1,877	0
Asian	658	142	0
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	1,006	411	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

^{*}The four housing problems are:

Data 2016-2020 CHAS Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	22,332	39,571	0
White	14,501	26,235	0
Black / African American	5,536	10,909	0
Asian	436	470	0
American Indian, Alaska Native	14	15	0
Pacific Islander	0	14	0
Hispanic	1,046	1,079	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS

Source:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,331	32,242	0
White	4,623	23,666	0
Black / African American	1,299	6,378	0
Asian	162	645	0
American Indian, Alaska Native	0	37	0
Pacific Islander	4	0	0
Hispanic	125	1,006	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS

Source:

^{*}The four housing problems are:

*The four housing problems are:

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

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	27,342	12,552	0
White	14,022	7,916	0
Black / African American	11,231	3,703	0
Asian	586	250	0
American Indian, Alaska Native	32	26	0
Pacific Islander	10	0	0
Hispanic	888	500	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,757	27,264	0
White	6,707	18,811	0
Black / African American	3,235	6,526	0
Asian	354	443	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	324	1,095	0

Table 18 - Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS Source:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,195	56,737	0
White	3,713	37,049	0
Black / African American	1,116	15,316	0
Asian	88	825	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	14	0
Hispanic	180	1,942	0

Table 19 - Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS

Source:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,582	37,017	0
White	1,154	27,122	0
Black / African American	346	7,321	0
Asian	60	758	0
American Indian, Alaska Native	0	37	0
Pacific Islander	0	4	0
Hispanic	25	1,101	0

Table 20 – Severe Housing Problems 80 - 100% AMI

^{*}The four severe housing problems are:

^{*}The four severe housing problems are:

Data 2016-2020 CHAS Source:

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

Discussion

^{*}The four severe housing problems are:

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	263,377	49,606	41,615	4,489
White	203,081	32,373	24,078	2,490
Black / African				
American	41,909	12,274	14,717	1,621
Asian	7,585	1,296	863	168
American Indian,				
Alaska Native	315	28	32	14
Pacific Islander	44	4	0	10
Hispanic	6,582	2,359	1,149	73

Table 21 - Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS

Source:

Discussion

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

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

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

The assisted housing inventory is units which have been constructed with the financial assistance of federal housing programs or are occupied by persons receiving federally based rental assistance such as the Housing Choice Voucher Program. There are two public housing agencies that operate within the Consortium jurisdictions: Cuyahoga Metropolitan Housing Authority (Cuyahoga MHA) and the Parma Public Housing Agency (Parma PHA).

The undated information in **Tables 22-26**, provided by HUD, is out-of-date. According to the FY 2025 Annual PHA Plan, p. 4, there are 5,081 public housing units in Cuyahoga County. Almost all of the public housing developments in Cuyahoga County are in the City of Cleveland, which is not part of the Cuyahoga Housing Consortium jurisdictions. Within the Consortium, there are only two small public housing developments totaling 117 units: Oakwood Garden (25 units) and Oakwood Villas (92 units), both in Oakwood.

For these Cuyahoga MHA properties, Oakwood Villa is designated for elderly residents, while Oakwood Garden, which has three-bedroom townhouses, is designated for families. No rental units in the public housing inventory within the Consortium jurisdictions are expected to be lost due to events such as demolition or conversion to homeownership.

There are three housing agencies in Cuyahoga County providing 17,029 vouchers in 2024 through the Housing Choice Voucher Program (HCVP): Cuyahoga MHA (15,857), North Coast Housing Connections, formerly Parma PHA (802), and EDEN (370). CMHA and North Coast work with everyone who meets the income restrictions. EDEN's program only serves seniors and people with disabilities. Source: Dakotah Kennedy, "There are long waitlists for Section 8 vouchers in Cuyahoga County. But here's how you can try to get one," Signal Cleveland, July 29, 2024.

The HCVP vouchers allow a household that qualifies for rental assistance to move into a housing unit of their choice. The vouchers represent about 4% of all occupied rental units in the county.

Cuyahoga MHA's Tenant Demographics Summary (January 2021) showed 14,046 vouchers in use in the categories of Disabled and/or Singles (40.5%), Families with children (35.4%), and Seniors (age 62 or higher, 24.1%). The 14,046 vouchers were serving 30,271 persons, including almost 12,000 children age 0-17. About 91% of persons utilizing vouchers were Black/African American. The average annual income of a voucher household was \$11,159.

A zip code analysis of Cuyahoga MHA HCVP vouchers (September, 2019) showed 6,877 vouchers in use in Cleveland, with approximately 7,500 in use in suburban communities (HCVP Vouchers by Zip Code-Cuyahoga County-Sept. 2019). The total vouchers in use in Consortium jurisdictions were: Cleveland Heights (about 700), Euclid (2,228), Lakewood (261), and Parma (105), and Cuyahoga County Urban County (about 3,600). Within the 51 communities of the Cuyahoga County Urban County, about 80% of all HCVP vouchers (2,891) were located in just eight communities in the eastern section of the county: Maple Heights (755), Garfield Heights (663), Warrensville Heights (378), Bedford Heights (303), South Euclid (211), Bedford (207), Shaker Heights (187), and Richmond Heights (187). (https://www.cleveland.com/datacentral/2019/11/cmhas-long-waiting-list-for-housing-vouchers-and-where-they-are-being-used-statistical-snapshot.html).

For the Parma PHA, the analysis did not include the 742 vouchers controlled by that agency in 2019. An analysis of the 679 vouchers in use by Parma PHA in August, 2014 showed about 43% in use in Cleveland, about 31% in use in the Cuyahoga County Urban County, and about 25% in use in the other Consortium jurisdictions.

Totals in Use

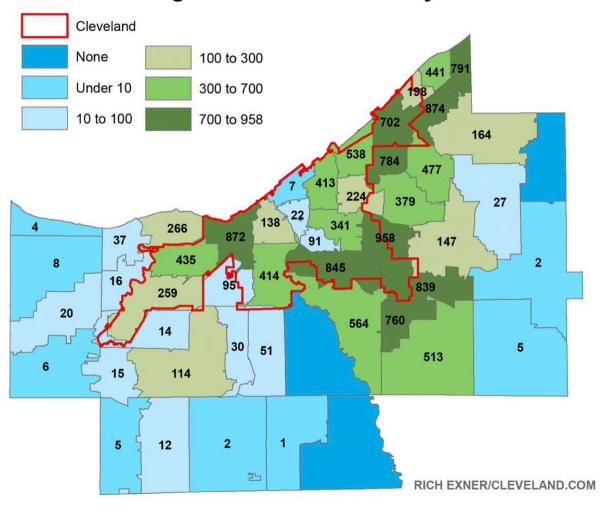
Program Type									
	Certificate		Vouchers						
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vo	ucher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	233	9,004	14,974	106	14,409	220	55	136

Table 22 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

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

Where housing vouchers are used - by ZIP code



HCVP Vouchers by Zip Code - Cuyahoga County - Sept 2019

Characteristics of Residents

			Progra	т Туре					
	Certificate	Mod-	Mod- Public Vouchers						
		Rehab	Housing	Total	Project -	Tenant -	Special Purpose Voucher		
					based	based	Veterans Affairs Supportive	Family Unification Program	
							Housing		
# Homeless at admission	0	0	6	0	0	0	0	0	
# of Elderly Program Participants									
(>62)	0	28	1,630	1,725	29	1,673	7	2	
# of Disabled Families	0	45	1,900	4,022	24	3,757	89	9	
# of Families requesting									
accessibility features	0	233	9,004	14,974	106	14,409	220	55	
# of HIV/AIDS program									
participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

	Program Type									
Race	Certificate	Mod-	Public	Public Vouchers						
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vol	ucher	
					based	based	Veterans	Family	Disabled	
							Affairs	Unification	*	
							Supportive	Program		
							Housing			
White	0	59	590	1,614	29	1,484	70	7	17	

				Program Type					
Race	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Voi	ucher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	169	8,206	13,263	77	12,830	149	48	119
Asian	0	0	107	37	0	36	0	0	0
American Indian/Alaska									
Native	0	2	15	39	0	39	0	0	0
Pacific Islander	0	3	86	21	0	20	1	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disable	d. Mainstream	One-Year. M	ainstream Fi	ve-vear. and N	ursing Home T	ransition		ı	

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

				Program Type						
Ethnicity	Certificate	Mod-	Public	Vouchers						
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vo	ucher	
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
Hispanic	0	19	534	581	6	557	6	1	7	
Not Hispanic	0	214	8,470	14,393	100	13,852	214	54	129	
*includes Non-Elderly Disab	oled, Mainstrear	m One-Year,	Mainstream	Five-year, and I	Nursing Home 1	ransition	•	•		

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

"Section 504" refers to the needs assessment of units of public housing that are accessible to persons with physical disabilities.

The Cuyahoga MHA's FY 2010 Public Housing Agency Plan noted that HUD and the Cuyahoga MHA entered into a Voluntary Compliance Agreement. As part of the agreement, Cuyahoga MHA intends to make 5% of its public housing units accessible to persons with disabilities. Cuyahoga MHA has also adopted a detailed Reasonable Accommodation and Modification Policy which is discussed in Section 14 of the 2020 Admissions and Continued Occupancy Policy (ACOP).

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Cuyahoga MHA

Cuyahoga MHA no longer maintains a traditional waiting list operating on an open/closed basis. Instead, the agency continually accepts preliminary applications. Lottery-style selections from the preliminary applications are held on an ongoing basis. In mid-2024, the figure was 1,000 selections monthly. If selected as part of the lottery, the household is notified to complete a full application.

Efficient use of the vouchers remains challenging. As of mid-2024, only 36% of households were finding housing within six months of receiving approval for a HCVP voucher.

EDEN

As of mid-2024, the waiting list was closed. When the waiting list was opened in 2023, more than 9,000 persons applied.

North Coast Housing Connections

As of mid-2024, the waiting list was closed.

Waiting list information sources: Cuyahoga MHA website, Housing Choice Voucher Applications; Dahkotah Kennedy, "There are long waitlists for Section 8 vouchers in Cuyahoga County. But here's how you can try to get one," Signal Cleveland, July 29, 2024.

Immediate Needs

For public housing residents and HCVP recipients, access to job training, education programs, and employment opportunities will enable families to improve their economic standing and no longer require assisted housing. To facilitate these efforts, families need reliable and affordable childcare and transportation options.

The Cuyahoga MHA recorded an average annual income of \$8,217 in the Public Housing program and \$11,159 in the Housing Choice Voucher program (January 2021). Primary income sources varied and included general assistance, Social Security, employment, and SSDI (disability). The agency noted that higher incomes through employment or enhanced benefit programs is an important need. Other needs include more focused social support programs for young women, mothers and children; opportunities for young men; and quality educational experiences for all. Additional issues include access to transportation and healthcare, along with safety.

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

The goals that the three housing agencies have for the households on the public housing and HCVP program waiting lists are similar to the needs of many low-income renters. The persons and families at the lowest end of the income scale are most likely to be the same persons and households who are cost burdened or severely cost burdened in terms of their housing, illustrating the need for more affordable housing units.

Similarly, the goals that the Cuyahoga MHA and North Coast Housing Connections have for their public housing residents and HCVP recipients are similar to the needs of many low-income renters. Access to job training, education programs, and employment opportunities will enable families to improve their economic standing and no longer need assisted housing, which will also permit other families to be served.

Discussion

This question intentionally left blank.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c) Introduction:
If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d) Introduction

HUD has defined a number of special needs categories of persons within the low- and moderate-income population: elderly (age 62 and older); frail elderly (an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework); persons with mental, physical, and/or developmental disabilities; persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and victims of domestic violence, human trafficking, dating violence, sexual assault, and stalking.

Due to specific circumstances, these persons often need housing and/or supportive services. The following narrative will discuss the characteristics of each non-homeless special need population in the Cuyahoga Housing Consortium and summarize the characteristics and housing and supportive service needs of these persons. This section also discusses information and data at the Cuyahoga County level, because the program delivery system in Cuyahoga County is managed by agencies and organizations that operate on a countywide basis.

Describe the characteristics of special needs populations in your community:

Elderly

About 40% of all Consortium households (105,418) have at least one person age 62 or over (Table 6).

Between 2020 and 2050, persons age 60 and over in Cuyahoga County will rise from 25.6% to 28.0% of the total population (323,910 to 288,114). Between 2020 and 2050, persons age 85 and over as a percentage of persons age 60 and over in Cuyahoga County will increase from 13.1% to 17.1% of the total population (30,465 to 36,683) (Scripps Gerontology Center).

Frail Elderly

Frail elderly: persons requiring assistance with 3 or more activities of daily living (ADLs) (HUD). Nationally, about 2.63% to 3.37% of persons age 65 and over need assistance with 3 or more ADLs (U. S. Census, *Americans with Disabilities: 2014*, Table A-1). The 2016-2020 ACS showed that the Consortium communities included 159,013 persons age 65 and over, meaning an estimated 4,182 to 5,359 persons may need assistance with 3 or more ADLs.

Persons with Mental Disabilities

Moderate mental illness: adults unable to work or perform usual activities for 15 to 19 of the past 30 days. Severe mental illness: adults unable to work or perform usual activities 20 or more of the past 30 days. Prevalence rates were adjusted to account for children in treatment/counseling, and persons in institutional settings (Scripps).

An estimated 11,380 Cuyahoga County residents had moderate mental illness in 2020, declining to 10,119 persons in 2030. An estimated 51,818 residents had severe mental illness in 2020, declining to 46,197 persons in 2030 (*Projections of Ohio's Population with Mental Illness by County, 2010-2030*, Scripps).

Persons with Physical Disabilities

Moderate physical and/or cognitive disability: requiring assistance of another person to perform 1 ADL or a cognitive impairment requiring less than 24-hour supervision. Severe disability: requiring assistance of another person to perform 2 ADLs, needing assistance with 1 ADL plus taking medications, or a cognitive impairment requiring 24-hour supervision (Scripps).

An estimated 15,413 Cuyahoga County residents had moderate disability in 2020, and 15,656 persons in 2030. An estimated 24,371 persons had severe disability in 2020, increasing to 26,870 persons in 2030. An estimated 35% of these persons will have an income at or below 200% of poverty (*Projections of Ohio's Population with Physical and/or Cognitive Disability by County, 2010-2030*, Scripps).

Persons with Developmental Disabilities

Moderate Intellectual Disability (ID) or Developmental Disability (DD): a diagnosis of ID or DD, plus requiring the assistance/supervision of another person to perform 1 or 2 ADLs. Severe disability: a diagnosis of ID or DD, plus requiring assistance of another person to perform 3 or more ADLs (Scripps).

In Cuyahoga County, an estimated 4,899 persons had moderate disability in 2020, and 4,340 persons in 2030. An estimated 6,449 persons had severe disability in 2020, and 5,659 persons in 2030 (*Projections of Ohio's Population with Intellectual and/or Developmental Disabilities by County, 2010-2030*, Scripps).

Persons with Alcohol or Other Drug Addiction

The U.S. Public Health Service (USPHS) estimated that 5.71% of persons in Cuyahoga/Lorain Counties age 12 or older had an "Alcohol Use Disorder" in the past year. Based on Cuyahoga County's 2020 population, an estimated 72,221 residents had dependence or abuse issues (2016-18 *National Survey on Drug Use and Health, Substate Releases, Table 36.8*).

Due to answer length restrictions, narrative continues in accompanying Discussion Box.

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

Elderly and Frail Elderly

Supportive service needs for the elderly include broad areas, such as healthy lifestyles, legal and financial services, caregiver support, and health care services. Within those topics, there are numerous specific needs to be addressed, which need to be carried out in a coordinated system of support (Western Reserve Area Agency On Aging).

There is also an ongoing need for affordable housing for elderly persons. For frail elderly, it is anticipated that housing also needs to include supportive services.

For extremely low and low-income elderly Consortium households, there are about 12,143 renter households and 12,939 owner households (25,082 total) paying more than 30% of income for housing costs. Of those totals, about 7,740 renter households and 7,114 owner households (14,854 total) pay more than 50% of income for housing costs (*Tables 9 and 10*).

Persons with Mental Disabilities

In 2024, the Alcohol, Drug Addiction and Mental Health Services (ADAMHS) Board of Cuyahoga County provided treatment services to 1,682 Consortium residents (137 persons under 18, 1,396 adults, and 149 persons 65 and over).

ADAMHS works countywide with nonprofit service providers, focusing on decreasing the use of inpatient stays in mental health facilities, in order to redirect funds for recovery-based services in the community; utilizing all funds allotted annually for pharmaceuticals; ensuring that a portion of behavioral health services is paid by Medicaid by reducing the percentage of persons with lapsed Medicaid coverage; and reducing waiting lists and increasing the number of persons who receive timely access to services.

The 2023-25 Community Plan identified the priorities of prevention; mental health treatment, substance use disorder treatment, medication-assisted treatment, crisis services, harm reduction, recovery supports, pregnant women with substance use disorder, and parents with substance use disorder with dependent children.

Persons with Physical Disabilities

In the 1990's, the Ohio Governor's Council on People with Disabilities adopted a housing policy recommending that specialized housing needs for persons with physical disabilities should be 0.5% of the total population. With an estimated Consortium population of 826,965 (*Table 5*), an estimated 4,134 persons may need supportive housing. The actual number of persons in need may vary due to reasons

such as persons residing in facilities such as nursing homes, persons having an apartment/home that is suitable for their needs, or persons able to live in their present apartment/home due to the support of family, friends, or outside services.

Persons with Developmental Disabilities

The Cuyahoga County Board of Developmental Disabilities (CCBDD) is the primary service provider for persons with developmental disabilities in Cuyahoga County. In 2023, 15,530 persons received services (CCBDD 2023 Annual Report).

Persons with Alcohol or Other Drug Addiction

In 2024, the Alcohol, Drug Addiction and Mental Health Services (ADAMHS) Board of Cuyahoga County reported providing substance use disorder services to 1,637 Consortium residents (149 persons under 18, 1,335 adults, and 153 persons 65 and over).

Due to answer length restrictions, the narrative continues in the Discussion Box.

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

Note: The Cuyahoga Housing Consortium does not receive HOPWA funding. The HOPWA funding for all of Cuyahoga County, plus several adjacent counties, is received by the City of Cleveland. Refer to the City of Cleveland's Consolidated Plan for more information on this topic.

In Ohio, the rate of persons living with a diagnosed HIV infection in 2023 was 217 cases per 100,000 residents (25,590 cases. In Cuyahoga County, the rate of persons living with diagnosed HIV infection in 2023 was 413 cases per 100,000 residents (5,090 cases). Cuyahoga County includes about 11% of Ohio's population and 20% of persons living with HIV/AIDS.

There are race and ethnicity differences within the Cuyahoga County HIV/AIDS population. The prevalence rate for white non-Hispanics (178) is less than one-half of the overall countywide rate. In comparison, the prevalence rates for Hispanic/Latino (699) or Black/African American non-Hispanic residents (804) are much higher. About 80% of all persons living with HIV/AIDS in the county are male. Geographically, in 2019-2023, new HIV diagnoses were most prevalent in Cleveland, Lakewood, and a number of east suburban communities.

Boards of Health (Ohio, Cuyahoga County, and City of Cleveland), along with other partners, are focusing on ending the "HIV Epidemic" in Cuyahoga County by significantly reducing reported new HIV diagnoses by 2030.

Sources (all Ohio Department of Health): *Cuyahoga County HIV Surveillance Data Tables*, 2023, data reported through June 30, 2024 and *Ohio HIV Surveillance Data Tables*, 2023, data reported through June 30, 2024; *Ending the HIV Epidemic in Cuyahoga County*.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The Cuyahoga Housing Consortium does not plan to use any of its HOME funds for tenant-based rental assistance (TBRA).

Discussion:

NA-45 Characteristics of special needs populations (continued)

The USPHS estimated that 3.16% of persons in Cuyahoga/Lorain Counties age 12 or older had an "Illicit Drug Use Disorder" in the past year. Based on Cuyahoga County's 2020 population, an estimated 39,968 residents had dependence or abuse issues (2016-18 *National Survey on Drug Use and Health, Substate Releases, Table 36.8*).

Victims of Domestic Violence

"Intimate partner violence:" physical or sexual violence, stalking, and/or psychological aggression by a current or former dating partner or spouse (Centers for Disease Control and Prevention (CDC)).

The CDC estimates that over a lifetime, 55.7% of Ohio women and 52.2% of Ohio men will be the victim of intimate partner violence (*National Intimate Partner and Sexual Violence Survey (NIPSVS*), 2016-17, State Report, Tables 5.1, 5.2).

Dating Violence

A Case Western Reserve University study stated that 13.4% of Cuyahoga County high school students reported being a victim of "sexual dating violence" over a twelve-month period (being forced by someone they were dating or going out with to do sexual things (counting such things as kissing, touching, or being physically forced to have sexual intercourse), that they did not want to, one or more times during the 12 months before the survey; among students who dated or went out with someone during the 12 months before the survey). (*Youth Risk Behavior Survey*, Case Western Reserve University, Prevention Research Center for Healthy Neighborhoods, Cuyahoga County YRBS High School Data Modules, 2021, p. 3).

Sexual Assault

The CDC estimates that over a lifetime, 41.2% Ohio women and 24.7% Ohio men will be the victim of sexual violence other than rape (*NIPSVS*, 2010, Tables 7.1b and 7.2).

Stalking

"Stalking:" a perpetrator's use of a pattern of harassing or threatening tactics that are both unwanted and cause fear or safety concerns.

The CDC estimates that over a lifetime, 35.4% of Ohio women and 16.7% of Ohio men will report stalking victimization (*NIPSVS*, 2016-17, State Report, Tables 4.1, 4.2).

NA-45 Housing and supportive service needs (continued)

ADAMHS works countywide with nonprofit providers to decrease the use of in-patient stays to redirect funds for community-based services; utilize all funds allotted for pharmaceuticals; ensure that a portion of services is Medicaid-paid by reducing the frequency of lapsed coverage; and reduce waiting lists and increase the number of persons who receive timely access to services.

The 2023-25 Community Plan identified the priorities of prevention; mental health treatment, substance use disorder treatment, medication-assisted treatment, crisis services, harm reduction, recovery supports, pregnant women with substance use disorder, and parents with substance use disorder with dependent children.

Victims of Domestic Violence

An incident of intimate partner violence frequently results in a sudden loss of housing, as a victim seeks safety. This situation often includes the children of the victim. Emergency shelters temporarily meet housing needs and provide services such as counseling, support groups, legal assistance, and referrals. For the longer term, affordable housing is needed.

For the homeless population point-in-time counts (January 23, 2024), 100 of the 1,440 recorded sheltered and unsheltered persons (4%) categorized themselves as victims of domestic violence, illustrating an ongoing housing need.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f) Describe the jurisdiction's need for Public Facilities:

With little undeveloped land remaining, the Cuyahoga Urban County is predominantly a group of "built-out" communities. There are many existing public facilities in each community including schools, libraries, fire stations, police departments, recreation centers, senior centers, parks, and playgrounds. Depending on the age, condition, and repair history of various buildings and park structures, and on the status of regionalism efforts between adjoining communities, there will be times when replacing existing buildings is more cost-effective than continuing to repair and maintain old buildings. Varying revenues from existing funding sources including local income tax, local property tax, the Ohio local government fund, Ohio and federal education funding, library levies, and regional park levies. Funding sources, along with varying community income levels, impact the extent to which limited Community Development Block Grant funds are eligible and needed to fill gaps in community budgets for renovating and/or replacing existing public facilities.

How were these needs determined?

The Cuyahoga Urban County will continue to allocate a substantial percentage of its annual Community Development Block Grant funding to local communities for eligible projects including eligible public facilities, through an annual competitive application process. This competitive process allows local communities to determine their priority needs and assures objective review and ranking of the relative merits of proposed eligible projects.

Describe the jurisdiction's need for Public Improvements:

With little undeveloped land remaining, the Cuyahoga Urban County is predominantly a group of "built-out" communities. Each community has its own network of streets, sewer lines, sidewalks, and other infrastructure already in place. Varying revenues from existing funding sources including local income tax, local property tax, county, state, and federal infrastructure funding, and the Ohio local government fund. Funding sources, along with varying income levels, impact the extent to which limited Community Development Block Grant funds are eligible and needed to fill gaps in community budgets for renovating and/or replacing existing infrastructure.

How were these needs determined?

The Cuyahoga Urban County will continue to allocate a substantial percentage of its annual Community Development Block Grant funding to local communities for eligible projects including eligible public infrastructure improvements, through an annual competitive application process. This competitive process allows local communities to determine their priority needs and assures objective review and ranking of the relative merits of proposed eligible projects.

Describe the jurisdiction's need for Public Services:

As part of Greater Cleveland, the most populated metropolitan area in the state of Ohio, the Cuyahoga Urban County is served by a mature countywide social service system including protective services for at-risk children and adults, income maintenance, medical and mental health services, literacy services, job training and placement, and targeted services for special populations including seniors, LGBTQ, grandparents raising grandchildren, immigrants, persons living with physical disabilities, developmental disabilities, mental illness, and HIV/AIDS. Dedicated revenue streams to meet these needs include two countywide property tax levies specifically restricted to health and human services, state and federal categorical and competitive grants, hospital charity care, and corporate and philanthropic donations. Varying revenues from these existing funding streams impact the extent to which limited Community Development Block Grant funds are eligible and needed to fill gaps in the countywide funding system for social service and public service needs.

How were these needs determined?

Taking into account the limited amount of Community Development Block Grant funds available each year, and the existence of dedicated revenue streams for social service needs, the Cuyahoga Urban County will continue to target its spending of Community Development Block Grant funds to specific types of public services connected to and supporting its housing and community development activities. Foreclosure prevention counseling, homebuyer and tenant counseling, and fair housing complaint investigation are examples of specific services which may be funded to the extent that other revenues are not sufficient.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This narrative summarizes the sections of the *Market Analysis*.

MA-10 SUMMARY – NUMBER OF HOUSING UNITS

The Cuyahoga Housing Consortium (Cities of Cleveland Heights, Euclid, Lakewood, Parma, and the 51 communities of the Cuyahoga Urban County) includes about 66% of the population and about 63% of the housing units in Cuyahoga County.

The 2016-20 ACS data showed 387,821 housing units in the Consortium. Of these units, about 93% were occupied and 7% were vacant. Of the occupied units, about 66% were owner-occupied, while 34% were renter-occupied.

About 71% of all units (387,202) in the Consortium were single-family (detached or attached) housing units, 5% were 2-4 units, 10% were 5-19 units, and 13% were structures with 20 or more units.

The 2016-20 ACS showed that of the 122,3016 renter-occupied housing units, about 29% of all units were single-family (detached or attached) units, 12% were 2-4 units, 25% were 5-19 units, and 34% were structures with 20 or more units.

The number of bedrooms in housing units showed considerable variation by tenure. Larger units were more common among owners: 86% of units had 3 or more bedrooms and about 13% of units had 2 bedrooms. Conversely, only 27% of all renter-occupied units had 3 or more bedrooms, 41% had 2 bedrooms, 29% had 1 bedroom, and 4% had 0 bedrooms.

In terms of affordability, a limited number of units are affordable to low income renter households: 5% at 30% HAMFI, about 27% at 50% HAMFI, and about 67% at 80% HAMFI. The situation is even more serious for owner households: (no data at 30% HAMFI), about 13% at 50% HAMFI, about 36% at 80% HAMFI, and 52% at 100% HAMFI.

MA-15 SUMMARY – COST OF HOUSING

Compared to housing costs in other parts of the country, housing costs in Cuyahoga County have overall remained reasonably affordable over time for both renters and homeowners. Since the COVID pandemic, both rent and median purchase prices have risen, however higher mortgage rates and economic uncertainty in 2025 are causing the upward trends to moderate.

With the emergence of a steadier real estate market relative to both home values and rent levels, no significant change is anticipated in the overall affordability of the housing market.

MA-20 SUMMARY – CONDITION OF HOUSING

About 80% of the housing units in the Consortium were built in 1979 or earlier, meaning that cyclical maintenance is an ongoing need. About 97% of residential buildings could be defined as Standard Condition.

About 7.4% of housing units (28,712) in the Consortium jurisdictions were vacant, which is below the 9.7% national rate for housing unit vacancy (2016-20 ACS).

With almost 285,000 housing units in the Consortium (80%) constructed before 1980, a significant number of housing units contain lead-based paint (LBP) hazards. This is an ongoing issue due to the age of the housing stock and as childbirth and/or the movement of households creates new situations of housing units with LBP hazards occupied by small children.

MA-25 SUMMARY – PUBLIC AND ASSISTED HOUSING

There are only two small public housing developments within the Consortium, totaling 117 units. The Cuyahoga MHA has a facility maintenance and improvement plan.

Housing Market Analysis Overview continued in Text Box.

Housing Market Analysis Overview (continued)

Housing Market Analysis Overview (continued)

MA-30 SUMMARY – HOMELESS FACILITIES

In Cuyahoga County, the extensive network of public, private, and non-profit agencies that comprise the Cleveland/Cuyahoga County Continuum of Care (CoC) work in concert to meet the needs of homeless persons, actively promoting an approach that focuses on preventing and ending homelessness and rapidly returning people who have become homeless to housing. Emphasis is placed on assisting chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The network includes providers of housing and supportive services for the homeless, as well as governmental departments and area non-profit agencies that provide services and link persons to mainstream benefits, helping the homeless to find, and retain, housing.

MA-35 SUMMARY – SPECIAL NEEDS FACILITIES AND SERVICES

Many agencies in Cuyahoga County offer services to meet the needs of special needs populations. In addition to the Cuyahoga County Office of Homeless Services, a network of providers delivers housing

and supportive services to persons who are elderly, frail elderly, persons with mental, physical and/or developmental disabilities, persons with substance abuse addictions, or persons with HIV/AIDS.

MA-40 SUMMARY – BARRIERS TO AFFORDABLE HOUSING

Identified barriers to affordable housing include urban sprawl, inadequate national funding for the Housing Choice Voucher Program, uncertain levels of Federal and State resources, home rule, and the cost and financing of housing stock maintenance.

MA-45 SUMMARY – NON-HOUSING COMMUNITY DEVELOPMENT ASSETS

The Cuyahoga Urban County has about 252,300 workers who live in the 51 communities and about 330,700 jobs in those same communities. The largest employment sectors based on share of jobs are Education and Health Care Services (18%), Retail Trade (14%), Professional, Scientific, Management Services (12%), Manufacturing (12%), Arts, Entertainment, Accommodations (11%), and Finance, Insurance, and Real Estate (10%). These six sectors represent about 257,600 jobs (78% of all jobs).

The 2023-2027 Cuyahoga County Economic Development Plan focuses on initiatives in the areas of developing and utilizing fresh water resources; transit-oriented development; workforce development; placemaking; and development site assembly.

Although primarily intended to be implemented with funds other than dollars provided by HUD, the Plan emphasizes that investments should create high-quality, well-connected places, ensure access to and preparation for jobs and careers, and accelerate business growth.

There are a variety of workforce training and professional development opportunities available for Urban County residents and workers in various employment sectors at several universities, plus Cuyahoga Community College, and OhioMeansJobs.

MA-50 SUMMARY - NEEDS AND MARKET ANALYSIS

The 2016-20 ACS and CPD Maps showed that of the 359,050 households living in the Consortium, 156,780 households had one or more of the "housing problems" defined by HUD: substandard housing lacking complete plumbing or kitchen facilities, overcrowding (more than 1.01 to 1.50 persons per room), severe overcrowding (more than 1.51 persons per room), or housing cost burden.

Of those households with any of four housing problems, 38.95% (139,847 households) were low- and moderate-income households.

Housing Market Analysis Overview continued in Text Box.

Housing Market Analysis Overview (second continuation)

Housing Market Analysis Overview (second continuation)

Less than 1% of households lived in housing that was substandard due to lack of complete kitchen or plumbing facilities or in over-crowded conditions. Cost burden was the major problem reported by affected households. Census tracts with concentrations of households with any housing problems were spread throughout the Consortium.

Census Tract Concentrations

Race/Ethnicity

There is a concentration of Black or African American persons located primarily in the northeastern and southeastern portions of the county, including Consortium communities. In these census tracts, households are more likely to have lower median incomes, median rents, and median homes values compared to the county, and higher poverty rates and unemployment rates compared to the Consortium. There are less numerous census tract concentrations of Asians, persons of Hispanic or Latino Origin, and persons of Two or More Races, with varying demographic characteristics.

Low Income

Concentrations of low income Consortium households (0-50% HAMFI) tend to be located in portions of first or second ring suburbs. In these census tracts, households are more likely to have lower median incomes and median homes values compared to the county, and higher vacancy rates, poverty rates, and unemployment rates compared to the Consortium.

MA-60 SUMMARY BROADBAND NEEDS

According to Federal Communications Commission national broadband data, as of December 2024 (latest release), 97.75% of the population of Cuyahoga County had access to at least one Internet provider offering download speeds of 250/25 Mbps speed. It is estimated that in the Urban County, approximately the same percentage of the population has access to at least one Internet provider at the 250/25 Mbps speed. A number of carriers offer reduced price internet access to income-qualifying households.

MA-65 SUMMARY HAZARD MITIGATION

The 2022-2027 All-Hazards Mitigation Plan prepared by the Cuyahoga County Office of Emergency Management examines a variety of natural hazard risks that could occur in Cuyahoga County. Using Federal Emergency Management Agency planning tools, Risk Factors were developed for a variety of possible natural hazards. Risk hazards identified for Cuyahoga County, in descending order, were for

severe thunderstorms, flooding, extreme temperatures, severe winter storms, tornadoes, earthquakes, and drought.

With hundreds of thousands of low- and moderate-income residents in Cuyahoga County, a countywide event, such as extreme temperatures or severe winter weather, will affect all residents. Emergency management agencies and municipalities have localized plans in place for temporary public shelters in the event of electric power failure or the need for cooling/warming centers during periods of extreme temperatures. In terms of flooding, streams and rivers in Cuyahoga County are generally carried in steep ravines or valleys, meaning that there are not large tracts of land available for development adjacent to waterways. Flood-prone areas exist throughout the County and do not appear to affect economically vulnerable or racial minority neighborhoods in particular.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

The Cuyahoga Housing Consortium jurisdictions include the cities of Cleveland Heights, Euclid, Lakewood, Parma, and the 51 communities that comprise the Cuyahoga Urban County. Together, these jurisdictions contain about 66% of the population and about 63% of the housing units in Cuyahoga County.

The 2016-20 ACS data shows 387,821 housing units in the Consortium. Of these units, about 93% (359,109 units) were occupied and 7% (28,712 units) were vacant *(MA-10, Map-Vacancy Rate)*. Of the occupied housing units, about 66% (236,808 units) were owner occupied, while 34% (122,301 units) were renter-occupied. Owner and renter occupancy varied by Census Tract *(NA-10, Maps-Percent Owner-and Renter-Occupied Housing Units)*.

Table 31 shows that about 71% of all units (387,202 units) in the Consortium were single-family (detached or attached) housing units, 5% (21,274 units) were 2-4 units, 10% (37,506 units) were 5-19 units, and 13% (51,857units) were structures with 20 or more units. There were 1,982 units classified as mobile home, boat, RV, van, etc. As shown on **MA-10**, **Maps-Percent Structures with 5-19 and 20 or More Housing Units**, percentages of structures with a large number of units varied by Census Tract.

The 2016-20 ACS CPD Reports showed that about 29% of all renter units (35,969 units) were single-family (detached or attached) housing units, 12% (14,365 units) were 2-4 units, 25% (30,103 units) were 5-19 units, and 34% (41,335 units) were structures with 20 or more units. There were 434 units classified as mobile home, boat, RV, van, etc.

Unit size (number of bedrooms) showed considerable variation by tenure. Larger units were more common among owners, with 86% of all units (203,040 units) having 3 or more bedrooms (*Table 32*). About 13% of all owner units had 2 bedrooms (30,803 units) and 1% (2,481 units) had 1 bedroom. Only 484 units had zero bedrooms. Conversely, only 27% of all renter-occupied units had 3 or more bedrooms (32,721 units), 41% had 2 bedrooms (49,553 units), 29% had 1 bedroom (34,921 units), and 4% had zero bedrooms (5,106 units). The number of units with 3 or more bedrooms, regardless of tenure, varied by Census Tract (*MA-10, Maps-Percent Owner and Renter Units with 3 or More Bedrooms*).

The periods of housing construction shown on *NA-10, Maps-Percent Rental Housing Built Before 1950 and 1980*, reflect two of the three predominant development patterns among Consortium jurisdictions. The first pattern consists of communities in proximity to Cleveland that developed largely before 1940, such as Cleveland Heights, Lakewood, Shaker Heights, and Newburgh Heights. The second pattern includes communities that primarily developed in the generation after World War II and have now basically reached their capacity, such as Euclid, Parma, Parma Heights, and South Euclid. The third pattern of development among the Consortium jurisdictions consists of communities that still had large amounts of vacant land available in 1980 for new development, such as Westlake and Strongsville.

Due to restrictions on answer length, the remainder of this Consortium narrative is located in the accompanying Text Box.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	256,820	66%
1-unit, attached structure	18,382	5%
2-4 units	21,274	5%
5-19 units	37,506	10%
20 or more units	51,857	13%
Mobile Home, boat, RV, van, etc	1,982	1%
Total	387,821	100%

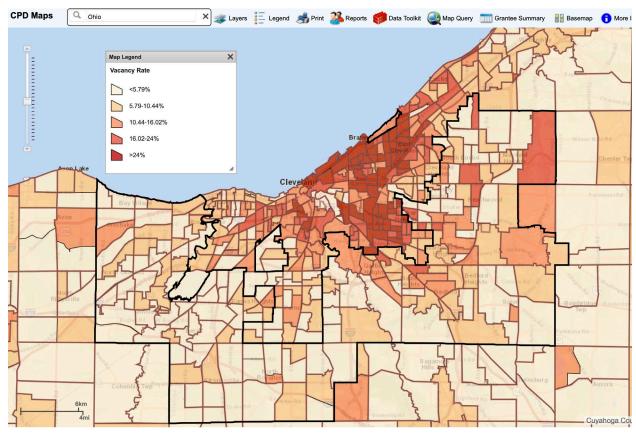
Table 26 - Residential Properties by Unit Number

Data Source: 2016-2020 ACS

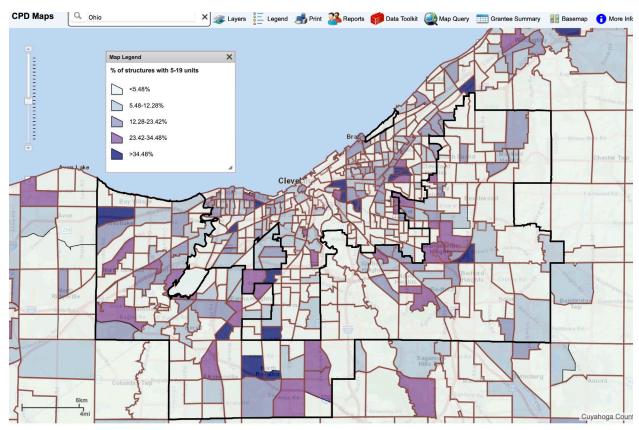
MA-10 Market Analysis Overview (continued)

MA-10 Market Analysis Overview (continued)

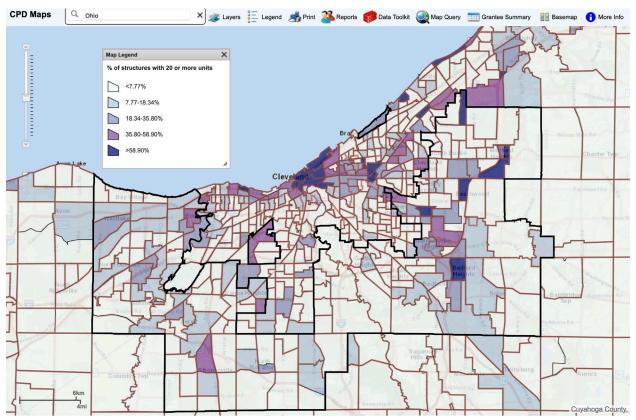
On a regional perspective, housing costs in Cuyahoga County have overall remained reasonably affordable over time for both renters and homeowners. Since the COVID pandemic, both rent and median purchase prices have risen, however higher mortgage rates and economic uncertainty in 2025 are causing the upward trends to moderate. While much of the County is built-out, there is still limited developable land, as well as areas suitable for redevelopment. First-ring suburbs are beginning to see selected infill housing development and adaptive reuse of existing buildings. Outer-ring suburbs are experiencing new construction and redevelopment. There is growing demand for affordable, as well as more upscale, housing units for both owners and renters in many areas in Cuyahoga County.



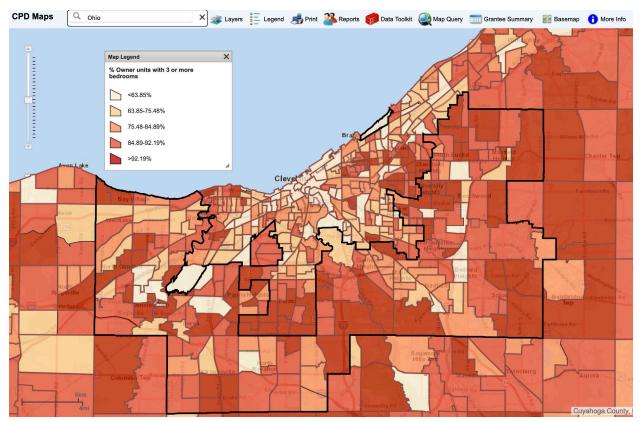
Map 1- Vacancy Rate, Cuyahoga Urban County, Ohio



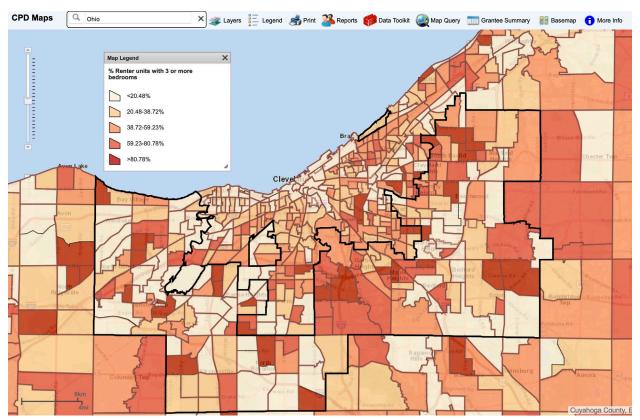
Map 2 - Percent Structures with 5-19 Housing Units, Cuyahoga Urban County, Ohio



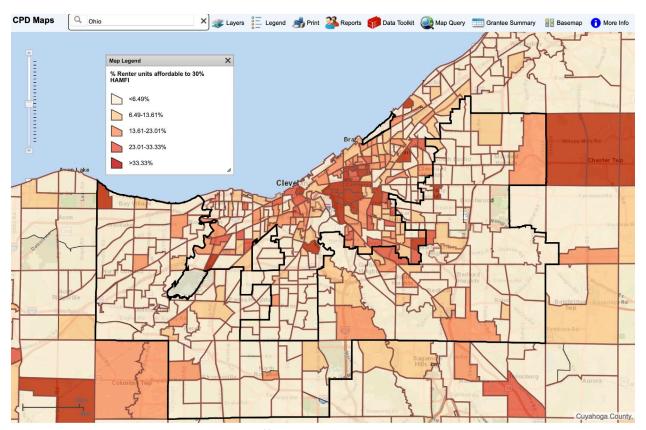
Map 3 - Percent Structures with 20 or More Housing Units, Cuyahoga Urban County, Ohio



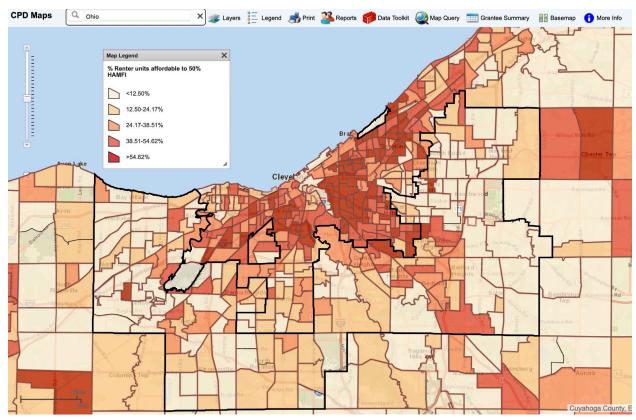
Map 4 - Percent Owner-Occupied Housing Units with 3 or More Bedrooms, Cuyahoga Urban County, Ohio



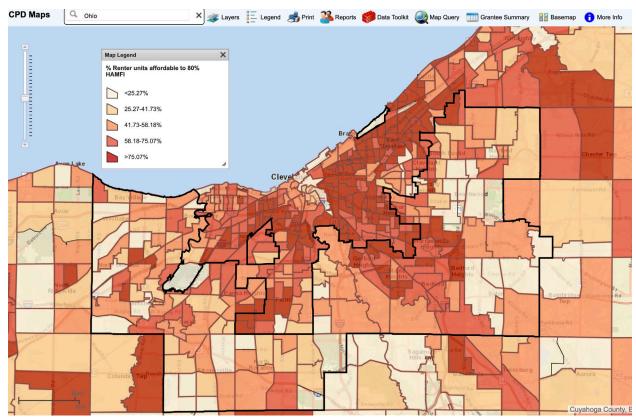
Map 5 - Percent Renter-Occupied Housing Units with 3 or More Bedrooms, Cuyahoga Urban County, Ohio



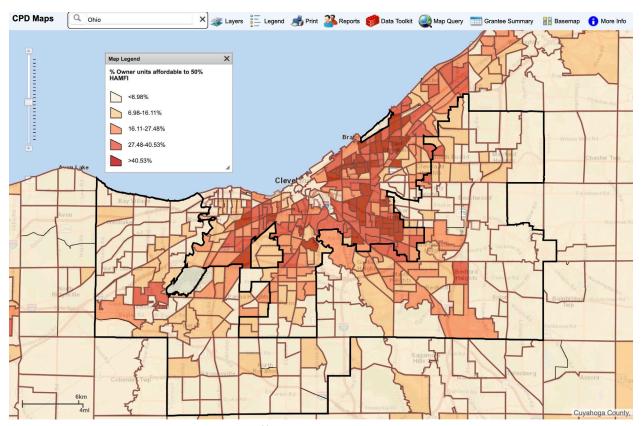
Map 6 - Percent Renter-Occupied Units Affordable to 30% HAMFI, Cuyahoga Urban County, Ohio



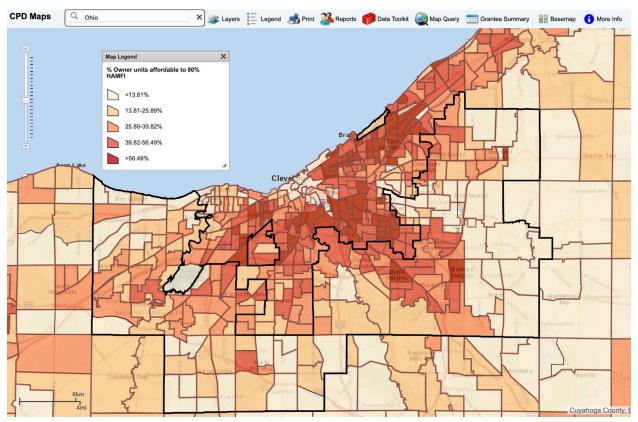
Map 7 - Percent Renter-Occupied Units Affordable to 50% HAMFI, Cuyahoga Urban County, Ohio



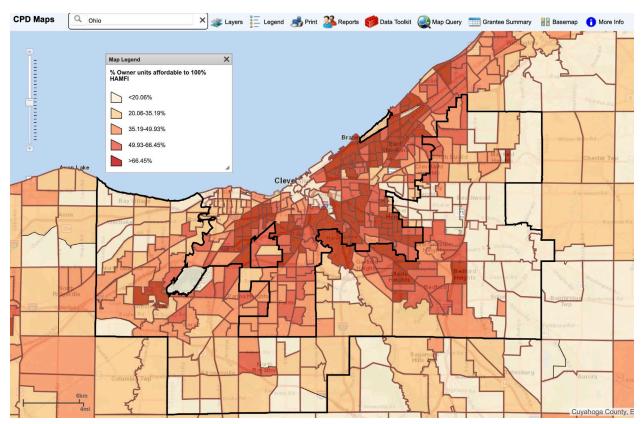
Map 8 - Percent Renter-Occupied Units Affordable to 80% HAMFI, Cuyahoga Urban County, Ohio



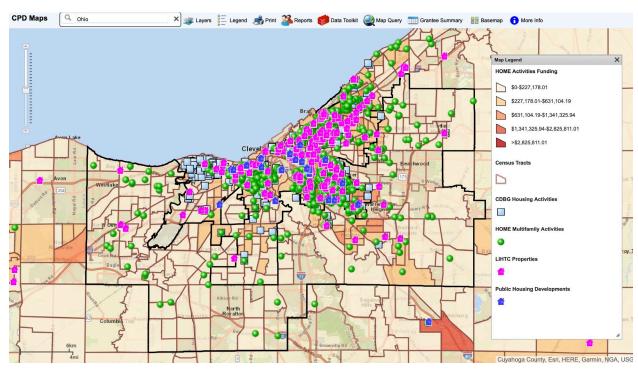
Map 9 - Percent Owner-Occupied Units Affordable to 50% HAMFI, Cuyahoga Urban County, Ohio



Map 10 - Percent Owner-Occupied Units Affordable to 80% HAMFI, Cuyahoga Urban County, Ohio



Map 11 - Percent Owner-Occupied Units Affordable to 100% HAMFI, Cuyahoga Urban County, Ohio



Map 12 - Assisted Housing Inventory, Cuyahoga Urban County, Ohio

Consolidated Plan

Unit Size by Tenure

	Owne	Owners		ters
	Number	%	Number	%
No bedroom	484	0%	5,106	4%
1 bedroom	2,481	1%	34,921	29%
2 bedrooms	30,803	13%	49,553	41%
3 or more bedrooms	203,040	86%	32,721	27%
Total	236,808	100%	122,301	101%

Table 27 - Unit Size by Tenure

Data Source: 2016-2020 ACS

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

The public housing inventory and the Housing Choice Voucher Program provide an affordable housing choice to extremely low-income families, the elderly, and persons with disabilities living in the Consortium jurisdictions. The public housing inventory totals 117 units. Oakwood Villas (92 units) serves elderly residents, and Oakwood Garden (25 units) serves families. Both housing developments are located in Oakwood, Ohio and are managed by the Cuyahoga Metropolitan Housing Authority (CMHA).

HUD states that "the Housing Choice Voucher Program is the federal government's major program for assisting extremely low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments." As of 2024 there were about 17,000 Housing Choice Vouchers available for use by eligible families throughout Cuyahoga County, including in the Consortium jurisdictions.

The five Consortium jurisdictions offer CDBG-funded housing programs that are targeted to extremely low-, low- and moderate-income owner and renter households. Programs developed include housing rehabilitation, down payment assistance for first time homebuyers, and emergency repair programs. There have also been several long-term, affordable housing developments that have been constructed or renovated using funding from the federal or state programs listed below.

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG): Created under the Housing and Community Development Act of 1974, this program provides Federal grant funds to local and state governments to develop viable urban communities by providing decent housing with a suitable living environment.

HOME (HOME INVESTMENT PARTNERSHIPS PROGRAM): Provides formula grants to states and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing.

LOW-INCOME HOUSING TAX CREDIT (LIHTC): A tax incentive intended to increase the availability of low-income housing. The program provides an income tax credit to owners of newly constructed or substantially rehabilitated qualified low-income rental housing projects. The developments can include either multi-family or single-family rental housing.

The attached **Map-Assisted Housing Projects-Cuyahoga Housing Consortium** illustrates the number and type of housing units in the Consortium that have been assisted with federal, state, and local programs. Please note that the map also includes assisted housing units that are located in Cleveland and East Cleveland, which are not part of the Cuyahoga Housing Consortium.

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

Housing units that receive Low Income Housing Tax Credits (LIHTC), Section 8 contracts or other forms of rental assistance can be at-risk of being converted to market rate housing upon the maturity of the tax credits, pre-paid mortgages or when contracts expire. As of this time, no assisted housing is expected to be lost, either as a result of mortgage maturity dates, expiring tax credits, or due to demolition. Consortium members monitor the facilities within their jurisdictions in order to address any situations that may arise.

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

The Housing Needs Assessment (sections NA-10, NA-15, NA-20, NA-25, and NA-30) and the Housing Market Analysis (sections MA-15 and MA-20) in this Consolidated Plan clearly indicate that the available housing units do not meet the needs of many of the extremely-low, low- and moderate-income residents living in the Consortium, particularly in terms of affordability.

Table 9 (section NA-10) shows of the 79,151 households with a cost burden greater than 30%, 31,438 households (20,278 renters and 11,160 owners) have incomes at 0-30% HAMFI; 26,333 households (16,144 renters and 10,189 owners) have incomes at 31-50% HAMFI; 21,380 households (9,149 renters and 12,231 owners) have incomes at 51-80% HAMFI.

Table 10 (section NA-10) shows of the 32,115 households with a cost burden greater than 50%, 14,158 households (5,207 renters and 8,951 owners) have incomes at 0-30% HAMFI; 12,767 households (9,174 renters and 3,593 owners) have incomes at 31-50% HAMFI; 5,190 households (3,261 renters and 1,929 owners) have incomes at 51-80% HAMFI.

Table 35 shows that only 5% (5,995 units) of all rental units are affordable to renter households at 30% HAMFI (MA-10, Map-Percent Renter Units Affordable at 30% HAMFI). About 27% (29,949 units) are affordable to renter households at 50% HAMFI (MA-10, Map-Percent Renter Units Affordable at 50% HAMFI). About 67% (74,117 units) are affordable to renter households at 80% HAMFI (MA-10, Map-

Percent Renter Units Affordable at 80% HAMFI). No data is available for renter households at 100% HAMFI.

Owner units are even less affordable to low income households. While no data is available for owner households at 30% HAMFI, about 13% (21,730 units) are affordable to owner households at 50% HAMFI (MA-10, Map-Percent Owner Units Affordable at 50% HAMFI). Approximately 36% (59,724 owner units) are affordable to owner households at 80% HAMFI (MA-10, Map-Percent Owner Units Affordable at 80% HAMFI). Only 52% (86,575 owner units) are affordable to owner households at 100% HAMFI (MA-10, Map-Percent Owner Units Affordable at 100% HAMFI).

For extremely low-income households who often rely on public housing or Housing Choice Voucher Program options, in 2024 the three organizations in Cuyahoga County that control the public housing units and vouchers all report waiting lists. Additionally, the Cleveland/Cuyahoga County Office of Homeless Services Continuum of Care Point-in-Time-Counts showed that as of 1/23/2024, there were 1,338 homeless persons (1,143 persons at emergency shelters, 80 persons at transitional housing, and 115 persons who were unsheltered) who were in need of affordable housing.

Substandard housing is not a pervasive issue in the Consortium (*Table 7* - section NA-10). However, due to the amount of older housing stock, condition problems/repair needs in many areas are more extensive. *Table 38* shows that in the Consortium, 36% of all housing units (92,376 units: 62,517 owner-occupied and 29,859 renter-occupied) were built before 1950, 74% (192,419 units: 127,005 owner-occupied and 65,414 renter-occupied) were built 1950-1979, and 21% (53,941 units: 34,806 owner-occupied and 19,135 renter-occupied) were built 1980-1999. Only 5% of all housing units (22,270 units: 15,969 owner-occupied and 6,301 renter-occupied) were built in 2000 or later. Because the main period of housing construction in the Consortium was pre-1980, and about 80% of the housing units were built at least 45 years ago, these units may require systems replacement and a significant rehabilitation investment.

Describe the need for specific types of housing:

Comparing the housing needs (NA-Housing Needs Assessment) with the housing supply (MA-Housing Market Analysis) clearly shows a need for specific types of housing and/or housing programs. The Consortium continues to make these issues high priorities, as noted in its current list of goals, which is included in SP-25, Priorities:

Public Housing/Housing Choice Vouchers

There is a need to make additional Public Housing units and/or Housing Choice Vouchers available to extremely low and low-income households. As shown on HUD mandated tables *(Tables 9 and 10* – section NA-10), there are 57,771 extremely low- and low-income households living in the Consortium who are paying more than 30% of their incomes for housing and 26,925 extremely low- and low-income households who are paying more than 50% of their incomes for housing. *Table 35* (section MA-15)

shows there is a supply of only 5,995 housing units that are affordable to extremely low-income households (0-30% HAMFI) and only 51,679 housing units that are affordable to low-income households (30-50% HAMFI).

For extremely low-income households who often rely on public housing or Housing Choice Voucher Program options, in 2024 the three organizations in Cuyahoga County that control the public housing units and vouchers all report waiting lists.

Safe, Affordable, and Accessible Housing

There is a need for safe, affordable, and accessible renter and owner housing, be it new construction or rehabilitated, energy efficient older housing. As shown on HUD mandated tables, there are 76,058 extremely low-, low-, and moderate-income households living in the Consortium who are paying more than 30% of their incomes for housing and 38,360 extremely low-, low-, and moderate-income households who are paying more than 50% of their incomes for housing. *Table 35* (section MA-15) shows that there is a supply of only 5,995 housing units that are affordable to very low-income households (0-30% HAMFI), merely 51,679 housing units that are affordable to low-income households (30-50% HAMFI), and 133,841 housing units that are affordable to moderate income households (50-80% HAMFI).

As shown on HUD CPD Maps tables, the main period of housing construction in the Consortium as a whole was pre-1980, and about 80% of the housing units were built during this time period. These units are now 45 years old or over, and may require systems replacement and a significant rehabilitation investment. Bringing housing units up to code, making them more energy efficient, and ensuring, when needed, that they are accessible and free of lead paint help reduce costs (and other housing problems) for renter and owner households who are cost burdened.

Due to restrictions in answer length, the narrative continues in the Discussion Box.

Discussion

Describe the need for specific types of housing (continued)

Permanent Supportive Housing for Persons with Special Needs

There is a need for permanent supportive housing for persons with special needs, including chronically homeless individuals and families, persons with severe mental illness and/or chronic substance abuse, veterans and their families, persons living with HIV/AIDS and their families, and victims of domestic violence.

The Cleveland/Cuyahoga County Office of Homeless Services Continuum of Care 2024 Point-in-Time Counts showed sheltered and unsheltered counts for each category (See NA-40, Homeless Needs Assessment).

Housing for the Homeless

The Cleveland/Cuyahoga County Office of Homelessness (OHS) is the lead entity that coordinates local planning and implementation efforts to address the issue of homelessness. The office was established in 1992 as the result of a community-wide planning process - which included over 150 community stakeholders - and is jointly chaired by the elected leadership of the City of Cleveland and Cuyahoga County.

Initially, OHS was focused on providing homeless persons with a place to sleep, but now coordinates a Continuum of Care (CoC) approach that is guided by the requirements of the HEARTH Act and the policies stated in the U.S. Interagency Council on Homelessness document *Opening Doors* that not only assures basic, low barrier shelter and services to those who are experiencing a housing crisis, but works to:

- Prevent persons from becoming homeless;
- Develop strategies and resources to move people from the streets or shelter into the most appropriate form of permanent housing as quickly as possible; and
- Reduce the rate of persons returning to homelessness.

Although the focus of local efforts to address homelessness is no longer only providing shelter, the CoC recognizes the importance of having a Homeless Crisis Response System that engages homeless persons, and once engaged, ensures increased access to available housing and services to meet individual needs and provides immediate, safe shelter to the highest barrier individuals and families to reduce street homelessness. Through the implementation of Coordinated Entry, persons seeking shelter are first assessed to determine if diversion from shelter is an option. Identifying a safe, permanent alternative at the "front door" reduces the number of households that enter the shelter system. If placed in shelter, the providers work to refer the household to rapid rehousing or permanent supportive housing to shorten the experience of homelessness as much as possible.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a) Introduction

Compared to housing costs in other parts of the country, housing costs in Cuyahoga County have overall remained reasonably affordable over time for both renters and homeowners. Since the COVID pandemic, both rent and median purchase prices have risen, however higher mortgage rates and economic uncertainty in 2025 are causing the upward trends to moderate.

Table 33, a comparison of median home value and median contract rent from the 2005-09 ACS to the 2016-20 ACS, was not available for the Consortium as a single result. During this time period however, the general trend was an increase, despite the price volatility just before and during the recession, and an accelerated increase after the recovery *(MA-15, Map-Change in Median Home Value)*. For median home values, almost all census tracts in the Consortium increased, but by less than 40%. The median home value in several census tracts increased up to 62% and in a couple of others over 124%. This gradual upward trend, as part of the housing market recovery, continued through 2019, and then increased more rapidly after the pandemic.

An analysis by *The Cleveland Plain Dealer* showed that the median sale price for single-family homes and condos in suburban Cuyahoga County was \$139,000 through the first six months of 2019, a \$19,000 (16%) increase from the \$120,000 median sale price during the first nine months of June 2014. From the first half of 2015 to the first half of 2019, median sale prices rose 48% in Cleveland Heights, 62% in Euclid, 45% in Lakewood, and 41% in Parma, as communities recovered from the recession. The analysis excluded sheriff's sales.

https://www.cleveland.com/datacentral/2019/07/home-prices-up-across-most-of-cuyahoga-county-this-year-see-details-for-your-city.html

An analysis by *The Cleveland Plain Dealer* showed that the median sale price for single-family homes and condos in suburban Cuyahoga County was \$176,950 through the first nine months of 2024, a 27% increase from the \$139,000 median sale price during the first six months of 2019. The 2024 median sale prices were \$185,000 in Cleveland Heights, \$124,900 in Euclid, \$274,900 in Lakewood, and \$195,000 in Parma. The report noted that "though there was an overall increase, the increases were not consistent across townships, villages and cities, as some places had higher increases than others, some were unchanged and some saw a decrease in prices." The analysis excluded sheriff's sales.

https://www.cleveland.com/news/2024/11/cuyahoga-county-home-prices-saw-increase-year-over-year-in-first-9-months-of-2024.html

In terms of rent paid by category, the 2016-20 ACS showed that 66% of all rents paid were \$500-\$999 *(Table 34)*. Another 11% were less than \$500. The remaining 23% were \$1,000 or more. At the Census Tract level, median contract rent varies considerably, with rent increases fluctuating from less than 16% to over 52% *(MA-15, Map-Change in Median Rent)*.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

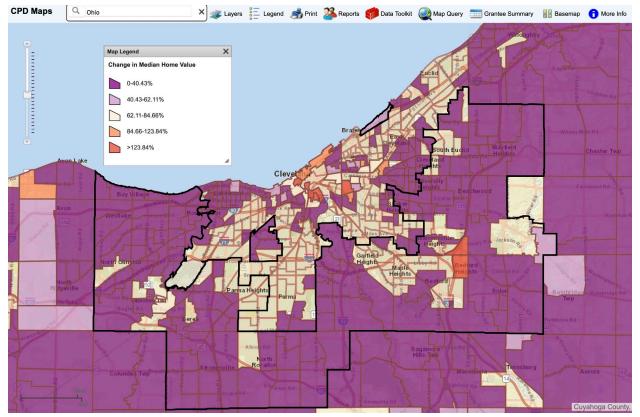
Table 28 - Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

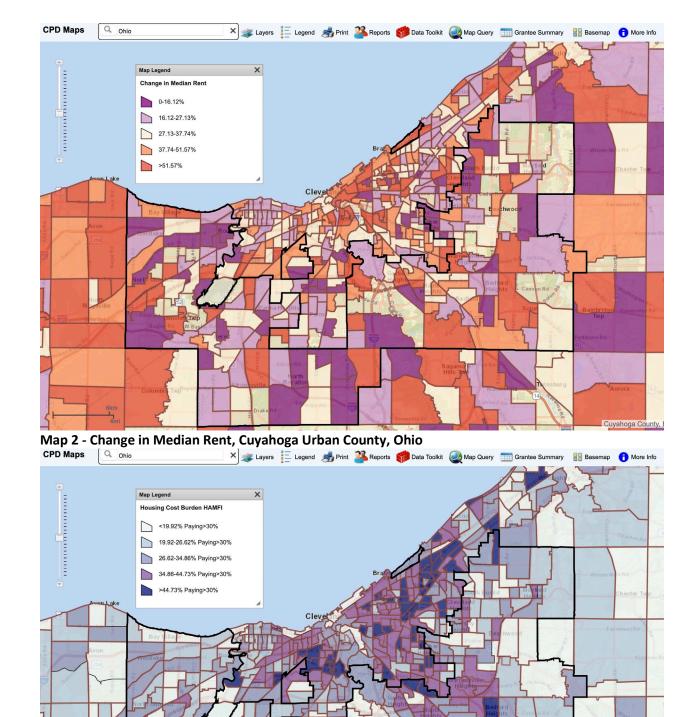
Rent Paid	Number	%
Less than \$500	13,776	11.3%
\$500-999	80,818	66.1%
\$1,000-1,499	21,590	17.7%
\$1,500-1,999	3,484	2.9%
\$2,000 or more	2,543	2.1%
Total	122,211	100.0%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS



Map 1 - Change in Median Home Values, Cuyahoga Urban County, Ohio



Map 3 - Housing Cost Burden HAMFI, Cuyahoga Urban County, Ohio

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	5,995	No Data
50% HAMFI	29,949	21,730
80% HAMFI	74,117	59,724
100% HAMFI	No Data	86,575
Total	110,061	168,029

Table 30 - Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 31 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

While housing costs in most areas of the Cuyahoga Housing Consortium are considered fairly affordable compared to other parts of the country, for households paying over 30% of their income for housing, it is a struggle to make ends meet. Additionally, much of the housing stock was built before 1950 and in many cases, is in need of significant repair. Therefore, there is a need for safe, affordable, and accessible renter and owner housing, be it new construction or rehabilitated, energy efficient older housing. As shown in NA-10, Table 7, there are 76,058 very low-, low-, and moderate-income households living in the Consortium who are paying more than 30% of their incomes for housing (cost burden). Of those households, 38,360 households are paying more than 50% of their incomes for housing (severe cost burden). In general, higher rates of housing cost burden affect households in census tracts located in first ring suburbs and communities on the eastern side of Cuyahoga County (MA-15, Map-Housing Cost Burden). The issue of severe cost burden exists for households throughout the Consortium communities. Extremely low-income households, regardless of where they live in the Consortium, have high rates of severe cost burden (NA-10, Map-Percent of ELI Households with Severe Cost Burden). The situation lessens somewhat for low-income households, although census tracts with high rates of severe cost burden are common, particularly in eastern Cuyahoga County (NA 10, Maps-Percent of LI Households with Severe Cost Burden and Percent of MI Households with Severe Cost Burden).

Table 35 shows that only 5% (5,995 units) of all rental units are affordable to renter households at 30% HAMFI (MA-10, Map-Percent Renter Units Affordable at 30% HAMFI). About 27% (29,949 units) are affordable to renter households at 50% HAMFI (MA-10, Map-Percent Renter Units Affordable at 50% HAMFI). About 67% (74,117 units) are affordable to renter households at 80% HAMFI (MA-10, Map-Percent Renter Units Affordable at 80% HAMFI). No data is available for renter households at 100% HAMFI.

Owner units are even less affordable to low income households. While no data is available for owner households at 30% HAMFI, about 13% (21,730 units) of all owner-occupied units are affordable to owner households at 50% HAMFI (MA-10, Map-Percent Owner Units Affordable at 50% HAMFI).

Approximately 36% (59,724 units) of all owner-occupied units are affordable to owner households at 80% HAMFI (MA-10, Map-Percent Owner Units Affordable at 80% HAMFI). Only 52% (86,575 units) of all owner-occupied units are affordable to owner households at 100% HAMFI (MA-10, Map-Percent Owner Units Affordable at 100% HAMFI).

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

Compared to housing costs in other parts of the country, housing costs in Cuyahoga County have overall remained reasonably affordable over time for both renters and homeowners. Since the COVID pandemic, both rent and median purchase prices have risen, however higher mortgage rates and economic uncertainty in 2025 are causing the upward trends to moderate.

Cuyahoga County is a large housing market. The *Cleveland Plain Dealer* report noted earlier in this section, there were more than 13,000 home sales in Cuyahoga County In the first nine months of 2024. It is important to emphasize that the report concluded "though there was an overall increase, the increases were not consistent across townships, villages and cities, as some places had higher increases than others, some were unchanged and some saw a decrease in prices." With the emergence of a steadier real estate market relative to both home values and rent levels, no significant change is anticipated in the overall affordability of the housing market.

The NAHB/Wells Fargo Cost of Housing Index (CHI) is a quarterly analysis of housing costs in the United States and in specific metropolitan areas. The CHI represents the portion of a typical family's income needed to make a mortgage payment on a median-priced home. The Index considers the Cleveland-Elyria, Ohio MSA to be in a "standard-to-low cost burden" category. For the First Quarter of 2025, the Cleveland-Elyria, Ohio MSA had a CHI score of 21%, meaning a typical family would need to allocate 21% of pre-tax income to cover the mortgage payment for a median-priced home. The national figure was 36%. For low-income families earning 50% of the area median income, those families in the Cleveland-Elyria, Ohio MSA would need to allocate 42% of pre-tax income to cover the mortgage payment for a median-priced home. The national figure was 72%.

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

There are two ways the Census Bureau reports data on the cost of rental housing: median contract rent, which does not include the cost of utilities, and median gross rent, which does include the cost of utilities. The 2016-20 ACS showed that the median contract rent (which does not include the cost of utilities) in the Cuyahoga Urban County (\$615), Cleveland Heights (\$882), Euclid (\$712), Lakewood (\$712), and Parma (\$658) were similar to the County as a whole, at \$704. The median contract rent was not available for the Cuyahoga Housing Consortium. As shown on *NA-10, Map-Median Contract Rent*, median contract rent in the Consortium varied by Census Tract.

The median gross rent (rent and utilities) in Cuyahoga County was \$830. The median gross rents for Lakewood (\$1,013), Cleveland Heights (\$1,005) and Parma (\$882) were somewhat higher than the County as a whole, while median gross rents in Euclid (\$810) were somewhat lower. The median gross rent is not available for the Cuyahoga Urban County or the Cuyahoga Housing Consortium. HUD CPD Maps does not provide the information by census tract.

Fair Market Rent (FMR), as identified by HUD, represents the maximum housing cost (rent and utilities) paid to landlords providing housing to tenants with Housing Choice Vouchers *(MA-Table 36, Monthly Rent)*. FMRs in the Cleveland-Elyria-Mentor MSA (FY 2020) ranged from \$585 for an efficiency apartment to \$1,174 for a 4-bedroom unit. A comparison of the Fair Market Rent for a two-bedroom unit (\$836) to median gross rents showed that several jurisdictions were slightly below the FMR (Cuyahoga County: 1% lower, and Euclid: 3% lower). Several jurisdictions were above the FMR (Parma: 6% higher, Cleveland Heights 20% higher, and Lakewood: 21% higher).

The HOME Rents, which are usually equal to or slightly higher than the FMRs for the metropolitan area, ensure that units built using HOME funds are affordable to low- and very low- income households.

The FMR and HOME rent levels, compared to gross rent levels, show a reasonably balanced rental market, although variations among communities still exist. The Consortium has taken the approach of maintaining the supply of affordable housing, and expanding that supply when possible to address the needs of cost burdened households.

Discussion

This question intentionally left blank.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a) Introduction

In terms of specific housing condition issues considered relevant by HUD, a lack of complete plumbing facilities, a lack of complete kitchen facilities, and occupancy of more than one person per room are not significant issues within the Cuyahoga Housing Consortium. These issues affect only about 1% of households. There are some issues in the Consortium jurisdictions related to households paying more than 30% of income for housing costs. This issue is discussed in more detail in the *Needs Assessment*.

Regarding housing stock age, about 80% of the housing units in the Consortium were built in 1979 or earlier. This means that cyclical maintenance is an ongoing need for the housing stock. The overall condition of the housing stock however, is not severe. Using the exterior condition rating system of the Cuyahoga County Fiscal Office, and developing parallels to HUD definitions, about 97% of residential buildings could be defined as Standard Condition. About 3% of all single-family structures (about 5% of renter-occupied structures), about 11% of all two-family structures (about 12% of all renter-occupied structures), and 7% of multi-family structures could be defined as Substandard Condition but Suitable for Rehabilitation or Substandard Condition and Not Suitable for Rehabilitation.

In terms of vacant units, 2016-2020 American Community Survey data showed that 6.0% of housing units (22,800) in the Consortium jurisdictions were vacant, a figure below the national housing unit vacancy rate (9.6%) and Cuyahoga County vacancy rate (10.3%) for the same time period. This vacancy rate includes units that are vacant and actively for rent or sale, in addition to units that are vacant and not being actively marketed.

Regarding the hazard posed by lead-based paint, a significant percentage of housing units in the Consortium are at risk. About 285,000 housing units in the Consortium (80%) were constructed before 1980. Furthermore, the greater the age of a housing unit, the more likely it is to contain lead-based paint. In Cleveland Heights and Lakewood, about two-thirds of housing units were built before 1949. In addition, lead-based paint hazard is an ongoing issue. Childbirth and/or the relocation of persons from one housing unit to another continually create new situations of housing units with lead-based paint hazards occupied by small children. In Cuyahoga County during 2021, 1.6% of the 19,100 children under the age of six tested for blood lead levels had an elevated result. Overall, the Consortium jurisdictions had a lower rate of children identified with elevated blood lead levels, consisting of about 0.5% of the 9,900 children under the age of six who were tested. Both of these percentage results are about 50% lower than test results in 2017.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

As part of the property appraisal system in Cuyahoga County, the Cuyahoga County Fiscal Office uses a grading system to define the exterior condition of properties. The ratings, in declining order of condition, are: Excellent, Very Good, Good, Average, Fair, Poor, Very Poor, and Unsound. Although

detailed definitions do not exist for each of these terms, general correlations have been developed by the Cuyahoga County Department of Development related to HUD definitions (see accompanying table).

It is important to note that the Cuyahoga County Fiscal Office assessment is the only countywide exterior building condition survey available, and it is for appraisal purposes only. Individual jurisdictions may have developed exterior and/or interior building condition assessments more closely aligned with building code criteria, which is not incorporated into the Cuyahoga County Fiscal Office data.

Condition of Units

Condition of Units	Owner-Occupied		Renter	-Occupied
	Number	%	Number	%
With one selected Condition	44,014	19%	47,599	39%
With two selected Conditions	680	0%	2,712	2%
With three selected Conditions	25	0%	299	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	192,060	81%	71,633	59%
Total	236,779	100%	122,243	100%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Condition of Units Narrative

The housing condition issues considered relevant by HUD are 1) lack of complete plumbing facilities, 2) lack of complete kitchen facilities, 3) housing costs greater than 30% of household income, and 4) occupancy of more than one person per room (overcrowding). Most households in the Consortium jurisdictions do not have any of these issues, including about 80% of owners and almost 60% of renters *(Table 37)*.

There are some issues in the Consortium jurisdictions related to households paying more than 30% of income for housing costs. This issue is discussed in more detail in the *Needs Assessment*.

A lack of complete plumbing facilities, a lack of complete kitchen facilities, and occupancy of more than one person per room are not significant issues within the Cuyahoga Housing Consortium. The 2016-2020 American Community Survey data showed that the percentage of households with one or more occupants per room was about 1%, which was lower than the national percentage of 3% of households. The 2016-2020 American Community Survey data also showed that the percentage of households lacking complete plumbing facilities and/or kitchen facilities was about 1% of all households in the Consortium.

Building Condition Definitions

Cuyahoga County Fiscal Office Definition	HUD Definition	Explanation
Excellent/Very Good	Standard	New construction or no exterior repair needs
Good	Standard	Minor exterior repair needs
Average	Standard	Some exterior repair needs
Fair	Substandard Condition but Suitable for Rehabilitation	Major exterior repair needs
Poor/Very Poor/Unsound	Substandard Condition and Not Suitable for Rehabilitation	Major exterior repair needs

Sources: U.S. Department of Housing and Urban Development, Cuyahoga County Fiscal Office, and Cuyahoga County Planning Commission.

Building Conditions Definitions

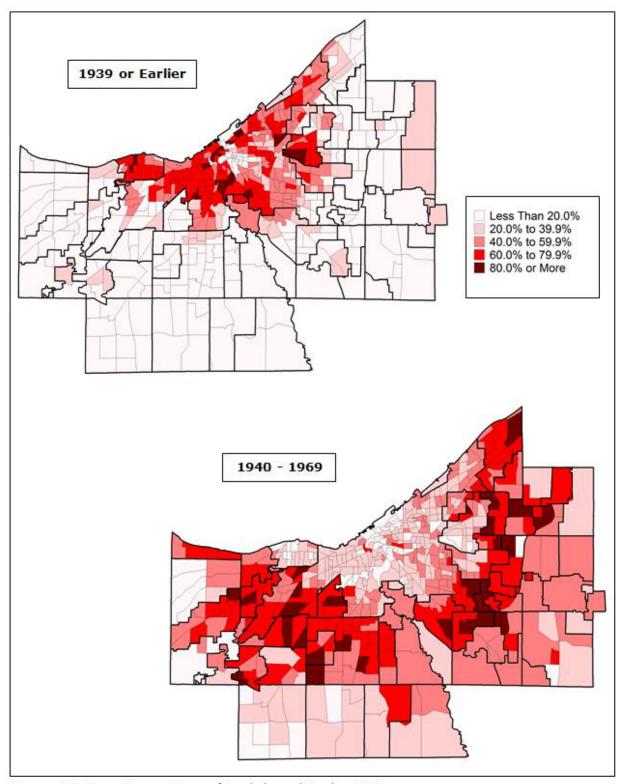
Year Unit Built

Year Unit Built	Owner-	Occupied	Renter	-Occupied
	Number %		Number	%
2000 or later	0	0%	0	0%
1980-1999	0	0%	0	0%
1950-1979	0	0%	0	0%
Before 1950	0	0%	0	0%
Total	0	0%	0	0%

Table 33 - Year Unit Built

Data Source: 2016-2020 CHAS

Percent Residential Housing Unit Period of Construction by Census Tract, Cuyahoga County



Source: U.S. Census Bureau, Census of Population and Housing, 2000.

Percent Residential Housing Unit Period of Construction by Census Tract, Cuyahoga County

Consolidated Plan

CUYAHOGA COUNTY

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number %		Number	%
Total Number of Units Built Before 1980	0	0%	0	0%
Housing Units build before 1980 with children present	21,185	0%	13,420	0%

Table 34 - Risk of Lead-Based Paint

Alternate Data Source Name:

2017 -2021 CHAS Data Book, Table 13

Data Source Comments: Altern

 $Alternate\ data\ source\ used\ to\ complete\ line\ 2\ of\ table.\ Percentage\ calculations\ on\ line\ 2\ remain\ incorrect.\ See$

attached jpeg.

Risk of Lead-Based Paint Hazard Narrative

Risk of Lead-Based Paint Hazard

Lead poisoning is the most common chronic poisoning and environmental illness in America. It can cause damage to the brain and nervous system, resulting in behavioral and learning problems, slowed growth, and hearing problems.

The Housing and Community Development Act of 1992, Title X, Residential Lead-Based Paint Hazard Reduction Act, introduced the term "lead-based paint hazard," meaning "any condition that causes exposure from lead-contaminated dust or soil, or lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects."

As a result of the 1992 legislation, HUD and the National Institute of Environmental Health Sciences cosponsored a study from Westat, Inc. The 2001 National Survey of Lead and Allergens in Housing reported findings for lead hazards, and described lead levels in dust, soil, and paint in the nation's housing stock by age, type, geographic location, and exposed populations. For example, year of construction is important for estimating the number of housing units with significant LBP hazards, because lead was used as an ingredient in residential paint until 1978. Nationally, the percentage of units containing lead hazards increases with the age of the structure: 1960-1977 ($10\% \pm 9\%$), 1940-1959 ($51\% \pm 12\%$), and 1939 or earlier ($67\% \pm 17\%$).

With about 285,000 occupied housing units in the Consortium built before 1980, about 80% of all occupied housing units, a significant number of units contain LBP hazards. Children age six or younger lived in an estimated 34,605 units *(Table 35)*, representing about 1% of all owner-occupied units and 14% of all renter-occupied units. In addition, LBP hazard is an ongoing issue. Childbirth and/or the relocation of persons from one housing unit to another continually create new situations of housing units with LBP hazards occupied by small children.

Consolidated Plan CUYAHOGA COUNTY 100

OMB Control No: 2506-0117 (exp. 09/30/2021)

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number %		Number	%
Total Number of Units Built Before 1980	189,522	79%	95,273	79%
Housing Units built before 1980 with children present	21,185	11%	13,420	14%

Table 35 - Risk of Lead-Based Paint

Alternate Data Source Name: 2017-21 CHAS Data Book, Table 13

Data Source Comments:

Table published by HUD for "Housing Units Built Before 1980 with Children Present" is incorrect. Detailed data was compiled from the CHAS Data Book.

Risk of Lead-Based Paint Table_Corrected

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Vacant Units Narrative

E. Vacant units

Table 40 is not required by HUD regulation.

The 2016-2020 American Community Survey data showed that about 6.0% of housing units (22,800) in the Consortium jurisdictions were vacant, a rate below the national housing unit vacancy rate of 9.6% for the same time period. This vacancy rate includes units that are vacant and actively for rent or sale, in addition to units that are vacant and not being actively marketed.

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686] PLAN_SECTION_ID=[1313801000]>

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

In the Consortium, the approximately 34,605 households living in housing units built before 1980 with children age six and under consist of about 21,185 owner households and 13,420 renter households.

To estimate how many units might be occupied by low- and moderate-income households, the 2017-2021 CHAS Data Book (Table 7) showed that and 26.9% of owner households (65,846 of 244,710) and 59.3% of renter households (74,722 of 125,990) in the Consortium were low- and moderate-income.

Applying those percentages to the 21,185 owner households and 13,420 renter households results in a total estimated 13,657 low- and moderate-income households (5,699 owner households; 7,958 renter households) with children age six or under who live in housing units built before 1980.

The information shown in this section regarding the high percentage of housing units containing LBP hazards indicates that most of the 13,657 housing units would contain LBP hazards.

Blood Testing of Children

The Centers for Disease Control and Prevention (CDC) has defined an Elevated Blood Lead Level (EBL) as higher than 10 micrograms per deciliter ($\mu g/dL$).

The Cuyahoga County Board of Health (CCBH) has programs related to lead-based paint prevention and remediation. The CCBH's program enables eligible low-and-moderate income owners and renters in targeted suburban areas to make changes to their homes to provide a housing unit that is lead safe according to HUD guidelines. CCBH also coordinates blood testing of children under age six on an ongoing basis.

The most recent test results available for Cuyahoga County, 2021, show a continuing decline in the incidence of EBL. Countywide, 1.6% of children tested during 2021 had an EBL *(see accompanying table)*. The overall rate for Consortium jurisdictions was 0.5%, with only Cleveland Heights above 1%. The only Cuyahoga Urban County communities with at least 100 children tested – the threshold for statistically reliable results – and above the Urban County rate of 0.4% were Bedford (0.8%), Berea (0.7%), Brooklyn (0.6%), Garfield Heights (1.0%), Maple Heights (1.3%), Shaker Heights (1.2%), and Warrensville Heights (0.8%).

Discussion

This question intentionally left blank.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

There are two public housing agencies that operate within the Consortium jurisdictions: Cuyahoga Metropolitan Housing Authority (Cuyahoga MHA) and the Parma Public Housing Agency (Parma PHA). Almost all of the public housing developments in Cuyahoga County are in the City of Cleveland, which is not part of the Cuyahoga Housing Consortium jurisdictions. *Table 37* shows the countywide public housing inventory. Cuyahoga MHA administers all public housing units and all vouchers listed in the table, except for about 800 vouchers administered by Parma PHA.

Totals Number of Units

Program Type											
	Certificate	Mod-Rehab	Public Housing	Vouchers							
		l		Total	Project -based	Tenant -based	Special Purpose Voucher				
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *		
# of units vouchers									I		
available	0	223	10,297	14,993	116	14,135	1,370	555	1,573		
# of accessible units											
*includes Non-Elderly Disabled. Mainstream One-Year. Mainstream Five-year. and Nursing Home Transition											

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Within the Cuyahoga Housing Consortium, there are only two small public housing developments totaling 116 units. Cuyahoga MHA has responsibility for Oakwood Garden and Oakwood Villas. Oakwood Villas has 91 one-bedroom units and one two-bedroom unit, all for elderly persons. Oakwood Garden consists of 25 three-bedroom, single-family homes designated for families.

Cuyahoga MHA has reported minimal vacancies at Oakwood Garden and Oakwood Villas.

In terms of condition, the most recent Multifamily Physical Inspection Scores spreadsheet showed that inspection scores for Oakwood Garden and Oakwood Villas are not available on the HUD on-line database. https://www.huduser.gov/portal/datasets/pis.html (*Table 38*).

Public Housing Condition

Public Housing Development	Average Inspection Score			

Table 37 - Public Housing Condition

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

In terms of the maintenance and renovation of the public housing facilities, Cuyahoga MHA has maintenance and improvement plans for the facilities, and allocate funds on an ongoing basis to accomplish those tasks.

No rental units in the public housing inventory located in Consortium jurisdictions are expected to be lost due to events such as demolition or conversion to homeownership.

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

The Cuyahoga MHA improves the living environment of public housing residents by designating developments for particular resident groups. For example, Oakwood Villas is designated for elderly residents, while Oakwood Garden, which has three-bedroom townhouses, is designated for families. Seven units at Oakwood Garden have been renovated as accessible units to accommodate occupants with disabilities.

The Cuyahoga MHA maintains the security systems and lighting for the properties.

Finally, both of these properties have been constructed on bus routes, with retail establishments accessible by walking, bus, or automobile.

Discussion:

This question intentionally left blank.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Facilities Targeted to Homeless Persons

	Emergency S	helter Beds	Transitional Housing Beds Current & New	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds		Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities Targeted to Homeless Persons

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

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

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d) Introduction

There are many agencies in Cuyahoga County that offer services to meet the needs of special needs populations. In addition to the Cuyahoga County Office of Homeless Services, whose efforts are described elsewhere in this document, a network of providers also deliver housing and supportive services to persons who are elderly, frail elderly, persons with mental, physical and/or developmental disabilities, persons with substance abuse addictions, persons experiencing hardship from natural disasters, persons re-entering the community from incarceration or persons with HIV/AIDS.

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

Elderly and Frail Elderly

Many of the services available to elderly or frail elderly persons are provided through the Western Reserve Area Agency On Aging or the Cuyahoga County Department of Senior and Adult Services. There are also other nonprofit or for-profit providers of in-home services to elderly persons. In addition, there are a variety of housing options for the elderly, including independent living and assisted living complexes, either at market rates or with a subsidy. Even with a variety of housing options and services, there are almost 15,000 elderly, extremely low and low-income Consortium households paying more than 50% of their income for housing costs *(Table 10)*.

Persons with Mental Disabilities or Drug or Alcohol Addictions

Persons with mental disabilities, along with persons with alcohol or other drug addictions, are served by the Alcohol, Drug Addiction and Mental Health Services (ADAMHS) Board of Cuyahoga County, which works countywide with nonprofit service providers. Programs include in-patient stays at facilities, as well as community-based recovery services.

Persons with Physical Disabilities

An ongoing housing challenge for persons with physical disabilities is obtaining living space that addresses their particular need and is affordable. For example, one nonprofit organization operates two apartment buildings in Cuyahoga County for persons with mobility disabilities. The Cuyahoga Metropolitan Housing Authority inventory includes units that are accessible to persons with physical disabilities. The website OhioHousingLocator.org, sponsored by the Ohio Housing Finance Agency, the Ohio Department of Health, and the Ohio Department of Medicaid, provides listings of affordable

apartments throughout Cuyahoga County. The website includes a search function on whether units are accessible/have accessibility features.

Persons with Developmental Disabilities

The primary service provider for persons with developmental disabilities in Cuyahoga County is the Cuyahoga County Board of Developmental Disabilities (CCBDD). One component of CDBDD programs is residential services, which includes both group homes and home settings. Although the number of individuals receiving residential services has increased, a waiting list for residential services still exists.

Victims of Domestic Violence

An incident of intimate partner violence frequently results in a sudden loss of housing, as a victim attempts to find safety. This situation often includes the children of the victim. Emergency shelters temporarily meet housing needs, as well as provide support services. For the next step, affordable housing is needed to assist a person, often with children, to stabilize their situation.

Due to space limitations, Supportive Housing Needs narrative continues in accompanying Text Box.

Supportive Housing Needs narrative (continued)

Supportive Housing Needs narrative (continued)

Persons Re-entering Community

The Cuyahoga County Office of Reentry, under the auspices of the County's Department of Health and Human Services, exists to create an organizational structure that supports reentry research, community education, and best practices in the delivery of services for re-entrants. The Office is designed to assist policy makers, community leaders, and service providers in identifying reentry challenges and convening such entities to work together to target resources and comprehensive and cost-effective solutions.

Persons with HIV/AIDS

Some persons with HIV/AIDS require a subsidized housing unit. In addition, a variety of case management services are also needed to enable the person to maintain a long-term housing setting. These types of services are provided through the City of Cleveland, which administers HOPWA funding for all of Cuyahoga County and several adjacent counties.

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

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

See next question for Consortium response.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

During the next year, Consortium jurisdictions may fund activities directed toward elderly persons, frail elderly persons, and persons with physical disabilities. These activities would provide special services to assist persons to remain in their homes or improve the accessibility of the community's facilities and/or infrastructure. For specific activity names, funding allocations, and outcomes, refer to the accompanying Annual Action Plans.

For persons with mental, physical, and/or developmental disabilities, alcohol or other drug addictions, and victims of domestic violence, human trafficking, dating violence, sexual assault, and stalking, there is a network of existing public agencies and nonprofit organizations that focus on addressing the needs of these special populations. Some funding sources originate at the Federal or State level. In addition, ongoing Medicare and Medicaid funding is an important source of funds to persons with special needs. At the local level, a significant amount of funding is created by the ongoing, countywide two health and human services levies, which are property tax levies dedicated to providing funding to meet the needs of residents throughout Cuyahoga County. Services are provided directly by County agencies or through other organizations. Local funds are often able to be supplemented through grant funding or private donations.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Public policies, depending on their structure, can act as barriers to affordable housing or help promote it. These public polices can originate at various levels of government, such as federal, state, or local. In addition, the level of government instituting such policies can affect a community's ability to adopt or amend those policies.

Urban Sprawl: The outward expansion of a metropolitan area into rural areas negatively impacts central cities and first ring suburbs. In a region with minimal population growth such as Northeast Ohio, resident movement to outer ring suburbs or exurban areas spreads existing incomes and tax revenue more thinly over a larger area and expands infrastructure. This diffusion has been encouraged by federal and state policies that do not place a high enough priority on older area reinvestment.

Inadequate National Funding for the Housing Choice Voucher Program: This situation limits the number of qualified low-income households receiving rental payment assistance, denying many qualified households the ability to find affordable housing units countywide.

Uncertain levels of Federal and State Resources: Uncertain levels of HUD funding (CDBG, ESG, HOME), as well as State of Ohio revenue sharing, leaves communities with fewer funds to implement needed housing and community development programs and services.

Home Rule: In Ohio, "home rule" is the authority granted to communities (cities and villages) to govern themselves, with the exception of laws that conflict with state law. This power is enshrined in Article XVIII of the Ohio Constitution, Section 3. For example, home rule allows communities to make decisions on local issues, such as zoning, public health, and safety, without approval from the state legislature.

Therefore, public policies that may create 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, are not handled by county governments, such as Cuyahoga County. Any of these policies can become barriers to affordable housing by raising the cost of units beyond the means of low- and moderate-income households.

Barriers to Affordable Housing discussion continues in the Text Box.

MA-40 Barriers to Affordable Housing (continued)

MA-40 Barriers to Affordable Housing (continued)

Local Regulations: The Consortium jurisdictions of Cleveland Heights, Euclid, Lakewood, and Parma do not have public policies, such as taxes, land use controls, zoning ordinances, building codes, building permit issuance processes, rent controls, impact fees, or growth limits that negatively impact the ability to develop, maintain, or improve affordable housing. Within the 51 communities of the Cuyahoga Urban County, regulations and policies do vary, but it is not a significant issue. For example, several communities assess impact fees for new residential construction. This fee raises new home sales prices, although it does not affect the supply of affordable housing because the sale prices are often above the level affordable to low- and moderate-income buyers.

Timelines for Redevelopment: Many Consortium jurisdictions are fully developed. Thus, opportunities for new construction must originate as redevelopment, which can take longer to implement due to issues such as multiple property acquisitions, demolition, environmental remediation, and utility replacement/upgrades.

Housing Stock Maintenance: A concern for Consortium jurisdictions is housing stock age and lack of funds available to property owners for maintenance. To maintain a safe and sanitary housing stock, some communities require systematic inspection and/or point-of-sale inspection for rental and/or owner-occupied housing units. At times, these inspections uncover expensive repair needs. While both homeowners and owners of rental property are expected to budget for needed repairs, economic hardship and limited household income can make it difficult for homeowners and small landlords to save the amounts required, and declining property values limit or even rule out bank financing for major repairs and renovations.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Cuyahoga County is the center of the largest metropolitan area in Ohio. Industrial growth in the 19th century was stimulated by the Civil War, which increased demand for machinery, railroad equipment, and ships. Greater Cleveland has long been known as a durable goods manufacturing area. Following the national trend, however, Cleveland has been shifting to a more services-based economy. Greater Cleveland is a leading center for national and multinational companies in industries including transportation, insurance, retailing, utilities, and commercial banking and finance.

Major Employment Sectors

The Cuyahoga Urban County has about 252,300 workers who live in the 51 communities and about 330,700 jobs in those same communities. The largest employment sectors based on share of jobs are Education and Health Care Services (18%), Retail Trade (14%), Professional, Scientific, Management Services (12%), Manufacturing (12%), Arts, Entertainment, Accommodations (11%), and Finance, Insurance, and Real Estate (10%). These six sectors represent about 257,600 jobs (78% of all jobs).

When reviewed by the number of jobs that Urban County residents hold, the six largest employment sectors are the same. Overall on a percentage basis, there is generally an employment sector balance between workers and jobs in the Urban County.

Workforce and Infrastructure Needs of the Business Community

An educated and appropriately trained workforce, along with overall workforce educational attainment and ongoing training, are all priorities. In the Urban County, these needs apply to a number of the important employment sectors discussed in the preceding paragraph, where technical knowledge, continually updated training, and a higher level of management and administrative skills are important.

The 51 member communities of the Urban County, located throughout Cuyahoga County, are served by a network of highways and arterial roads. These roads are important commuting routes and provide access to various industrial, office, and commercial districts throughout the county, which are employment, shopping, and entertainment hubs. Roadway investment is an ongoing need for the industrial, office, and commercial districts. With many fully built-out communities in the Urban County, there is also a need for buildings or sites ready to meet the expansion and relocation plans of businesses.

Consolidated Plan

Planned Investments

The 2023-2027 Cuyahoga County Economic Development Plan focuses on initiatives in the areas of developing and utilizing fresh water resources; transit-oriented development; workforce development; placemaking; and development site assembly.

Cuyahoga County also recognizes that economic development is integrally linked to community development. Place-based development reduces the public expense of economic development by capitalizing on the region's human capital, infrastructure, community and neighborhood assets, institutional and industrial strengths, and cultural resources that are already in place. County programs and initiatives are a diverse portfolio of community development and housing assistance offerings that work together to create strong, vibrant communities in which people want to live and work.

Due to restrictions on answer length, the Introduction continues in the accompanying Discussion Box.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of	Number of Jobs	Share of Workers	Share of Jobs	Jobs less workers
	Workers		%	%	%
Agriculture, Mining, Oil & Gas Extraction	510	241	0	0	0
Arts, Entertainment, Accommodations	30,166	37,963	12	11	-1
Construction	8,953	14,475	4	4	0
Education and Health Care Services	63,341	60,044	25	18	-7
Finance, Insurance, and Real Estate	21,223	32,370	8	10	2
Information	5,201	8,397	2	3	1
Manufacturing	28,200	39,689	11	12	1
Other Services	9,203	11,583	4	4	0
Professional, Scientific, Management Services	31,452	41,902	12	13	1
Public Administration	0	0	0	0	0
Retail Trade	29,275	45,618	12	14	2
Transportation and Warehousing	9,308	12,705	4	4	0

Business by Sector	Number of	Number of Jobs	Share of Workers	Share of Jobs	Jobs less workers
	Workers		%	%	%
Wholesale Trade	15,482	25,756	6	8	2
Total	252,314	330,743			

Table 39 - Business Activity

Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	321,206
Civilian Employed Population 16 years and	
over	305,990
Unemployment Rate	4.74
Unemployment Rate for Ages 16-24	15.82
Unemployment Rate for Ages 25-65	3.13

Table 40 - Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	93,874
Farming, fisheries and forestry occupations	9,936
Service	25,441
Sales and office	66,818
Construction, extraction, maintenance and	
repair	15,265
Production, transportation and material	
moving	15,265

Table 41 – Occupations by Sector

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	179,333	65%
30-59 Minutes	86,554	31%
60 or More Minutes	10,984	4%
Total	276,871	100%

Table 42 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed Unemployed		Not in Labor
			Force
Less than high school graduate	6,620	613	4,727
High school graduate (includes			
equivalency)	48,865	2,956	15,832

Educational Attainment	In Labor Force		
	Civilian Employed Unemployed		Not in Labor
			Force
Some college or Associate's degree	70,760	3,163	14,348
Bachelor's degree or higher	121,090	2,954	16,876

Table 43 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	197	568	1,037	1,791	3,554
9th to 12th grade, no diploma	4,424	1,895	1,517	5,188	7,321
High school graduate, GED, or					
alternative	14,126	14,042	12,279	41,383	40,074
Some college, no degree	18,897	14,811	12,146	33,385	25,549
Associate's degree	2,269	6,217	6,386	15,405	7,860
Bachelor's degree	6,987	21,701	20,117	40,363	21,730
Graduate or professional degree	371	11,790	16,754	30,226	18,594

Table 44 - Educational Attainment by Age

Data Source Comments:

Educational Attainment - Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	1,014,346
High school graduate (includes equivalency)	1,557,381
Some college or Associate's degree	1,950,344
Bachelor's degree	2,843,752
Graduate or professional degree	3,828,638

Table 45 - Median Earnings in the Past 12 Months

Data Source Comments:

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

The Cuyahoga Urban County has about 252,300 workers who live in the 51 communities and about 330,700 jobs in those same communities. The largest employment sectors based on share of jobs are Education and Health Care Services (16%), Retail Trade (13%), Manufacturing (11%), Professional, Scientific, Management Services (11%), Arts, Entertainment, Accommodations (10%), and Finance,

Insurance, and Real Estate (9%). These six sectors represent about 257,600 jobs (78% of all jobs). When reviewed by the number of jobs that Urban County residents hold, the six largest employment sectors are the same.

On a percentage basis, there is generally an employment sector balance between workers and jobs in the Urban County. There are more Urban County residents who work in Education and Health Care Services than jobs in that sector in the Urban County, which is likely attributable to the large hospital/health care networks, school district, and universities located in the City of Cleveland.

Describe the workforce and infrastructure needs of the business community:

Workforce Needs

Federal Reserve Bank of Cleveland research has discussed the importance of education and innovation in the income growth of a region. Innovation creates jobs and improves productivity, but it requires an educated and appropriately trained workforce. Improving the overall educational attainment of the Cuyahoga County workforce, as well as ongoing training for new and veteran workers is also a priority. In the Urban County, these needs apply to a number of the important employment sectors discussed in the preceding question, where technical knowledge, continually updated training, and a higher level of management and administrative skills are important.

Infrastructure Needs

The 51 member communities of the Urban County, located throughout Cuyahoga County, are served by a network of highways and arterial roads. These roads are important commuting routes and provide access to various industrial, office, and commercial districts throughout the county, which are employment, shopping, and entertainment hubs.

Roadway investment is an ongoing need for the industrial, office, and commercial districts. Well maintained roads result in less cumulative wear to vehicles of employees, customers, mass transit providers, and freight/delivery firms. In many areas, roadway work must be supplemented with improvements to sidewalks and parking areas, as well as items such as street furniture and plantings, in order to create an inviting shopping/employment area.

Many Urban County communities have ongoing capital plans for infrastructure investments. Funding sources include municipal funds, along with the Ohio Public Works Commission annual grant program.

Cuyahoga County's Economic Development Plan has also recognized the need for sites ready to meet the expansion and relocation plans of companies. Some sites need environmental remediation, while others are obsolete in terms of modern commercial, office, or manufacturing layout. In response, the County works with other partners to have sites ready for development when needed.

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

The 2023-2027 Cuyahoga County Economic Development Plan focuses on initiatives in the areas of developing and utilizing fresh water resources; transit-oriented development; workforce development; placemaking; and development site assembly.

The Plan has three primary objectives:

- Promote County Assets for business attraction and growth;
- Increase skilled talent supply by attracting skilled residents, retaining college graduates, and increasing labor force participation; and
- Embrace equity as a driver of countywide economic growth.

- Municipal Grant Program: Competitive program that awards grants up to \$150,000 to municipal governments for projects that improve their community;
- Supplemental Grant Program: Competitive program that awards grants to local governments and community development corporations to strengthen communities and neighborhoods, encourage regional collaboration, and improve the quality of life for County residents;
- Homeownership, Repair and Foreclosure: Down payment assistance, home repair funding and housing counseling to support homeownership; and
- Affordable and Fair Housing Initiatives: Initiatives that promote all areas in the County as welcoming places for our residents.

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

Workers employed in Urban County communities are a combination of persons who also reside within the Urban County or travel into its member communities to work. Regardless of a worker's home community, the workforce issues are similar. The dominant issue is the ongoing need for more education and training.

The American Community Survey data shown in *Tables 45 and 46* emphasizes the correlation of education and employment, along with the generational change that is occurring in the Urban County. Looking at the ratio of employed to unemployed persons in the labor force, roughly one out of sixteen persons with a high school degree or less were unemployed. The number of unemployed persons dropped to one-in-twenty-two for persons with some college or Associate's degree, and one-inforty-two for persons with a bachelor's degree or higher.

The attainment of additional education beyond high school is beneficial, and in many situations essential, for the diverse fields represented among Urban County residents. Generationally, about 41% of Urban County residents age 65 years and over have educational attainment of a high school degree or less, compared to 22% of residents age 25-44.

Conversely, 59% of Urban County residents age 25-44 have an Associate's, Bachelor's, or graduate/professional degree, compared to 39% of residents age 65 and over.

The data published by HUD in the median earnings by educational attainment table is incorrect. Lacking access to the raw data, the median earnings data for multiple communities is unavailable.

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

There are a variety of workforce training initiatives and opportunities available for Urban County residents and workers that focus on various employment sectors. For example, programs at Case Western Reserve University, Cleveland State University, and John Carroll University offer professional continuing education courses and MBA degree programs designed to be pursued on a part-time basis. Other training sources include:

Cuyahoga Community College

The College's Workforce Innovation Division focuses on employee training programs and professional development in a variety of fields. The Corporate College provides professional training and development customized for individual businesses. Programs are delivered either off-site at the company facility or on-site at one of the Corporate College campuses.

OhioMeansJobs | Cleveland-Cuyahoga County (OMJ | CC)

OMJ | CC is a collaborative workforce system of the City of Cleveland and Cuyahoga County that assists both employers and job seekers. The Area 3 Workforce Development Board (WIB) serves as the advisory body for the City of Cleveland and Cuyahoga County Department of Workforce Development. The programs and services include education, occupational training, job match and search assistance and employment-related youth programs. The program also includes SkillUp, which provides employers

with training plan development to help offset the cost of training and upskilling employees, plus connection to Cuyahoga County's various business support services.

Team NEO

Team NEO is a regional, private-sector organization that focuses on business attraction and expansion into eighteen counties in Northeast Ohio. Team Neo emphasizes that the strong regional history of innovation and traditional manufacturing has evolved into advanced manufacturing and focuses on a number of key industries in the Cleveland region.

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

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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Discussion

Cuyahoga Urban County

MA-45 Introduction (continued)

Workforce Skills and Education

American Community Survey data emphasizes the correlation of education and employment, along with the generational change occurring in the Urban County. About 41% of Urban County residents age 65 years and over have educational attainment of a high school degree or less, compared to 22% of residents age 25-44.

Workforce Training Initiatives

There are a variety of workforce training initiatives and opportunities available for Urban County residents and workers that focus on various employment sectors, including professional programs at several nearby universities, plus programs at Cuyahoga Community College and OhioMeansJobs. Finally, Team NEO is a regional organization that focuses on Northeast Ohio business attraction and expansion.

MA-50 Needs and Market Analysis Discussion

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

HUD defines "housing problems" as one or more of the following:

Substandard Housing-Lacking complete plumbing or kitchen facilities.

Overcrowded-Housing more than 1.01 to 1.50 persons per room excluding bathrooms, porches, foyers, halls or half rooms.

Severely Overcrowded- Housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls or half rooms.

Housing Cost Burden-Housing costs that are more than 30% of the household's total gross income. For renters, cost includes rent paid plus utilities. For owners, cost includes mortgage payments, taxes, insurance, and utilities.

Household Has No/Negative Income-Households whose income is zero or negative due to self-employment, dividends, and net rental income.

A "concentration" of multiple housing problems can be defined as households who experience multiple housing problems at a greater rate (10 percentage points or greater) than the households for the Consortium as a whole.

The usual source for this information is the CPD Maps Report, which still cites the 2011-15 ACS as the data source.

The CPD Maps Report and CPD Maps showed that of the 171,794 households with incomes that were 100% AMI or below living in the Cuyahoga Housing Consortium, 48,793 households had one or more of the "housing problems" listed above (*NA-Table 8*). Of those households 135,903 households were lowand moderate-income households, of which 34.55% (46,951 households) had any of 4 housing problems listed above. Using the above-cited definition of "concentration," (34.55% plus 10 percentage points = 44.55%) provides the threshold for a "concentration."

Households with any of 4 housing problems that were **Extremely Low-Income (ELI) households** were fairly widespread throughout the Consortium while **Low-Income (LI) households** with any of 4 housing problems showed a more consistent concentration in the outer suburbs of Cleveland.

Households with any of 4 housing problems that were **Moderate-Income Households** were concentrated primarily in the outer eastern and western in the suburbs of Cleveland. (NA-Table 8, NA-

Maps-Percent ELI, LI, and MI Households with Any of 4 Housing Problems and MA-Maps-Concentration of Percent ELI, LI, and MI Households with Any 4 Housing Problems).

Cost burden was the major problem cited by most of the households having one or more "housing problems." Very small percentages of households lived in housing that was substandard or in overcrowded conditions. Continued investment in the housing stock however, is still needed. The main period of housing construction in the Cuyahoga Housing Consortium was between 1950 and 1979 when about 55% of all housing units (193,512 units) were built. These units are at least 41 years old and may also require updating and systems work. An additional 25% of all housing (90,094 units) were constructed pre-1950. These units are now at least 71 years old, and may require systems replacement and a significant rehabilitation investment work *(MA-Table 38)*.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The 2011-15 ACS and CPD Maps showed that of the 840,866 persons living in the Consortium, 75.81% (632,167 persons) were White, 18.71% (157,331 persons) were Black or African American, 0.16% (1,370 persons) were American Indian and Alaska Native, 3.25% (27,317 persons) were Asian, 0.02% (156 persons) were Native Hawaiian and Other Pacific Islander, 0.59% (4,986 persons) were Some other race, and 2.09% (17,539 persons) were Two or More Races (MA-Maps-Percent White, Black or African American, American Indian and Alaska Native, Asian, Some Other Race, and Two or More Races). Hispanic or Latino persons, who could be of any race, comprised 2.99% (25,161 persons) of the population (MA-Map-Percent Hispanic or Latino Persons).

Concentration of Racial/Ethnic Persons

A concentration of racial/ethnic persons can be defined as the percentage of a person/racial or ethnic type that occurs in an area at a greater rate (10 percentage points or greater) than the percentage of a person/racial or ethnic type occurs for the Consortium as a whole.

The usual source for this information is the CPD Maps Report. Because this report is currently unavailable from HUD, the "concentration" can only be roughly estimated using other sources. HUD mandated tables and the 2011-15 ACS were used as sources for citywide data, while the maps from CPD Maps and the 2011-15 ACS were used as sources for census tract data.

White Persons-Using the percentage of White persons Consortium-wide and the above-cited definition of "concentration," (75.18% plus 10 percentage points = **85.18**%) illustrates that there is a concentration of White persons living in the census tracts shown in **MA-Map-Concentration of White Persons**.

Black or African American Persons-Using the percentage of Black or African

American persons Consortium-wide and the above-cited definition of "concentration," (18.71% plus 10 percentage points = **28.71%**) illustrates that there is a concentration of Black or African American

persons living in the census tracts shown in *MA-Map-Concentration of Black or African American Persons*.

Asian Persons-Using the percentage of Asian persons Consortium-wide and the above-cited definition of "concentration," (3.25% plus 10 percentage points = **13.25**%) illustrates that there is a concentration of Asian persons living in the census tracts shown in **MA-Map-Concentration of Asian Persons**.

There were no concentrations of persons for any remaining racial or ethnic groups.

Racial and Low-Income Concentration continues in the Text Box.

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

Many of the households living in these areas of "concentration" have lower median household incomes and higher poverty rates and unemployment rates than those found in the Consortium as a whole. In terms of housing, several of the areas of "concentration" exhibited lower median home values and median contract rent values than those found in the Consortium as a whole.

Are there any community assets in these areas/neighborhoods?

Housing located in these neighborhoods offers a broad range of options in terms of types and prices. Easy access to commercial shopping, employment centers, schools, libraries, municipal and regional parks, recreational activities and services add to the quality of life. Another major asset is excellent access – both in terms of proximity to major highways and arterial roads – as well as to the Greater Cleveland Regional Transit Authority public transportation network, providing access to employment in suburban communities as well as Cleveland.

Are there other strategic opportunities in any of these areas?

There are strategic opportunities in many of these areas that relate to one or more of the major planning and public infrastructure projects mentioned in *MA-45 Non-Homeless Community Development Assets,* including capital planning for infrastructure improvements, economic development, and brownfields remediation. The County's economic development plan emphasizes job creation and economic growth and can capitalize on the various assets of these areas to foster place-based economic growth in cooperation with the private sector. Funding for this program uses local, non-federal resources. There are also strategic opportunities in terms of housing. Cuyahoga County rehabilitation and homebuyer programs, using CDBG and HOME resources, are frequently utilized in these areas, which improves residential neighborhood stability. In addition, the Cuyahoga County Department of Development structures its programs to both create opportunities and respond to possibilities to enhance existing assets. For example, some of these areas qualify for funding through the Competitive Municipal Grant program, with CDBG funding, resulting in improvements to infrastructure and public facilities. The Department of Development also encourages comprehensive

planning in its 51 member communities, so that the impact of projects and funding can produce enhanced results.

Racial and Low-Income Concentration (continued)

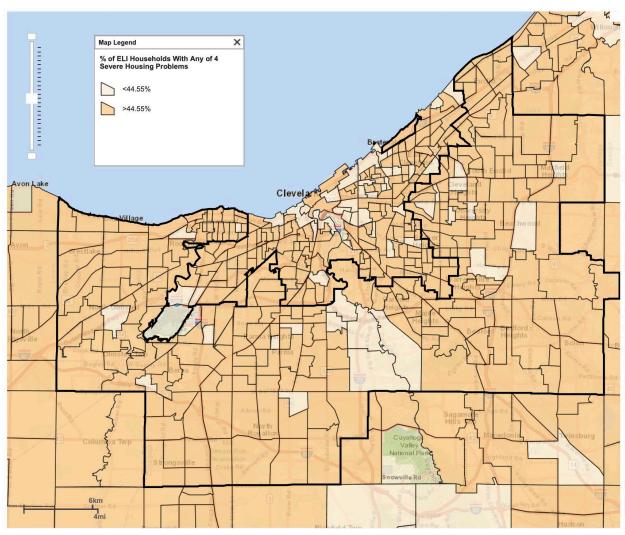
Racial and Low-Income Concentration (continued)

Concentration of Low-Income Households

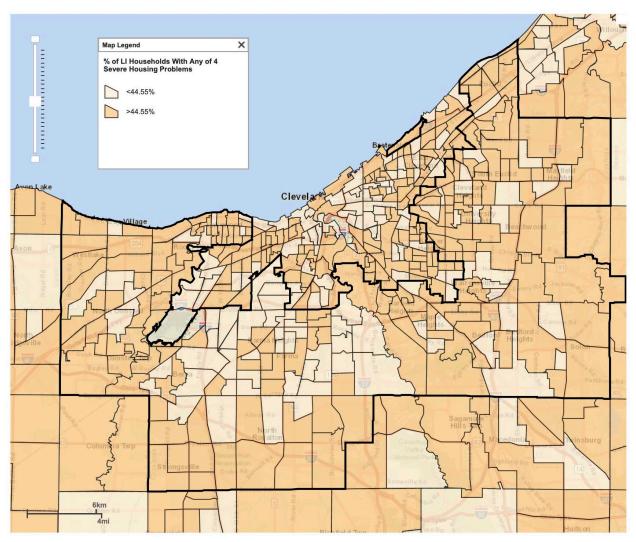
A concentration of low-income households can be defined as the percentage of a household income type that occurs in an area at a greater rate (10 percentage points or greater) than the percentage of a household income type occurs for the Consortium as a whole.

The usual source for this information is the CPD Maps Report. Because this report is currently unavailable from HUD, the "concentration" can only be roughly estimated using other sources. HUD mandated tables and the 2011-15 ACS were used as sources for Consortium-wide data, while the maps from CPD Maps and the 2011-15 ACS were used as sources for Census Tract data.

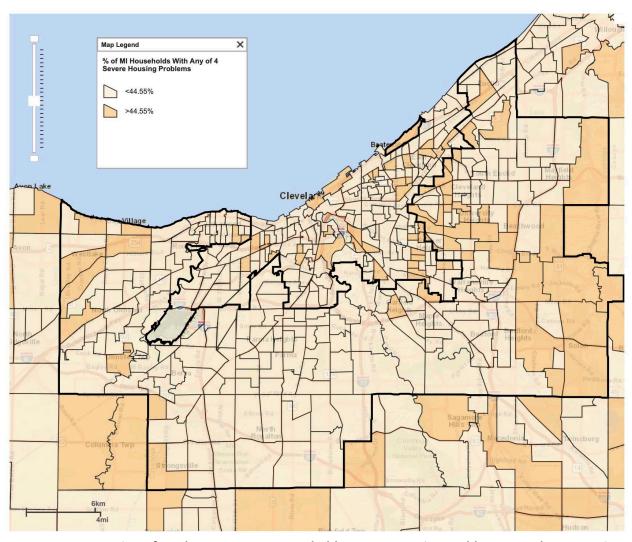
The 2011-15 ACS and CPD Maps showed that of the 353,980 households living in the Consortium, 97,696 (27.60%) were low income households with incomes that were 0-50% of the HUD Area Median Family Income (HAMFI). Of these households, 60,354 households were Extremely Low Income [ELI] Households with incomes that were 0-30% of HAMFI and 37,292 households were Low Income [LI] Households with incomes that were 31-50% of HAMFI (*NA-Tables 9 and 10*). Using the percentage of low-income persons citywide and the above-cited definition of "concentration," (27.60% plus 10 percentage points = 37.60%) illustrates that there is a concentration of low-income persons living in the census tracts shown in *MA-Map-Concentration of Percent Low Income Households*.



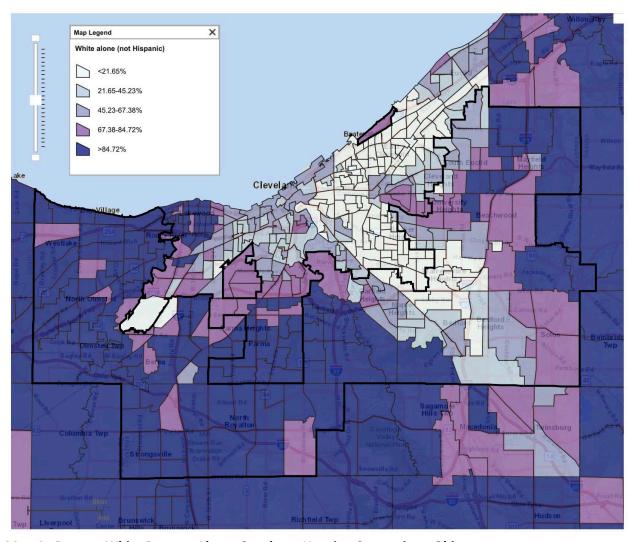
Map 1 - Concentration of Extremely Low Income Households - Any 4 Housing Problems, Cuyahoga Housing



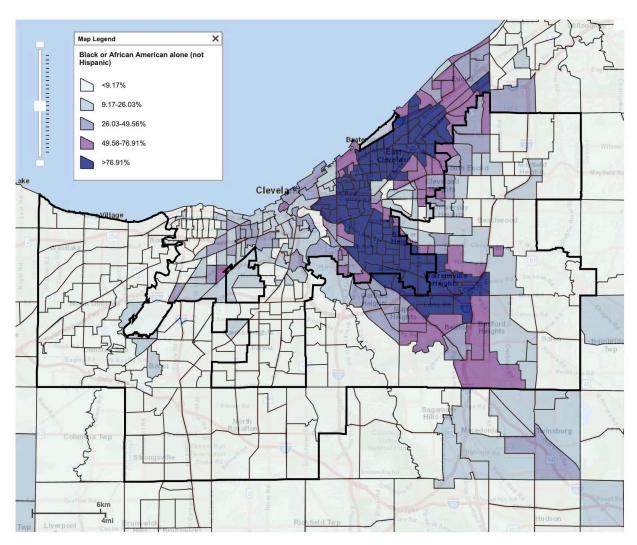
Map 2 - Concentration of Low Income Households - Any 4 Housing Problems, Cuyahoga Housing Consortium



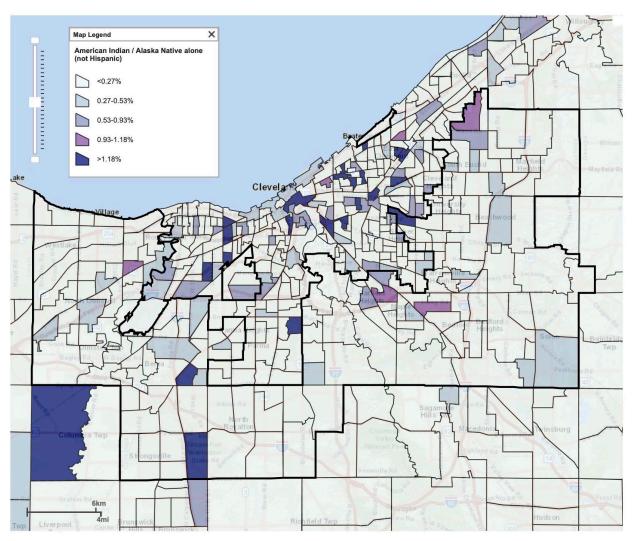
Map 3 - Concentration of Moderate Income Households - Any 4 Housing Problems, Cuyahoga Housing Conso



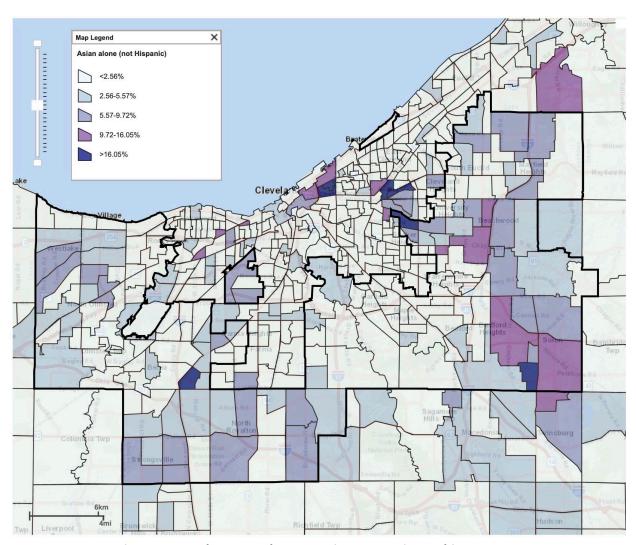
Map 4 - Percent White Persons Alone, Cuyahoga Housing Consortium, Ohio



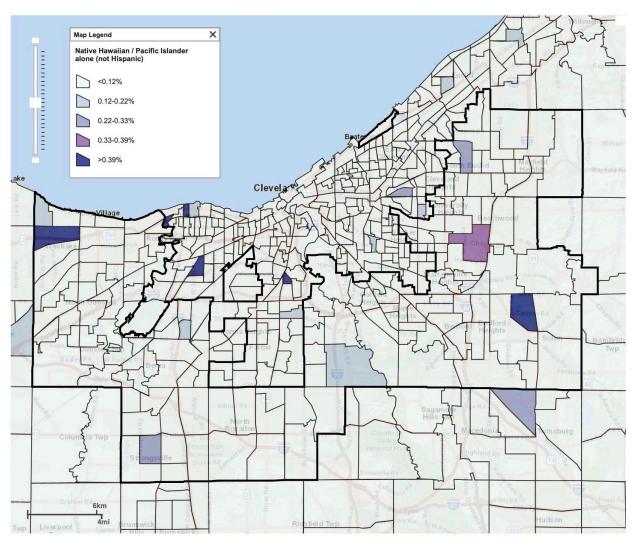
Map 5 - Percent Black or African American Persons Alone, Cuyahoga Housing Consortium, Ohio



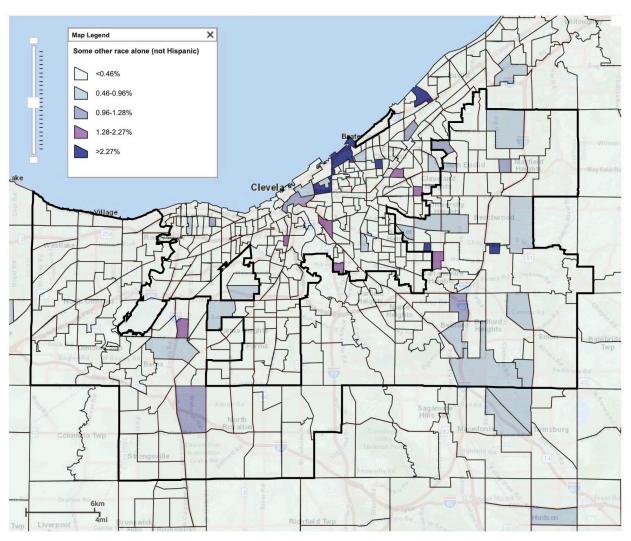
Map 6 - Percent American Indian Alaskan Native Persons Alone, Cuyahoga Housing Consortium, Ohio



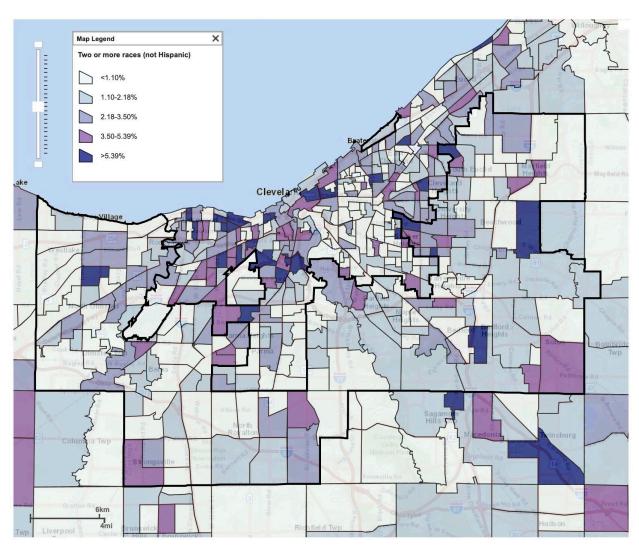
Map 7 - Percent Asian Persons Alone, Cuyahoga Housing Consortium, Ohio



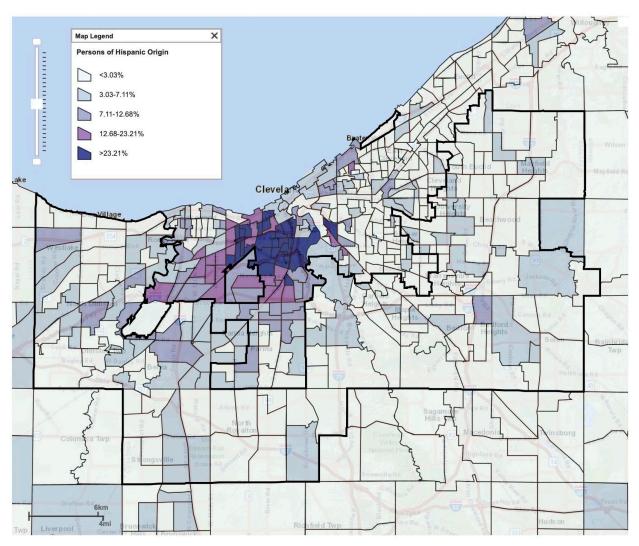
Map 8 - Percent Native Hawaiian Pacific Islander Persons Alone, Cuyahoga Housing Consortium, Ohio



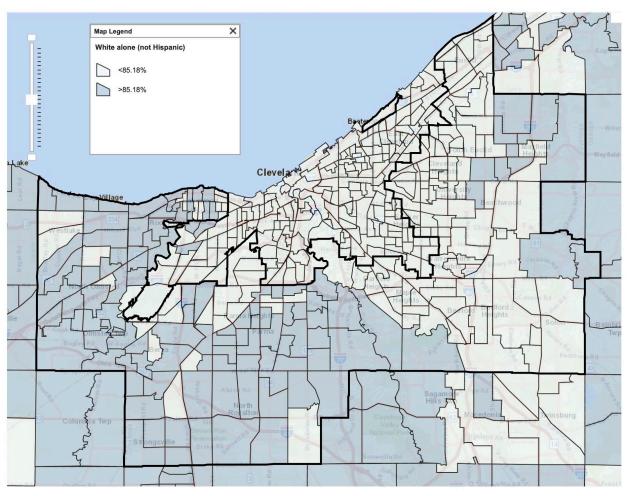
Map 9 - Percent Persons Some Other Race Alone, Cuyahoga Housing Consortium, Ohio



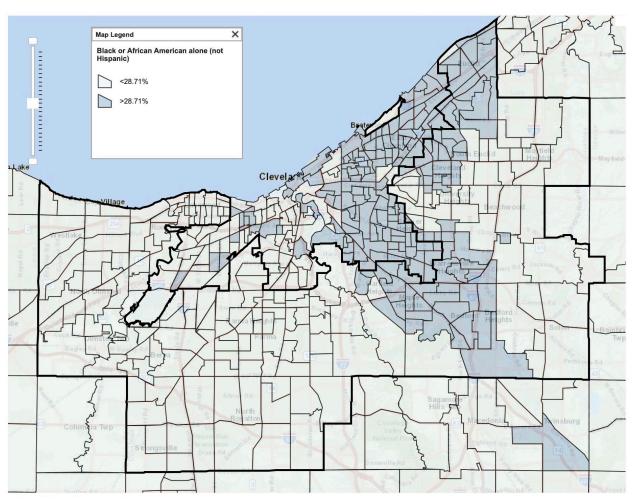
Map 10 - Percent Persons Two or More Races, Cuyahoga Housing Consortium, Ohio



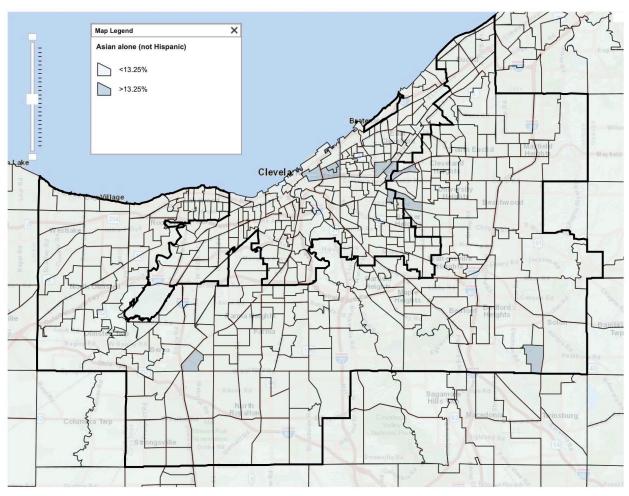
Map 11 - Percent Hispanic Persons, Cuyahoga Housing Consortium, Ohio



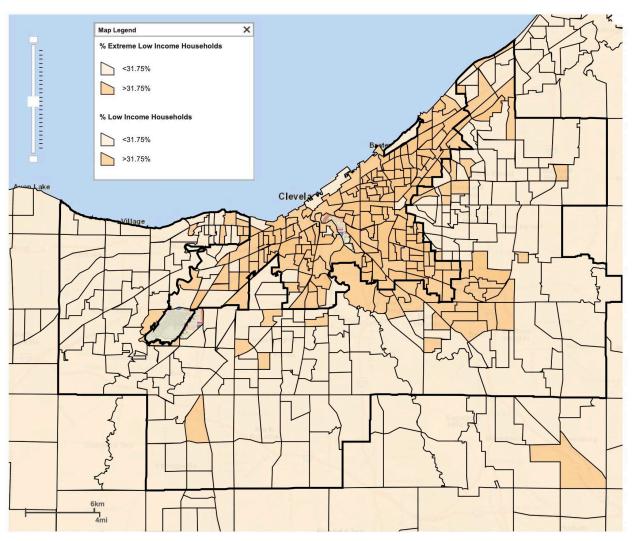
Map 12 - Concentration of White Persons, Cuyahoga Housing Consortium, Ohio



Map 13 - Concentration of Black or African American Persons, Cuyahoga Housing Consortium, Ohio



Map 14 - Concentration of Asian Persons, Cuyahoga Housing Consortium, Ohio



Map 15 - Concentration of Low Income Households, Cuyahoga Housing Consortium, Ohio

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

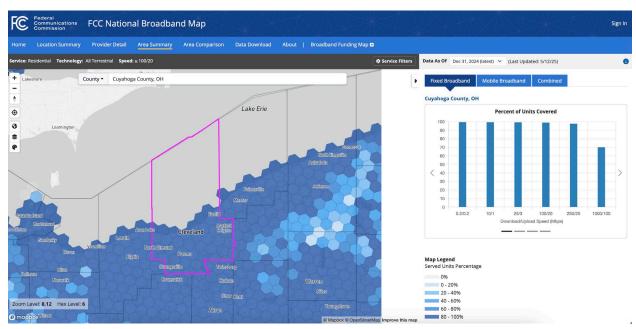
Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to Federal Communications Commission national broadband data, as of December 2024 (latest release), 97.75% of the population of Cuyahoga County had access to at least one Internet provider offering download speeds of 250 Mbps downstream (250 megabytes per second) and 25 Mbps upstream (25 Megabytes per second). It is estimated that in the Urban County, approximately the same percentage of the population has access to at least one Internet provider at the 250/25 Mbps speed. Types of technology providing broadband access include ADSL, cable, fiber, fixed wireless, and satellite. Leading service providers in the Urban County are Space Exploration Technologies, Hughes Network Systems, AT&T, T-Mobile, and Charter Communications.

Hughes Network Systems, AT&T, T-Mobile, and Charter Communications (doing business as Spectrum) offer reduced price internet access to income-qualifying households. Information is not available concerning the number of households that are participating in each program.

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

This question is not applicable. According to Federal Communications Commission broadband deployment data, as of December 2024 (latest release), at least 99.4% of the population of Cuyahoga County has access to at least onr Internet provider offering download speeds of 25 Mbps downstream (25 megabytes per second) and 3 Mbps upstream (3 Megabytes per second).



FCC National Broadband Map_Dec 2024

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The following information is summarized from the 2022-2027 All-Hazards Mitigation Plan prepared by the Cuyahoga County Office of Emergency Management.

https://cuyahogacounty.gov/ready/1st-responders/planning

Because the document examines Cuyahoga County as a whole, this discussion treats all Consortium member jurisdictions as having a reasonably similar risk to the identified natural hazards if an event occurred that affected the entire county.

The document examines a variety of natural hazard risks that could occur in Cuyahoga County. Using Federal Emergency Management Agency planning tools, Risk Factors were developed for a variety of possible natural hazards. The Risk Factor value for each hazard was created by assigning varying degrees of risk to five categories for each hazard: probability, impact, geographic location, warning time, and duration. The highest possible Risk Factor value was 4.0, while the lowest was 1.0. Based on this methodology, the highest natural hazard Risk Factor for Cuyahoga County was for severe thunderstorms (3.0). A number of natural hazards were in the 2.0-2.09 range, which was identified as medium risk: flooding (2.7), extreme temperatures (2.7), severe winter storms (2.7), tornadoes (2.7), earthquakes (2.3), and drought (2.2). (Cuyahoga County 2022-2027 All-Hazards Mitigation Plan, pp. 63-66).

For each identified risk, the document discusses the regulatory environment, hazard events, historical occurrences, magnitude/severity, frequency/probability of future occurrences, inventory of assets exposed to the hazard, potential losses from the hazard, land use and development trends, and a summary.

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

With hundreds of thousands of low- and moderate-income residents in Cuyahoga County, a countywide event, such as extreme temperatures or severe winter weather will affect all residents. Emergency management agencies and municipalities have localized plans in place for temporary public shelters in the event of electric power failure or the need for cooling/warming centers during periods of extreme temperatures. In terms of flooding, streams and rivers in Cuyahoga County are generally carried in steep ravines or valleys, meaning that there are not large tracts of land available for development adjacent to waterways. The County's All-Hazards Mitigation Plan estimates that a 100-year flood affecting all of Cuyahoga County would displace approximately 2,500 households (about 7,500 persons). About 300 persons would temporary public shelters, out of a total population of about 1.28 million persons (Cuyahoga County 2022-2027 All-Hazards Mitigation Plan, p. 126).

A review of FEMA floodplain mapping that appears in the All-Hazards Mitigation Plan shows that flood-prone areas exist throughout the County and do not appear to affect economically vulnerable or racial minority neighborhoods in particular.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	Cuyahoga Urban County
	Area Type:	Other
	Other Target Area Description:	Other
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Each of the five Cuyahoga Housing Consortium jurisdictions has responded to this question separately. Therefore, there is no overall Consortium response shown here.

Cuyahoga County Urban County

HUD describes a "locally designated area" as an area where geographically targeted revitalization efforts are carried out through multiple activities in a concentrated and coordinated manner. Furthermore, target areas allow grantees to communicate a higher priority for one or more areas over the jurisdiction as a whole and to call out priority needs and goals for specific geographic areas (*eCon Planning Suite Desk Guide*, June 2021 version, page 171).

Based on the above definition, Cuyahoga Urban County programming is not targeted geographically unless required by the particular federal funding source. The programming is individual application

based. Many programs have eligibility requirements based upon characteristics of the individual or family, such as age or age and income. Program eligibility regarding specific buildings often involves the extent of the repair needs of the structure, which is commonly referred to as the "slum/blight" status. The Cuyahoga County Department of Housing and Community Development staff believes this to be the best model to follow to meet the needs of all the eligible citizens of the Urban County.

HOME funds received by the Cuyahoga Housing Consortium have an informal geographic component. The annual HUD allocation itemizes the amount of funds that each of the five Consortium jurisdictions qualifies for under the HUD formula. Each jurisdiction has the first opportunity to use its "allocation" first. If the jurisdiction is unable to spend the funds within their community, the funds are made available to other Consortium members to ensure that the money is used locally and not returned to the federal government.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	Other
	Associated Goals	Improve, Maintain, and Expand Affordable Housing
	Description	The Cuyahoga Urban County will prioritize housing-related funding on maintaining and creating homeownership, through rehabilitation, downpayment assistance, and new construction activities, all of which are important to neighborhood stability. Rehabilitation activities will ensure that housing is safe, well maintained, and meets the needs of existing homeowners and renters. Downpayment assistance, focused toward qualified renters, will create new homeowners. New construction will increase the supply of affordable housing units. Code enforcement on a strategic and regional basis will assist in targeting limited private and public funds to cost-effective repairs which best support neighborhood stability. Tenant-based rental assistance may also be undertaken, subject to the circumstances listed in SP-30 Influence of Market Conditions.

2	Basis for Relative Priority	A High Level priority was chosen for homeownership and rehabilitation activities in order to maintain and improve neighborhood stability. The recent recession has increased the number of homeowners in need of assistance to maintain and repair their properties, which can be addressed through a rehabilitation program. In addition, many renters are homeownership candidates through a downpayment assistance program. Rental rehabilitation will improve the quality and safety of housing units. New construction will increase the supply of affordable housing units. Weatherization work is available for income-eligible owners and renters through the State of Ohio Home Weatherization Assistance Program, which will lower overall housing costs. Non-homeless Persons with Special Needs
	Name	Non-homeless reisons with special needs
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Improve, Maintain, and Expand Affordable Housing Provide Needed Public Services
	Description	The Cuyahoga Urban County has rated the elderly and frail elderly as a priority for housing assistance. County programs will improve the condition, accessibility, and energy efficiency of housing, thereby assisting persons to remain in an independent living situation.
	Basis for Relative	A High Priority level was chosen because the elderly and frail elderly are among the most vulnerable segments of the population.
	Priority	The remaining special populations are not checked because programs and services for these groups originate with other public agencies and nonprofit organizations. The County will consider certifications of consistency for other entities' applications for Federal assistance.
3	Priority Need Name	Non-Housing Community Development

	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Revitalize Residential Neighborhoods
	Description	The Cuyahoga Urban County has rated infrastructure needs, public facility needs, and commercial/industrial revitalization as priorities for funding. With many older neighborhoods and communities among its members, the Urban County must reinvest in its public infrastructure and facilities to continue to retain and attract residents and offer a desirable environment for business employees. The Urban County must also work creatively with businesses to maintain and expand the community's employment base.
	Basis for Relative Priority	A High Priority level was chosen because these types of projects encourage reinvestment in neighborhoods by property owners. These types of projects also assist in the revitalization of commercial areas, which leads to job retention and creation.
4	Priority Need Name	Homelessness
	Priority Level	High

Population	Extremely Low
	Low
	Large Families
	Families with Children
	Elderly
	Public Housing Residents
	Chronic Homelessness
	Individuals
	Families with Children
	Mentally III
	Chronic Substance Abuse
	veterans
	Persons with HIV/AIDS
	Victims of Domestic Violence
	Unaccompanied Youth
	Elderly
	Frail Elderly
	Persons with Mental Disabilities
	Persons with Physical Disabilities
	Persons with Developmental Disabilities
	Persons with Alcohol or Other Addictions
	Persons with HIV/AIDS and their Families
	Victims of Domestic Violence
Geographic	
Areas	
Affected	
Associated	Reduce Homelessness and At-Risk Homelessness
Goals	

Description

In Cuyahoga County, the extensive network of public, private, and non-profit agencies that comprise the Cleveland/Cuyahoga County Continuum of Care (CoC) work in concert to meet the needs of homeless persons, actively promoting an approach to prevent and end homelessness and rapidly return people who have become homeless to housing.

The Emergency Solutions Grant (ESG) funds provided to the City of Cleveland and Cuyahoga Urban County are made available to the nonprofit organizations of the CoC who have the capacity to deliver services through 1) an open RFP process or 2) a review and ranking process, both administered through the Cuyahoga County Office of Homeless Services.

Cuyahoga County and the City of Cleveland are aligned in prioritizing the following goals and objectives for to reduce and end homelessness:

Goal: Assure that everyone seeking shelter has access to shelter.

Objective: Implement a Coordinated Entry System to assure fair and equal access to shelter resources; prioritize the highest need and most vulnerable households for emergency assistance; require that ESG recipients adhere to "Low Barrier" principles in shelter operations.

Goal: Prevent families and individuals from becoming homeless.

Objective: Support the "Right to Counsel" efforts to reduce the incidence of persons losing their housing through eviction and foreclosure;

Objective: Provide staffing and resources to divert persons before they enter shelter;

Goal: Reduce the amount of time people remain homeless and the number of times they become homeless.

Objective: To the fullest extent possible, engage homeless persons, both in and out of the shelter system, in a process to determine what is needed to allow them to no longer be homeless;

Objective: Increase the availability of housing alternatives that will allow homeless persons to leave the shelter system as quickly as possible;

Objective: Fully engage other human services provider systems in assuring that the housing needs of their clients are addressed

Objective: Develop resources to support Rapid Re-Housing access for all households: Single Adults, Families and Youth.

Objective: Prioritize increasing Permanent Supportive Housing subsidies for nonchronic populations.

	Basis for Relative Priority	A High Priority level was chosen because homeless persons and extremely low-income persons at-risk of homelessness are a vulnerable segment of the Cuyahoga Urban County population, and requests for services illustrate that there is an ongoing need. These programs will provide services within Cuyahoga County for Urban County residents. Cuyahoga County also intends to provide financial resources and intervention assistance to reduce the loss of housing through eviction and foreclosure; provide pre-foreclosure counseling and anti-predatory lending protection and education to prevent owners from losing their housing; assist in the expansion of permanent supportive housing facilities; reinforce the responsibility of mainstream public service systems for assuring that their clients do not become
		homeless; and work with the criminal justice system to strengthen planning and support for the re-entry into the community of persons returning from incarceration.
5	Priority Need Name	Public Housing
	Priority Level	Low
	Population	Extremely Low Low Public Housing Residents
	Geographic Areas Affected	Other
	Associated Goals	Improve, Maintain, and Expand Affordable Housing
	Description	Only 2% of all public housing units in Cuyahoga County are located in Urban County communities. These units are administered by the Cuyahoga Metropolitan Housing Authority, and the Cuyahoga Urban County does not intend to fund activities directly related to these housing units. Urban County residents can be assisted through the countywide public housing system and Housing Choice Voucher Programs administered by the Cuyahoga Metropolitan Housing Authority, North Coast Housing Connection (Parma Public Housing Authority), and EDEN, Inc.
	Basis for Relative Priority	A Low Priority level was chosen because this housing need is addressed in Cuyahoga County primarily by the Cuyahoga Metropolitan Housing Authority.

Narrative (Optional)

This question intentionally left blank.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable	Market Characteristics that will influence						
Housing Type	the use of funds available for housing type						
Tenant Based	Of the five Cuyahoga Housing Consortium jurisdictions, the Cuyahoga Urban						
Rental Assistance	County may use HOME funds at some point over the next five years for						
(TBRA)	TBRA. The rent subsidy, combined with case management services, would be						
	available for a specified period of time to assist households emerging from						
	homelessness as they work to achieve economic self-sufficiency. As discussed						
	in other sections of this document, this activity would help address the priority						
	of the Cleveland/Cuyahoga County Continuum of Care (CoC) to rapidly return						
	people who have become homeless to housing, as outlined in the 2009						
	document Blue Print for Change.						
TBRA for Non-	Cuyahoga Housing Consortium jurisdictions may, during times of natural						
Homeless Special	disaster and/or declared State of Emergency, provide TBRA for non-homeless						
Needs	households. Households may or may not be part of a special needs						
	population. In addition, Cuyahoga County will partner with our extensive						
	countywide network of public agencies and nonprofit organizations to provide						
	assistance and services.						
New Unit	Consortium jurisdictions may participate in activities that create new affordable						
Production	rental or owner housing units through either rehabilitation or new construction.						
	As discussed in other sections of this document, cost burden is the only one of						
	the four housing problems identified by HUD that is a significant issue in the						
	Consortium jurisdictions. The creation of affordable housing would address						
	household cost burden for various types of renter households at qualifying						
	income levels.						
Rehabilitation	Consortium jurisdictions plan to implement rehabilitation activities, which						
	promote neighborhood stability and can lower overall housing costs. As						
	discussed in other sections of this document, most of the housing stock in the						
	Consortium jurisdictions is more than 30 years old, meaning major						
	maintenance/repair and/or systems upgrades may be needed. Rehabilitation						
	work financed at less than market rates will reduce overall potential housing						
	costs. Weatherization and energy efficiency improvements will assist in						
	lowering utility costs. Rehabilitation is a suitable activity at qualifying income						
	levels for owner-occupied housing units, as well as various types of renter						
	households.						

Affordable	Market Characteristics that will influence					
Housing Type	the use of funds available for housing type					
Acquisition,	Consortium jurisdictions may participate in acquisition activities within the					
including	context of a multi-phase project. One project type could be the acquisition,					
preservation	rehabilitation, and resale of a foreclosed or vacant property, which would					
	promote neighborhood stability and create a homeownership opportunity. This					
	type of project would typically be targeted at households above 50% of MFI. A					
	second project type could be acquisition as part of the creation of new					
	affordable rental units, as described above in New Unit Production , which could					
	be suitable for various types of renter households at qualifying income levels.					
	As discussed in other sections of this document, the presence of vacant housing					
	structures makes acquisition a feasible component of some projects at					
	appropriate locations.					

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Five-Year Consolidated Plan identifies the federal, state, local, and private resources expected to be available to the Cuyahoga Urban County to address priority needs and specific objectives identified in the Strategic Plan *(Table 50)*. The Cuyahoga Urban County is a direct entitlement community for the Community Development Block Grant (CDBG) Program and the Emergency Solutions Grant (ESG) program. The Cuyahoga Urban County is the lead jurisdiction of the Cuyahoga County Consortium, through which it manages all Consortium funds for the HOME Investment Partnerships (HOME) Program.

Anticipated Resources

Program	Source	Uses of Funds	Expe	cted Amoui	nt Available Ye	ear 1	Expected	Narrative Description
	of		Annual	Program	Prior Year	Total:	Amount	
	Funds		Allocation:	Income:	Resources:	\$	Available	
			\$	\$	\$		Remainder	
							of ConPlan	
							\$	
CDBG	public -	Acquisition						Remainder of Con Plan dollar figure is
	federal	Admin and						an estimate based on FY 2025
		Planning						allocation times four years (\$4,225,000
		Economic						times four years). Annual allocations
		Development						may fluctuate. Program Income is
		Housing						Revolving Loan Program loan
		Public						repayments, which are used for similar
		Improvements						purposes in compliance with HUD
		Public Services	4,227,608	243,301	1,187,863	5,658,772	16,900,000	regulations.

Program	Source	urce Uses of Funds Expected Amount Available Year 1		ear 1	Expected	Narrative Description		
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan	
							\$	
HOME	public -	Acquisition						Remainder of Con Plan dollar figure is
	federal	Homebuyer						an estimate based on FY 2025
		assistance						allocation times four years (\$2,580,000
		Homeowner						times four years). Annual allocations
		rehab						may fluctuate.
		Multifamily						
		rental new						
		construction						
		Multifamily						
		rental rehab						
		New						
		construction for						
		ownership						
		TBRA	2,581,381	306,908	3,578,589	6,466,878	10,320,000	

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional						Remainder of Con Plan dollar figure is an estimate based on FY 2025 allocation times four years (\$355,000 times four years). Annual allocations may fluctuate. ESG funded activities do not produce program income, but are matched 1 to 1 at the local level with private fund raising and financial support from charitable agencies.
		housing	356,413	0	0	356,413	1,420,000	

Table 49 - Anticipated Resources

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

Housing construction and renovation activities funded by HOME program funds typically leverage tax credit equity and private sector funds that exceed the HOME funds invested.

ESG match requirements are met by local government contributions, foundations, philanthropic donations, and charitable event fundraising sponsored by organizations receiving County EGS funds.

Cuyahoga County has adopted a five-year economic development plan, with annual updates, to guide its investment of local resources for job creation through economic development. Housing and community development activities are noted in this plan.

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

County government does not itself own substantial amounts of vacant land or buildings suitable for redevelopment in the suburban communities for which this plan is developed. Several suburbs have acquired ownership of vacant residential lots through municipal land banking programs, and Cuyahoga County has established an innovative entity, the Cuyahoga County Land Reutilization Corporation, which holds vacant buildings (housing and non-housing) and vacant lots for redevelopment. Land Bank owned houses do not remain vacant for long periods. They are either renovated for re-occupancy, or demolished if the cost of needed repairs would make renovation and re-occupancy economically unsound.

Discussion

This question intentionally left blank.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CLEVELAND HOUSING	CHDO	Homelessness	Other
NETWORK		Non-homeless special	
		needs	
		Rental	
Cuyahoga County	Government	Economic	Other
Department of Housing		Development	
and Community		Homelessness	
Development		Non-homeless special	
		needs	
		Ownership	
		Planning	
		Rental	
		neighborhood	
		improvements	
		public facilities	
Cuyahoga County	Continuum of care	Homelessness	Other
Office of Homeless			
Services			
Cuyahoga Urban	Government	Economic	Jurisdiction
County - 51 member		Development	
communities		Non-homeless special	
		needs	
		Ownership	
		Planning	
		Rental	
		neighborhood	
		improvements	
		public facilities	
		public services	
EDEN, INC.	CHDO	Homelessness	Other
		Non-homeless special	
		needs	
		Rental	
Fair Housing Center for	Non-profit	public services	Other
Rights and Research	organizations		

Responsible Entity	Responsible Entity	Role	Geographic Area
	Туре		Served
FAMICOS FOUNDATION	CHDO	Non-homeless special	Other
		needs	
		Rental	
The Legal Aid Society of	Non-profit	public facilities	Other
Cleveland	organizations		
NORTH COAST CHDO	CHDO	Non-homeless special	Other
HOMES, INC.		needs	
		Rental	

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

As stated in the HUD Desk Guide instructions, the entries in *Table 51* represent the lead agency and other entities that will have a major role in administering funding activities currently and potentially during the next five years, rather than a list of all potential subrecipients that might occur over time.

The institutional network utilized by the Cuyahoga Urban County jurisdictions to implement their housing strategies includes agencies and organizations from the public, private and non-profit sectors. Several of these agencies and organizations have an extensive service area and play a role throughout the Consortium jurisdictions. Other agencies and organizations have a service area that is limited to the 51-member communities of the Cuyahoga Urban County, and in the situation of a municipal government implementing an activity as a subrecipient of the Cuyahoga County Department of Development, only within that respective community.

Within the public sector, Cuyahoga County government has one department with the lead role in the issue of affordable housing. The Cuyahoga County Department of Development (DoD) manages the federal funds received by the Cuyahoga Urban County (CDBG and ESG) and the Cuyahoga Housing Consortium (HOME).

The Cuyahoga County DoD will continue to promote leveraging HOME funds with the private sector in activities implemented in conjunction with the Cuyahoga Housing Consortium.

The County has qualified partners capable of carrying out their activities. There are no major gaps in the institutional delivery system.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV		
Homelessness Prevention Services					
Counseling/Advocacy	X	X	X		

Homelessness Prevention	Available in the	Targeted to	Targeted to People			
Services	Community	Homeless	with HIV			
Homelessness Prevention Services						
Legal Assistance	Χ	Χ	X			
Mortgage Assistance	Х		X			
Rental Assistance	Х	Х	Х			
Utilities Assistance	Х		Х			
	Street Outreach So	ervices				
Law Enforcement	X					
Mobile Clinics	X	Х				
Other Street Outreach Services	X	Х				
	Supportive Serv	rices				
Alcohol & Drug Abuse	Χ	Х				
Child Care	Х					
Education	Х					
Employment and Employment						
Training	X					
Healthcare	X	Х	X			
HIV/AIDS	X		Х			
Life Skills	X	Х				
Mental Health Counseling	X	Х	Х			
Transportation	Х		Х			
	Other		•			

Table 51 - Homeless Prevention Services Summary

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

Institutional Delivery Structure Serving Homeless Persons

In *Table 52*, "Available in the Community" and "Targeted to Homeless" have been answered based on a countywide response, rather than a response for a single jurisdiction.

The Cleveland/Cuyahoga County Office of Homeless Services (OHS), a division within Cuyahoga County government, serves all 59 communities in Cuyahoga County. The OHS coordinates the Cleveland/Cuyahoga County Continuum of Care, an extensive network of public, private, and non-profit agencies that facilitate and/or provide, either directly or indirectly, assisted housing, health services, and/or social services to persons in Cuyahoga County who are homeless or at-risk of homelessness, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Institutional Delivery Structure Serving Persons with HIV/AIDS

The HIV column in *Table 52* was left blank because the jurisdiction is not the HOPWA grantee for this metropolitan area. The HOPWA program is administered by the City of Cleveland's Office of HIV/AIDS Services on behalf of the five-county metropolitan area, which receives primary funding from:

- Federal HIV Prevention Grant Ohio Department of Health (ODH) through the Centers for Disease Control and Prevention (CDC)
- Community Development Block Grants (CDBG) Cleveland City Council
- Housing Opportunities for Persons with AIDS (HOPWA) U.S. Department of Housing and Urban Development (HUD)
- STD Prevention Grant Ohio Department of Health (ODH) through the Centers for Disease Control and Prevention (CDC)

These public funds are combined with grants and private sector resources to enable coordination and direction of the overall response to HIV/AIDS in Cleveland, Cuyahoga County, and the metropolitan area in cooperation with community-based organizations, governmental bodies, advocates, and people living with HIV/AIDS. More information is available from the City of Cleveland Department of Public Health.

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

SPECIAL NEEDS POPULATIONS - SERVICE DELIVERY SYSTEM

Strengths

The Cuyahoga Housing Consortium and its partners listed previously in this section will continue to utilize their experience in providing housing-related programs and public services to special needs populations such as the elderly, frail elderly, and persons with physical disabilities. These activities will provide improvements or services to assist persons to remain in their homes or improve the accessibility of the community's facilities and/or infrastructure.

For persons with mental disabilities, developmental disabilities, alcohol or other drug addictions, or HIV/AIDS, Cuyahoga County has a strong network of public agencies and nonprofit organizations that provide housing and support services to persons with special needs. In turn, these agencies and organizations work to leverage other state and local funds, plus financial support from foundations, companies, and individuals to carry out their programs. These providers constantly work to balance community needs, priorities, available funds, and the ability to deliver programs in a cost effective manner.

Gaps

In terms of special needs populations, the primary obstacle to fully addressing the needs outlined in the Five-Year Plan is the overall level of funds available. Recent federal and state budget issues related to social service programs may jeopardize the model that has been created to combine affordable housing for special needs populations with needed social services.

HOMELESS – SERVICE DELIVERY SYSTEM

Strengths

The Cleveland/Cuyahoga County Continuum of Care (CoC), a network of local government, business and non-profit organizations is coordinated through the Cuyahoga County Office of Homeless Services. The CoC has reached a consensus on the causes and problems of the homeless; made recommendations for effective solutions to prevent, and more efficiently serve, the homeless and potentially homeless; and is implementing methods to promote and adopt an effective countywide coordinated commitment to meet the needs of the homeless. An additional strength is the ability of the CoC to coordinate permanent housing for persons who are homeless.

Gaps

The CoC believes that for Cuyahoga County, accessible, subsidized housing for very low income persons remains the most significant gap in resolving housing instability.

The CoC also believes that other ongoing challenges exist, including the transition by individuals out of Permanent Supportive Housing units; maintaining the level of housing stability in permanent housing, increasing the income and employment of program participants, increasing the percentage of persons accessing mainstream benefits, and assisting households with children through rapid re-housing.

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

SPECIAL NEEDS POPULATIONS - SERVICE DELIVERY SYSTEM

With the primary gap being the overall level of available funding, the Cuyahoga Housing Consortium and its partners listed previously in this section will continue to seek additional sources of funds to supplement dollars available through HUD and assist more persons.

Locally, significant funding is created by two countywide human services levies, which voters have recently renewed and increased. These property tax levies provide funding to meet the needs of residents countywide, including persons with special needs. Agencies and organizations that receive

these funds also work to leverage other public funds, plus financial support from foundations, companies, and individuals.

HOMELESS – SERVICE DELIVERY SYSTEM

The Continuum of Care continues to coordinate with partners and funding sources to increase funding for short term and long term rent assistance targeted to persons who are literally homeless. These sources include the annual HUD Homeless Grant competition, Ohio Department of Development Housing Trust Fund awards, the "Move-On" Strategy partnership with the Cuyahoga Metropolitan Housing Authority, and the development of new Permanent Supportive Housing units for targeted populations using Ohio Housing Tax Credits through the Ohio Housing Finance Agency.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve, Maintain,	2025	2029	Affordable	Cuyahoga	Affordable		Rental units constructed:
	and Expand			Housing	Urban	Housing		200 Household Housing Unit
	Affordable Housing				County	Non-homeless		
						Persons with		Rental units rehabilitated:
						Special Needs		100 Household Housing Unit
						Public Housing		
								Homeowner Housing
								Rehabilitated:
								200 Household Housing Unit
								Direct Financial Assistance to Homebuyers: 300 Households Assisted
2	Revitalize Residential	2025	2029	Non-Housing	Cuyahoga	Non-Housing		Public Facility or Infrastructure
	Neighborhoods			Community	Urban	Community		Activities other than
	Ü			Development	County	Development		Low/Moderate Income Housing
				·	,	•		Benefit:
								113000 Persons Assisted
								Public service activities other
								than Low/Moderate Income
								Housing Benefit:
								5000 Persons Assisted

Consolidated Plan

CUYAHOGA COUNTY

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
3	Provide Needed	2025	2029	Non-Homeless	Cuyahoga	Non-homeless		Public Facility or Infrastructure
	Public Services			Special Needs	Urban	Persons with		Activities other than
					County	Special Needs		Low/Moderate Income Housing
								Benefit:
								120 Persons Assisted
								Public service activities other
								than Low/Moderate Income
								Housing Benefit:
								400 Persons Assisted
4	Increase Economic	2025	2029	Non-Housing	Cuyahoga			Facade treatment/business
	Opportunities			Community	Urban			building rehabilitation:
				Development	County			10 Business
								Jobs created/retained:
								43 Jobs
								Businesses assisted:
								10 Businesses Assisted

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
5	Reduce	2025	2029	Homeless	Cuyahoga	Homelessness		Homeless Person Overnight
	Homelessness and				Urban			Shelter:
	At-Risk				County			300 Persons Assisted
	Homelessness							
								Overnight/Emergency
								Shelter/Transitional Housing
								Beds added:
								60 Beds
								Homelessness Prevention:
								1825 Persons Assisted
								Housing for Homologs added
								Housing for Homeless added:
								60 Household Housing Unit

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Improve, Maintain, and Expand Affordable Housing				
	Goal Description	The Cuyahoga Urban County will administer activities to improve, maintain, and expand owner- and renter-occupied housing. The activities may include - but may not be limited to - down-payment assistance; rehabilitation; new construction; weatherization and energy efficiency improvements; home modifications for disabled persons and elderly homeowners to assist them to remain in their homes; and rental assistance.				
		As a result of a declared State of Emergency or natural disaster, the Cuyahoga County Department of Housing and Community Development and/or other Cuyahoga Housing Consortium members may provide rental assistance to non-homeless households.				
		HOME program Funding and Goal Outcome Indicators reflect the totals for the Cuyahoga Housing Consortium. Some activities under this goal will utilize Cuyahoga Housing Consortium HOME funds provided by HUD and administered by the Cuyahoga Urban County as the lead jurisdiction.				
		Opportunities for linking projects that increase the availability of affordable housing units in areas where jobs are being created but low wage workers cannot find affordable housing units necessitating excessive travel times is also a potential activity. Funding would come from existing appropriations in prior year HOME appropriations.				
2	Goal Name Revitalize Residential Neighborhoods					
	Goal Description	The Cuyahoga Urban County will administer activities to improve the physical condition, health, and safety of residential neighborhoods. Activities may include - but may not be limited to - improvements to rights-of-way, water and/or sewer lines, parks, recreation facilities, senior centers, and/or other neighborhood facilities or public facilities.				

3	Goal Name	Provide Needed Public Services				
	Goal Description	The Cuyahoga Urban County may fund activities identified as public services. Activities may include - but may not be limited to - counseling services to low- and moderate income persons on budgeting and home maintenance for potential home buyers. The County has significant non-federal resources to apply for public services regardless of incomes. The Department of Development attempts to use its resources for programming that complements the ongoing affordable housing initiatives.				
		The Cuyahoga Urban County will also provide fair housing services for both the rental and home purchase markets, along with tenant/landlord services.				
		HOME program Funding and Goal Outcome Indicators reflect the totals for the Cuyahoga Housing Consortium.				
4	Goal Name	Increase Economic Opportunities				
	Goal Description	The Cuyahoga Urban County may provide funding for economic development loans or grants to foster additional job creation or retention of jobs for persons who are principally low- and moderate-income. In addition, the Department of Development may use non-federal resources to fund workforce training requested by employers. If such workers are found to be eligible under CDBG, funding may come from economic development revolving loan repayments.				
5	Goal Name	Reduce Homelessness and At-Risk Homelessness				
	Goal Description	The Cuyahoga Urban County's allocation of Emergency Solutions Grant funds will be expended on activities approved through the Cleveland/Cuyahoga County Continuum of Care to support its approach of preventing and ending homelessness and rapidly returning people who have become homeless to housing.				
		The Cuyahoga Urban County does not anticipate using CDBG or HOME funds to assist activities in this goal.				

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

Through HOME funding received via the Cuyahoga Housing Consortium, the Cuyahoga Urban County estimates approximately 150 extremely low-income, low-income and moderate-income families will be assisted through programs that promote affordable housing.

HUD Desk Guide, p. 195: Note: ESG recipients should include, at a minimum, the units assisted with ESG-funded rental assistance in this measure if they are certain that those units meet the definition of "affordable housing" in the HOME regulations at 24 CFR 92.252 for rental housing. Other units assisted that do not meet this definition may be discussed separately."

The Cuyahoga Urban County estimates approximately 80 households will receive rental assistance in units that meet the definition of "affordable housing" in the HOME regulations at 24 CRF 92.252 for rental housing.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

For public housing properties in Consortium jurisdictions, the Cuyahoga MHA already has accessible units in its inventory. For the Cuyahoga MHA properties, Oakwood Villa is designated for elderly residents, while Oakwood Garden, which has three bedroom townhouses, is designated for families. Seven units at Oakwood Garden accommodate occupants with disabilities.

Activities to Increase Resident Involvements

In terms of management, the Cuyahoga MHA has systems in place for residents and administrators to meet on an ongoing basis to discuss management/building issues, which the Consortium jurisdictions believe is appropriate for that purpose. Public housing facilities are also subject to the building codes of the local communities, when repair issues arise.

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

No

Plan to remove the 'troubled' designation

Not applicable. The Cuyahoga MHA is not designated as "troubled" by HUD.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h) Barriers to Affordable Housing

Public policies, depending on their structure, can act as barriers to affordable housing or help promote it. These public polices can originate at various levels of government, such as federal, state, or local. In addition, the level of government instituting such policies can affect a communityâ¿Â¿s ability to adopt or amend those policies.

Urban Sprawl:ÿÂ The outward expansion of a metropolitan area into rural areas negatively impacts central cities and first ring suburbs. In a region with minimal population growth such as Northeast Ohio, resident movement to outer ring suburbs or exurban areas spreads existing incomes and tax revenue more thinly over a larger area and expands infrastructure. This diffusion has been encouraged by federal and state policies that do not place a high enough priority on older area reinvestment.

Inadequate National Funding for the Housing Choice Voucher Program:ÿ ÿÂ This situation limits the number of qualified low-income households receiving rental payment assistance, denying many qualified households the ability to find affordable housing units countywide.

Uncertain levels of Federal and State Resources:ÿ Uncertain levels of HUD funding (CDBG, ESG, HOME), as well as State of Ohio revenue sharing, leavesÿÂ communities with fewer funds to implement needed housing and community development programs and services.

Home Rule:ÿ In Ohio, "home rule" is the authority granted to communities (cities and villages) to govern themselves, with the exception of laws that conflict with state law.ÿ This power is enshrined in Article XVIII of the Ohio Constitution, Section 3. For example, home rule allows communities to make decisions on local issues, such as zoning, public health, and safety, without approval from the state legislature.ÿ ÿÂ

Therefore, public policies that may create 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, are not handled by county governments, such as Cuyahoga County.ÿÂ Any of these policies can become barriers to affordable housing by raising the cost of units beyond the means of low- and moderate-income households.

Barriers to Affordable Housing discussion continues in the Text Box.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Urban Sprawl: The Northeast Ohio First Suburbs Consortium, representing first-ring suburbs of Cleveland, will continue to address federal and state policies, and continue and expand local initiatives to reduce the negative impact of regional urban sprawl.

Inadequate National Funding for the HCVP Program: Consortium members will work with the Cuyahoga MHA, North Coast Housing Connections (Parma PHA), EDEN, advocates, and elected officials to inform policymakers of the consequences of inadequate national funding, and to maximize the availability of vouchers to low income households, including the homeless and persons with special needs.

Uncertain levels of Federal and State Resources: Consortium members will continue to work with advocates and elected officials to improve the availability of funding for housing and community development through HUD and the State of Ohio.

Home Rule and Local Regulations: Importantly, the barriers discussed in the previous question are not a widespread issue within the Urban County, where affordable rental and ownership housing options are widely available. Addressing the issues however, is beyond the direct control of the Cuyahoga County Department of Housing and Community Development. In the limited situations where regulations and policies may conflict with affordable housing issues, Cuyahoga County works with individual Urban County communities, as the need arises, to ensure that potential barriers do not adversely affect the construction or maintenance of affordable housing.

Timelines for Redevelopment: Consortium jurisdictions are aware of the more lengthy process for redevelopment and strive to undertake tasks quickly and concurrently.

Housing Stock Maintenance: The availability of low-cost rehabilitation funds helps lower the cost for property owners to make repairs. In turn, low-cost funds reduce housing costs for owner and renter households and assure that the unit meets safe and sanitary housing code requirements. Counseling for new and current homeowners, and support for tenants asserting their legal rights to compel repairs, can help ensure owners direct resources towards priority repair needs. Engaging local banks to offer affordable home repair financing can also help fill the financing gap for major repairs. To the extent that regional collaboration on code enforcement and strategic targeting of code enforcement meet Community Development Block Grant eligibility requirements, these activities may be funded.

Rental Housing Financing: Cuyahoga County may provide HOME funds as gap financing to support affordable rental housing projects that utilize the federal LIHTC program. The County may issue housing revenue bonds to support affordable housing development, and to advocate for increased rental assistance for low-income tenant households. These tools, used singly or in combination, will help balance project costs and rental income stream.

SP-55 Barriers to Affordable Housing (continued)

SP-55 Barriers to Affordable Housing (continued)

Local Regulations: The Cuyahoga Housing Consortium jurisdictions of Cleveland Heights, Euclid, Lakewood, and Parma do not have public policies, such as taxes, land use controls, zoning ordinances,

building codes, building permit issuance processes, rent controls, impact fees, or growth limits that negatively impact the ability to develop, maintain, or improve affordable housing. Within the 51 Urban County communities, regulations and policies do vary, although it is not a significant issue. For example, several communities assess impact fees for new residential construction. This fee raises new home sale prices, although it does not affect the supply of affordable housing, because the sale prices are often above the level affordable to low- and moderate-income buyers.

Timelines for Redevelopment: Many Consortium jurisdictions are fully developed. Thus, opportunities for new construction must originate as redevelopment, which can take longer to implement due to issues such as multiple property acquisitions, demolition, environmental remediation, and utility replacement/upgrades.

Housing Stock Maintenance: A concern for Consortium jurisdictions is housing stock age and lack of funds available to property owners for its maintenance. To maintain a safe and sanitary housing stock, some communities require systematic inspection and/or point-of-sale inspection for rental and/or owner-occupied housing units. At times, these inspections uncover expensive repair needs. While both homeowners and owners of rental property are expected to budget for needed repairs, economic hardship and limited household income can make it difficult for homeowners and small landlords to save the amounts required, and declining property values limit or even rule out bank financing for major repairs or renovations. Several CDBG entitlement communities and Urban County member communities within the Consortium have identified regional collaboration on code enforcement, including use of housing stock condition data, to strategically target code enforcement as a needed improvement to their systems for encouraging and enforcing housing stock maintenance.

Rental Housing Financing: The cost of creating affordable rental housing units, through rehabilitation or new construction, can be difficult due to the gap between project costs and rent levels. Even with very low or zero debt service, monthly operating costs often exceed the rents low-income households can pay.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

Addressing the emergency and transitional housing needs of homeless persons

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

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

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

The Cuyahoga County Board of Health (CCBH), in cooperation with the Cleveland Public Health Department for residents of that city, operates as the clearinghouse for state and federal lead testing requirements for children, local statistics, local resources and contact information, and best practice strategies to improve testing rates. The Greater Cleveland Lead Advisory Council (GCLAC) was created in 2005 to bring together more than sixty agencies representing diverse sectors of the community such as parents of lead poisoned children, medical providers, contractors, local, state, and federal government officials and environmental and child health advocates to work toward the common goal of reducing lead poisoning through public education, testing, and remediation. GCLAC joined with the Greater Cleveland Asthma Coalition in 2011 to create the Healthy Homes Advisory Council of Greater Cleveland to continue their efforts on a countywide basis, including within Consortium jurisdictions.

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

Reducing lead-based paint (LBP) hazards is related to the extent of hazards by giving special attention to the Cuyahoga County zip codes that have been designated "high risk" zip codes for blood lead testing by the Ohio Healthy Homes and Lead Poisoning Prevention Program of the Ohio Department of Health. The methodology to determine high-risk zip codes was developed by The Ohio State University Center for Biostatistics.

To evaluate and reduce LBP hazards, the CCBH's Childhood Lead Poisoning Prevention Program serves as the coordination point for blood testing. CCBH receives all lead test results for children under the age of 6 living in almost all cities in Cuyahoga County (the remainder are available via the Ohio Department of Health). Tests may be obtained through private physicians, public health clinics, or clinics operated by the CCBH. The CCBH offers free, voluntary, case management services to families with children with elevated lead levels or who are at risk of lead poisoning. A case is automatically opened for a child under the age of six with lead levels of 10 ug/dL or greater and for children under the age of fourteen months with lead levels of 6 ug/dL or greater. In addition, scientific evidence indicates that children suffer adverse effects from lead at levels less than 10 ug/dl. Therefore, the CCBH now recommends that 5 ug/dl be used as the threshold at which to raise awareness and provide services. Services include education on lead, its effects, its sources, nutrition, development, and referrals to other social service resources. Case management provides ongoing follow-up to ensure children are being retested as needed. In addition, the CCBH operates a free HEPA vacuum loan program.

How are the actions listed above integrated into housing policies and procedures?

To integrate the LBP issue into housing programs, several agencies operate programs countywide (Cleveland operates its own programs). A program that directly creates lead safe housing units meeting HUD guidelines is the Cuyahoga County Lead Safe Program. The program is available in suburban

Cuyahoga County to income-eligible homeowners and renters with a child age five or under living in the home or regularly attending paid home day care in the home. The scope of work is determined by a free Lead Risk Assessment prepared by the CCBH. The remediation work is completed by a state licensed lead abatement contractor and inspected by the CCBH. The program is administered in cooperation with the Cuyahoga County Department of Housing and Community Development. This county program was the first in the U.S. to win the U.S. EPA 2006 Children's Environmental Health Excellence and Recognition Award.

In addition, rehabilitation programs operated by Consortium jurisdictions can also be used for the abatement of lead hazards.

Consortium jurisdictions have implemented HUD's Lead Safe Housing Rule, providing educational materials, abatement of lead-based paint hazards, and safe work site practices, depending upon the specific activity. Also, Consortium jurisdiction staffs have been trained to administer lead paint remediation work.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

"Poverty level" is defined as an annual income level, adjusted for family size and number of children. In 2025, a 1-person household is considered in poverty if annual income is below \$15,650; a 3-person family is considered in poverty if annual income is below \$26,650.

With such a low level of income, the method to reduce the number of families living below the poverty line is to create additional employment opportunities.

Consortium jurisdictions use, and often combine, a variety of funds for job creation and retention projects, such as CDBG funds from HUD, State of Ohio programs, municipal or county funds, private sector financing, and private sector equity. Many communities have also used Cuyahoga County's Brownfield Redevelopment Fund for both identification of environmental problems and their remediation. The sources of funds often vary based upon the type, size, and location of the project. Projects can range from large investments with regional impact down to small projects that help revitalize local retail or industrial space and employment in an immediate area.

In addition to projects that construct or rehabilitate space, many Consortium communities actively publicize "buy local" programs as a way to stimulate shopping at local, independent businesses. Several jurisdictions also maintain updated website-based lists of retail and office space available for lease or sale, which supplements the efforts of property owners to market their spaces.

Cuyahoga County maintains a comprehensive Economic Development Plan that has shaped a policy agenda and defined priorities and strategies for economic growth. The Plan has been coupled with funding programs to make investments. The 2023-2027 Cuyahoga County Economic Development Plan focuses on initiatives in the areas of developing and utilizing fresh water resources; transit-oriented development; workforce development; placemaking; and development site assembly. Although primarily intended to be implemented with funds other than dollars provided by HUD, the Plan emphasizes that investments should create high-quality, well-connected places, ensure access to and preparation for jobs and careers, and accelerate business growth.

Education and Training

A prerequisite for a higher paying job to move families above the poverty level is the appropriate education and/or job training. Within the metropolitan Cleveland area there are numerous organizations that provide education, vocational training, and job training. For example, the Ohio Means Jobs | Cleveland-Cuyahoga County is a collaborative system that helps local employers meet their hiring and training needs and assists job seekers to find work. The program also includes SkillUp, which provides employers with training plan development to help offset the cost of training and upskilling employees, plus connection to Cuyahoga County's various business support services.

Educational institutions also provide a substantial amount of workforce education and training. For example, Cuyahoga Community College has classes and programs tailored to job training for individuals, workforce training for organizations, corporate training for companies, and professional development for individuals.

Jurisdiction Goals, Programs, and Policies discussion is continued in the Text box.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Cuyahoga Urban County uses combinations of its HUD-related funding, State of Ohio funding, local public funds and programs, along with philanthropic and private sector dollars, to provide affordable housing programs to reduce housing cost burden, which is frequent among households whose income is near the poverty line. For example, low interest or deferred rehabilitation loans, weatherization programs, property tax reductions, and utility discounts based on household income reduce overall housing costs and makes available money for other necessities or to help pay toward educational programs or training.

When feasible, Cuyahoga County also takes advantage of blending rehabilitation, development, and transit opportunities. Cuyahoga County is considered the first completely built-out county in Ohio, meaning that in the future, more development will occur on previously developed sites than on undeveloped tracts of land. As noted by the Center for Neighborhood Technology's H+T Affordability Index, transportation costs associated with the location of housing have a demonstrable impact on a household's economic bottom line. Access to reliable public transportation for employment and necessities, with decreasing reliance on an automobile, further reduces household expenditures.

Administratively, Cuyahoga County enforces applicable federal regulations that create economic opportunity and sustain a living wage, such as Davis-Bacon, minority and women business equal opportunity compliance, and Section 3 of the National Affordable Housing Act. Section 3 sets goals for the participation of qualified low- and moderate-income businesses and workers for HUD-funded construction projects.

More broadly, the County participates in regional efforts that strive to prevent or reduce poverty, such as the Northeast Ohio Sustainable Communities Consortium. Objectives in the NEOSCC report, Vibrant NEO 2040, include promoting investment in established communities, developing the regional economy with accessible employment opportunities, and enhancing the regional transportation network.

Jurisdiction Goals, Programs, and Policies (continued)

Jurisdiction Goals, Programs, and Policies (continued)

Financial Literacy

Increasing the ability of low- and moderate-income families to maximize their income is also important. A number of Consortium jurisdictions support organizations that work to improve citizen's financial literacy and money management skills. In addition, Cuyahoga County departments work with organizations to inform residents of the Earned Income Tax Credit, a refundable federal income tax credit for low- to moderate-income working households.

Public Transportation

Consortium jurisdictions work with the Greater Cleveland Regional Transit Authority and the Metropolitan Planning Organization, NOACA, to maintain and increase the supply of convenient, accessible public transportation options essential for people to obtain and retain employment and access educational and training opportunities.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

All agencies or properties receiving HUD-funded assistance from Cuyahoga County receive a risk based analysis. Based on this review, either a desk review or an on-site monitoring visit that meets or exceeds HUD minimum standards is conducted.

HOME

As the Lead Administrative Entity for the Cuyahoga Housing Consortium, Cuyahoga County plans and carries out monitoring of HOME funded activities and rental properties in compliance with HOME program regulations. HOME program monitoring includes a risk analysis to determine the items to be reviewed as required by HUD based on the type of activity and property, with the following minimums:

HOME Consortium member cities, treated as subrecipients, receive a minimum of one monitoring visit by Cuyahoga County Housing and Community Development staff each calendar year, as well as ongoing desk review. Additional visits may be scheduled if problems or issues arise.

Other HOME nonprofit subrecipients receive a minimum of one monitoring visit by Cuyahoga County Housing and Community Development staff each calendar year, as well as ongoing desk review. Additional visits may be scheduled if problems or issues arise.

Monitoring of a HOME nonprofit subrecipient carrying out a homebuyer assistance program includes verification of continued owner-occupancy of a sample of units still within their period of affordability.

HOME assisted rental properties still within their period of affordability receive, at a minimum, an annual desk review, including rent limit compliance and a sampling of tenant income certifications.

Physical unit inspections are done every one to three years, according to HUD guidance established by 24 C.F.R. 92.204(d)(1) and HomeFires (Vol. 3, No. 2), depending on the total number of units and number of HOME assisted units in each project.

CDBG

CDBG non-profit subrecipients receive a minimum of one monitoring visit by Cuyahoga County Housing and Community Development staff each calendar year, as well as ongoing desk review. Additional visits may be scheduled if problems or issues arise.

CDBG Municipal construction sites are visited by an inspector familiar with construction practices, as well as a person familiar with Davis Bacon procedures, if applicable.

ESG

Staff coordinates visits with those of the Cuyahoga County Office of Homeless Services.

Other

In terms of minority business outreach, Cuyahoga County has equal opportunity programs in place related to both public purchasing and contracts. (The programs target all business conducted by the county, not just those that use HUD funding). The County also encourages minority-owned businesses to become registered contractors with the County.

Cuyahoga County operates an active Small Business Enterprise program with a goal of up to 30% Small Business Enterprise participation in all goods and services contracts. Cuyahoga County takes affirmative steps to maximize participation by Section 3 qualified contractors in all HUD-funded housing development activities. The Cuyahoga County Department Purchasing works with the Cuyahoga County Department of Equity and Inclusion to increase the participation of minority- and women-owned business enterprises (MWBE) in county contracting and purchasing opportunities. Resources include a purchasing and contracting forecast for a 24-month period, diversity certifications, a listing of certified diversity businesses, and an Equity Zone program.

In terms of ongoing comprehensive planning, the County and other Consortium jurisdictions utilize the staffs of Cleveland State University, the Case Western Reserve University/Mandel School of Applied Social Sciences, and the Cuyahoga County Land Reutilization Corporation to research housing needs and issues, as well as develop data reports for Consortium members.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The Five-Year Consolidated Plan identifies the federal, state, local, and private resources expected to be available to the Cuyahoga Urban County to address priority needs and specific objectives identified in the Strategic Plan *(Table 50)*. The Cuyahoga Urban County is a direct entitlement community for the Community Development Block Grant (CDBG) Program and the Emergency Solutions Grant (ESG) program. The Cuyahoga Urban County is the lead jurisdiction of the Cuyahoga County Consortium, through which it manages all Consortium funds for the HOME

Investment Partnerships (HOME) Program.

Anticipated Resources

Program	Source	rce Uses of Funds	E	xpected Amou	nt Available Year	1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public -	Acquisition						Remainder of Con Plan
	federal	Admin and						dollar figure is an
		Planning						estimate based on FY
		Economic						2025 allocation times four
		Development						years (\$4,225,000 times
		Housing						four years). Annual
		Public						allocations may fluctuate.
		Improvements						Program Income is
		Public Services						Revolving Loan Program
								loan repayments, which
								are used for similar
								purposes in compliance
			4,227,608.00	243,301.00	1,187,863.00	5,658,772.00	16,900,000.00	with HUD regulations.

Program	Source	Uses of Funds	Ex	xpected Amou	nt Available Year	1	Expected Narrative Description		
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of		
							ConPlan \$		
HOME	public -	Acquisition					·	Remainder of Con Plan	
	federal	Homebuyer						dollar figure is an	
		assistance						estimate based on FY	
		Homeowner						2025 allocation times four	
		rehab						years (\$2,580,000 times	
		Multifamily						four years). Annual	
		rental new						allocations may fluctuate.	
		construction							
		Multifamily							
		rental rehab							
		New							
		construction							
		for ownership							
		TBRA	2,581,380.72	306,908.00	3,578,589.45	6,466,878.17	10,320,000.00		

Program	Source	Uses of Funds	Ex	pected Amou	nt Available Year	1	Expected Amount Available Remainder of ConPlan	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public -	Conversion and					-	Remainder of Con Plan
	federal	rehab for						dollar figure is an
		transitional						estimate based on FY
		housing						2025 allocation times four
		Financial						years (\$355,000 times
		Assistance						four years). Annual
		Overnight						allocations may fluctuate.
		shelter						ESG funded activities do
		Rapid re-						not produce program
		housing (rental						income, but are matched
		assistance)						1 to 1 at the local level
		Rental						with private fund raising
		Assistance						and financial support
		Services						from charitable agencies.
		Transitional						
		housing	356,413.00	0.00	0.00	356,413.00	1,420,000.00	

Table 53 - Expected Resources - Priority Table

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

Housing construction and renovation activities funded by HOME program funds typically leverage tax credit equity and private sector funds that exceed the HOME funds invested.

ESG match requirements are met by local government contributions, foundations, philanthropic donations, and charitable event fundraising

sponsored by organizations receiving County EGS funds.

Cuyahoga County has adopted a five-year economic development plan, with annual updates, to guide its investment of local resources for job creation through economic development. Housing and community development activities are noted in this plan.

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

County government does not itself own substantial amounts of vacant land or buildings suitable for redevelopment in the suburban communities for which this plan is developed. Several suburbs have acquired ownership of vacant residential lots through municipal land banking programs, and Cuyahoga County has established an innovative entity, the Cuyahoga County Land Reutilization Corporation, which holds vacant buildings (housing and non-housing) and vacant lots for redevelopment. Land Bank owned houses do not remain vacant for long periods. They are either renovated for re-occupancy, or demolished if the cost of needed repairs would make renovation and re-occupancy economically unsound.

Discussion

This question intentionally left blank.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve, Maintain, and	2025	2029	Affordable Housing	Cuyahoga	Affordable Housing		
	Expand Affordable				Urban County	Non-homeless		
	Housing					Persons with Special		
						Needs		
2	Revitalize Residential	2025	2029	Non-Housing	Cuyahoga	Non-Housing		
	Neighborhoods			Community	Urban County	Community		
				Development		Development		
3	Provide Needed Public	2025	2029	Non-Homeless	Cuyahoga	Non-homeless		
	Services			Special Needs	Urban County	Persons with Special		
						Needs		
4	Increase Economic	2025	2029	Non-Housing	Cuyahoga	Non-Housing		
	Opportunities			Community	Urban County	Community		
				Development		Development		
5	Reduce Homelessness	2025	2029	Homeless	Cuyahoga	Homelessness		
	and At-Risk Homelessness				Urban County			

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Improve, Maintain, and Expand Affordable Housing				
	Goal Description	The Cuyahoga Urban County will administer activities to improve, maintain, and expand owner- and renter-occupied housing. The activities may include - but may not be limited to - down-payment assistance; rehabilitation; new construction; weatherization and energy efficiency improvements; home modifications for disabled persons and elderly homeowners to assist them to remain in their homes; and rental assistance.				
2	Goal Name	Revitalize Residential Neighborhoods				
	Goal Description	The Cuyahoga Urban County will administer activities to improve the physical condition, health, and safety of residential neighborhoods. Activities may include - but may not be limited to - improvements to rights-of-way, water and/or sewer lines, parks, recreation facilities, senior centers, and/or other neighborhood facilities or public facilities.				
3	Goal Name	Provide Needed Public Services				
	Goal Description	The Cuyahoga Urban County may fund activities identified as public services. Activities may include - but may not be limited to - counseling services to low- and moderate-income persons on budgeting and home maintenance for potential home buyers. The County has significant non-federal resources to apply for public services regardless of incomes. The Department of Development attempts to use its resources for programming that complements the ongoing affordable housing initiatives. The Cuyahoga Urban County will also provide fair housing services for both the rental and home purchase markets, along				
	_	with tenant/landlord services.				
4	Goal Name	Increase Economic Opportunities				
	Goal Description	The Cuyahoga Urban County may provide funding for economic development loans or grants to foster additional job creation or retention of jobs for persons who are principally low- and moderate-income.				
5	Goal Name	Reduce Homelessness and At-Risk Homelessness				
	Goal Description	The Cuyahoga Urban County's allocation of Emergency Solutions Grant funds will be expended on activities approved through the Cleveland/Cuyahoga County Continuum of Care to support its approach of preventing and ending homelessness and rapidly returning people who have become homeless to housing. The Cuyahoga Urban County does not anticipate using CDBG or HOME funds to assist activities in this goal.				

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name
1	CDBG General Admin (Administration)
2	COMMUNITY CAPACITY BUILDING AND PLANNING
3	CDBG Fair Housing Counseling (PUBLIC SERVICES)
4	Public Service - Municipal Grant
5	Public Service: Foreclosure Prevention
6	Competitive Municipal Grants
7	Home and Repair Program (14 A)
8	Home Repair Program - 14H (ADM)
9	Homeowner Repair Program
10	HOME Administration Costs (Max 7%) (ADMIN)
11	Downpayment Assistance
12	HOME CHDO Funding (Set-Aside; Max 15%) (PROJECT)
13	HOME Consortium (PROJECT)
14	HOME Affordable Rental Housing Program (PROJECT)

Table 55 – Project Information

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

AP-38 Project Summary

Project Summary Information

1		
1	Project Name	CDBG General Admin (Administration)
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	General administration of the Community Development Program operated by the Department of Development. This includes staffing and support costs as well as indirect and space maintenance charges. Preagreement operating costs would be incurred to maintain administration of ongoing programming.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	COMMUNITY CAPACITY BUILDING AND PLANNING
	Target Area	Cuyahoga Urban County
	Goals Supported	
	Needs Addressed	Affordable Housing Non-homeless Persons with Special Needs Homelessness
	Funding	:
	Description	ASSISTANCE TO COMUNITIES TO APPLY For PLANNING ASSISTANCE, AS WELL AS TECHNICAL ASSISTANCE CONTRACT WITH COUNTY PLANNING COMMISSION FOR ASSISTANCE IN MEETING REQUIREMENTS OF GRANT FOR ENVIRONMENTAL REVIEWS, IDENTIFICATION OF HISTORIC RESOURCES AS WELL AS AREAS OF SLUM AND BLIGHT AND/OR VACANT PROPERTIES. OTHER ASSISTANCE MAY BE PROVIDED AS NEEDED.
	Target Date	5/31/2029

	Estimate the number and type of families that will benefit from the proposed activities	We estimate at lease 30% of the urban communities populations will benefit from these housing plans. The urban county population is 607,305 and 30% of the population is 182,192
	Location Description	Housing Plans will be developed within the Urban County by many of the Urban communities. The Cuyahoga County Planning Department will assist these communities with developing these plans.
	Planned Activities	Housing Plans for municipalities within the Urban County
3	Project Name	CDBG Fair Housing Counseling (PUBLIC SERVICES)
	Target Area	
	Goals Supported	Improve, Maintain, and Expand Affordable Housing Provide Needed Public Services Reduce Homelessness and At-Risk Homelessness
	Needs Addressed	
	Funding	:
	Description	Fair Housing Counseling for residents of the Cuyahoga Urban County to assist with Housing Rights. The Department coordinates a comprehensive fair housing program from CDBG and local government resources. Activities include education and outreach and discrimination complaint services.
	Target Date	5/31/2029
	Estimate the number and type of families that will benefit from the proposed activities	182, 192 families will be benefit specifically families below the poverty level who have limited housing choices, jobs, etc. They can receive assistance with housing that is decent, safe and sanitary
	Location Description	Urban County
	Planned Activities	Fair housing activities
4	Project Name	Public Service - Municipal Grant
	Target Area	Cuyahoga Urban County
	Goals Supported	
	Needs Addressed	Non-Housing Community Development

	T	
	Funding	:
	Description	CDBG Public Service - Municipal Grants that are Public Services
	Target Date	5/31/2029
	Estimate the number and type of families that will benefit from the proposed activities	Assisting low income families with public service activities foreclosure prevention, housing assistance, job improvements, etc.
	Location Description	Urban municipal areas of Cuyahoga County
	Planned Activities	Public services activities housing improvements, foreclosure prevention, fair housing, job assistance, etc.
5	Project Name	Public Service: Foreclosure Prevention
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Due to the continued high foreclosure rate in the Urban County, funds will be allocated to counsel persons on budget management, credit repair, mortgage foreclosure or tax delinquency prevention and assistance and home purchase. Non-profit organizations will provide this service via a competitive process. Those organizations awarded funding contracts must be HUD certified and be in full standing with HUD.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	Competitive Municipal Grants
	Target Area	

	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	At least 40% of the CDBG Entitlement grant is committed to assisting participating jurisdictions - that commitment is fulfilled through this project. Funding is for eligible activities under codes 1-5,10,15,17 & 20 and also includes potential national objective codes 570.208(a) (1), (2) and (4) and 208(b)(1). If any repayments are received from communities, the amounts will be included with 40% for distribution.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	Home and Repair Program (14 A)
	Target Area	
	Goals Supported	Improve, Maintain, and Expand Affordable Housing Revitalize Residential Neighborhoods Increase Economic Opportunities Reduce Homelessness and At-Risk Homelessness
	Needs Addressed	Affordable Housing
	Funding	:
	Description	Included in this project are activities that provide loans for home repairs to income eligible recipients. Also provides heating unit repairs for low-and moderate-income homeowners and tenants. A portion of the funding is also available for furnace replacement, plumbing, and sewer Tien assistance. Additionally, this program supports the replacement of old electrical wiring (knob and tube) to updated electrical wiring. Preagreement costs would use carry forward appropriations.
	Target Date	5/31/2029

	Estimate the number and type of families that will benefit from the proposed activities	Estimate at least 50 or more homes with home repair type of assistance i.e. furnace, roof, electrical, plumbing improvements. Additionally, sewer connection assistance for those you have failed septic systems
	Location Description	Urban municipalities
	Planned Activities	home repair type of assistance i.e. furnace, roof, electrical, plumbing improvements. Additionally, sewer connection assistance for those you have failed septic systems
8	Project Name	Home Repair Program - 14H (ADM)
	Target Area	Cuyahoga Urban County
	Goals Supported	Improve, Maintain, and Expand Affordable Housing Revitalize Residential Neighborhoods Reduce Homelessness and At-Risk Homelessness
	Needs Addressed	
	Funding	:
	Description	Administration of home repair program.
	Target Date	5/31/2029
	Estimate the number and type of families that will benefit from the proposed activities	50 or more home repair type of assistance i.e. furnace, roof, electrical, plumbing improvements. Additionally, sewer connection assistance for those you have failed septic systems
	Location Description	Urban County
	Planned Activities	50 or more home repair type of assistance i.e. furnace, roof, electrical, plumbing improvements. Additionally, sewer connection assistance for those you have failed septic systems
9	Project Name	Homeowner Repair Program
	Target Area	Cuyahoga Urban County
	Goals Supported	Improve, Maintain, and Expand Affordable Housing Revitalize Residential Neighborhoods
	Needs Addressed	Affordable Housing

	Funding	:				
	Description	Included in this project are activities that provide loans for needed home repairs to income eligible recipients. Also provides heating unit repairs for low- and moderate-income homeowners and tenants. A portion of the funding is also available for furnace replacement. The program also supports the replacement of old electrical wiring (knob and tube) to updated electrical wiring. Pre-agreement costs would use carry forward appropriations.				
	Target Date	5/31/2029				
	Estimate the number and type of families that will benefit from the proposed activities	Assist 20 homeowners with sewer assessments in Olmsted Township				
	Location Description	Olmsted Township sewer assessments				
	Planned Activities	Sewer assessments				
10	Project Name	HOME Administration Costs (Max 7%) (ADMIN)				
	Target Area	Cuyahoga Urban County				
	Goals Supported	Improve, Maintain, and Expand Affordable Housing				
	Needs Addressed	Affordable Housing Homelessness Public Housing				
	Funding	:				
	Description	General administration of the HOME Program operated by the Department of Housing and Community Development and four Consortium municipal partners. This includes staffing and support costs as well as indirect and space maintenance charges. Pre-agreement operating costs would be incurred to maintain administration of ongoing programming.				
	Target Date	5/31/2029				

	Estimate the number and type of families that will benefit from the proposed activities	This is general administration dollars for HOME
	Location Description	Urban County
	Planned Activities	General Administration
11	Project Name	Downpayment Assistance
	Target Area	Cuyahoga Urban County
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Provide assistance to new homebuyers with the purchase of a home either newly constructed or renovated in the Urban County and other Consortium communities under section 92.205 and 206. Funding also includes Down Payment Assistance work from our Consortium partners.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Assist at least 50 new homeowners with downpayment assistance
	Location Description	Urban County
	Planned Activities	Assist at least 50 new homeowners with downpayment assistance
12	Project Name	HOME CHDO Funding (Set-Aside; Max 15%) (PROJECT)
	Target Area	
	Goals Supported	Improve, Maintain, and Expand Affordable Housing Revitalize Residential Neighborhoods Reduce Homelessness and At-Risk Homelessness
	Needs Addressed	Affordable Housing Homelessness
	Funding	:

	Description	Financial assistance to organizations recognized by Cuyahoga County as
		CHDOs (Community Housing Development Organizations) that
		undertake eligible housing activities.
	Target Date	
	Estimate the number	
	and type of families	
	that will benefit from	
	the proposed	
	activities	
	Location Description	
	Planned Activities	
13	Project Name	HOME Consortium (PROJECT)
	Target Area	Cuyahoga Urban County
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Allocations for HOME Investment Partnerships Program (HOME)
		Cuyahoga County Home Consortium: Cuyahoga County, City of
		Cleveland Heights, City of Euclid, City of Lakewood, and the City of Parma. Of the HOME allocation, 15% is set aside for CHDO and 7% for
		County Planning and Administration. Of the remaining balance, 60% is
		allocated to Cuyahoga County, 10% to Cleveland Heights, 10% to Euclid,
		13% to Lakewood, and 7% to Parma. Projects and activity consist of
		Down Payment Assistance (DPA), Tenant-Based Rental Assistance
		(TBRA), Affordable Rental Housing Development, and Homeowner
		Rehab.
	Target Date	
	Estimate the number	
	and type of families	
	that will benefit from	
	the proposed	
	activities	
	Location Description	Parma, Lakewood, Euclid, and Cleveland Heights

	Planned Activities	Housing
14	Project Name	HOME Affordable Rental Housing Program (PROJECT)
	Target Area	Cuyahoga Urban County
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	HOME funds are proposed to assist two or more projects that would create additional affordable housing units. Projects could involve construction of new units or rehabilitation of existing structures. Plans are developing to maximize our resources and provide incentive funding. The Department will explore one or more partnerships in assisting low- and moderate-income workers obtain housing near employment clusters.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Urban County
	Planned Activities	Rental housing

AP-50 Geographic Distribution - 91.420, 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 Cuyahoga County Urban County is comprised of 51 suburban communities in Cuyahoga County with a total population of about 800,000 residents. The other six HUD CDBG entitlement communities in Cuyahoga County, consisting of Cleveland, Cleveland Heights, East Cleveland, Euclid, Lakewood, and Parma are not eligible to be Urban County members. The suburban communities of Brecksville and Hunting Valley are not members of the Cuyahoga County Urban County.

Assistance based on geographic areas is directed within the Cuyahoga County Urban County through two processes:

- Census block groups qualifying as low- and moderate-income based on HUD analysis; and
- Improvement Target Areas, identified through a HUD-approved analysis of the exterior building repair needs of an area.

Geographic Distribution

Target Area	Percentage of Funds	

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Cooperation Agreements currently in force with the 51 local communities participating in the Urban County in the current program year provide that "not less than forty percent (40%) of the total Urban County Entitlement Funds for Cuyahoga County will be expended by Cuyahoga County on behalf of the participating political subdivisions to finance, through a Municipal Grant Program, eligible Community Development activities and projects in said participating political subdivisions."

All other programs operated by the Department of Housing and Community Development require an application from a household to determine income eligibility.

Discussion

This question intentionally left blank.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

Please refer to section AP-35 for additional information.

One Year Goals for the Number of Households to be Supported		
Homeless	80	
Non-Homeless	125	
Special-Needs	20	
Total	225	

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

One Year Goals for the Number of Households Supported Through		
Rental Assistance	20	
The Production of New Units	45	
Rehab of Existing Units	80	
Acquisition of Existing Units	80	
Total	225	

Table 58 - One Year Goals for Affordable Housing by Support Type Discussion

This question intentionally left blank.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Within the Cuyahoga County Urban County, there are only two small public housing developments totaling 116 units. Cuyahoga MHA has responsibility for Oakwood Garden and Oakwood Villas. Oakwood Villas has 91 one-bedroom units and one two-bedroom unit, all for elderly persons. Oakwood Garden consists of 25 three-bedroom, single-family homes designated for families. These properties have been constructed on bus routes, with retail establishments accessible by walking, bus, or automobile.

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

The Cuyahoga MHA has a maintenance and improvement plan for the facilities and allocates funds on an ongoing basis to accomplish those tasks. Cuyahoga County does not intend to fund any activities related to these two facilities.

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

In terms of management, Cuyahoga MHA has a system in place for residents and administrators to meet on an ongoing basis to discuss management/building issues, which Cuyahoga County believes is appropriate for that purpose. Public housing facilities are also subject to the building codes of the local communities, when repair issues arise. In addition, Cuyahoga MHA staff has met with the staffs of the County Department of Development and Cleveland/Cuyahoga County Office of Homeless Assistance to work together to identify suitable units to accommodate formerly homeless persons.

In terms of participation in homeownership, the 91 units in Oakwood Villas are occupied by elderly residents. It is likely that many residents would feel that the physical burden and financial responsibility of maintaining a home would be beyond their capabilities. The 25 units at Oakwood Garden are occupied by families. A shift to homeownership for a family may be possible under the proper set of circumstances, such as steady employment and appropriate financial management skills. If a resident wishes to pursue the possibility of homeownership, Cuyahoga County has existing programs to assist that family.

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

provided or other assistance

Not applicable. Neither the Cuyahoga MHA nor the Parma PHA is designated as "troubled" by HUD.

Discussion

This question intentionally left blank.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i) Introduction

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

Discussion

AP-75 Barriers to affordable housing - 91.420, 91.220(j) Introduction

This question intentionally left blank.

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

In Ohio, "home rule" refers to the authority granted to municipalities (cities and villages) to govern themselves, with the exception of laws that conflict with state law. This power is enshrined in Article XVIII of the Ohio Constitution, specifically Section 3, which grants municipalities the right to exercise all powers of local self-government. For example, home rule allows municipalities to make decisions on local issues, such as zoning, public health, and safety, without needing approval from the state legislature.

Therefore, the public policies listed above, which can 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, are not handled by Cuyahoga County government. In general, these policies do not present significant barriers within Cuyahoga County as a whole.

Without having legislative authority on the topics listed above, Cuyahoga County instead focuses its attention on other issues to assist in addressing barriers to affordable housing production and preservation, such as:

- Providing financial assistance to construct or preserve affordable single-family housing and multi-family housing;
- Funding fair housing training and testing to ensure all residents and property owners are aware their rights and responsibilities;
- Assisting first-time homeowners with downpayment assistance; and
- Working with Cuyahoga County Council to fund studies to assist Cuyahoga County cities and

villages to update community plans and zoning codes.

Discussion

Mortgage Lending Issues in Cuyahoga County

According to a 2023 report commissioned by Cuyahoga County Council, mortgage lending issues exist in Cuyahoga County. The report notes that there continues to be significant disparity in access to mortgage lending in Cuyahoga County for Black borrowers and majority Black communities when compared to their White counterparts. Lack of access to home purchase and home repair loans undermines housing market recovery in the East Side of Cleveland and a significant number of Cuyahoga County suburbs. Slow market recovery in these communities undermines the county's property tax base and much needed revenue for municipal, school, police, fire, and social services.

Among the report's findings are:

- Black borrowers continue to be rejected more often than White borrowers. High income Black borrowers continue to be denied loans more often than high income White borrowers. In addition, high income Black borrowers continue to be denied loans more frequently than middle-and-moderate income White borrowers;
- Across five regions of Cuyahoga County, access to home improvement loans decreases as the
 percentage of the Black population increases. The least access to home improvement loans was
 on the East Side of Cleveland, where a survey conducted by the Western Reserve Land
 Conservancy found the greatest need for home repairs; and
- Lack of access to smaller dollar home purchase mortgage loans continues to be a problem, particularly in areas like the East Side of Cleveland, where low median home sale prices (below \$100,000) may exist. These low prices represent an opportunity for affordable home ownership, but it is a missed opportunity when there is a lack of lending activity. Meanwhile, distressed neighborhoods are becoming "cash markets" where potential home buyers have to compete with cash investors who often convert these low-priced properties to rentals, further eroding the homeownership base of these communities.

Home Mortgage Lending in Cuyahoga County - A Report Prepared for the Reinvestment Advisory Sub-Committee of the Community Development Committee of Cuyahoga County Council, Frank Ford, author, Frank Ford Consulting, LLC, March 20, 2023, Updated May 7, 2023.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

This question intentionally left blank.

Actions planned to address obstacles to meeting underserved needs

The Cuyahoga County Department of Housing and Community Development and the Cuyahoga County Planning Commission ("County Planning") have partnered to identify, address, mitigate, and remove barriers to affordable housing production and preservation as part of three key initiatives: community planning updates, the Single-Family Zoning Analysis, and a Transit-Oriented Development Zoning Study.

County Planning provides free or reduced cost planning services to the communities of Cuyahoga County through the Planning Grants program. County Planning has completed or has underway Master Plans and other planning processes in 27 communities, and these plans have included specific zoning and housing recommendations that address barriers to housing production. For instance, the City of Beachwood Master Plan includes actions to "Remove building code and zoning code obstacles to modernizing single-family homes," "reimagine Richmond Road as a multi-family corridor," and "encourage and incentivize universal design to allow aging in place."

Second, County Planning has undertaken a Single-Family Zoning Analysis project in collaboration with the Cuyahoga First Suburbs Consortium. This Consortium is the first government-led advocacy organization in the country working to revitalize mature developed communities and raise public and political awareness of the problems and inequities associated with urban sprawl and urban disinvestment. The study determined the extent to which zoning regulations were hindering infill development on vacant lots in older, inner-ring suburbs.

Core findings highlighted the deep need to reform community zoning, such as:

- Many existing homes could not be built under current regulations. For example, an estimated 30% of existing homes would not meet existing front setback requirements;
- Multiple communities are hindered by the inability to update zoning maps. In some cases, maps
 are only available in paper form at City Hall. Some communities maintain setback, height, and/or
 use district maps separately from the zoning map, making map updates difficult.

As a result of this study, County Planning and the First Suburbs Consortium undertook a Phase 2 Pilot Program. Two communities, Euclid and South Euclid, were selected to receive zoning code updates for their single-family use districts to incorporate best practices and modern text to better facilitate infill development. In both instances, proposed changes expanded the allowable uses to include two-family

dwellings, and in certain instances three-family dwellings, within existing single-family neighborhoods. Additionally, changes to minimum lot size and width requirements dramatically reduced the need for variances to build on vacant lots.

To facilitate changes beyond the pilot communities, County Planning produced educational pamphlets, a best practices guide, an incentives guide, and a design guidebook to provide communities with the resources to address zoning issues for infill housing development. Independently, communities such as the cities of Brooklyn, Maple Heights, and Berea have all updated their zoning as a result of this study in order to better facilitate infill development.

(Narrative continued in Discussion section)

Actions planned to foster and maintain affordable housing

Cuyahoga County initiatives to foster and maintain affordable housing include:

Providing gap financing to developers of affordable housing. For more than ten years, Cuyahoga
County has used its annual allocation of federal HOME Investment Partnerships Act funds to
provide gap financing to developers of affordable housing projects in an effort to increase the
number of affordable units. These funds are provided as zero interest, forgivable loans.
 Cuyahoga County requires that for each \$150,000 loaned one unit be assigned as a HOME unit
and must be maintained as affordable for the period of time designated in the loan agreement.

Cuyahoga County has expended over \$2.2 million to 61 projects to create or retain affordable housing units in the County. Through this funding, 3,081 affordable housing units have been retained or created.

In addition to the use of federal HOME funds, during the past several years the county has allocated \$6.5 million dollars of its Emergency Rental Assistance 2 (ERA 2) funds from the U.S Department of the Treasury to provide gap financing to developers of affordable housing using the HOME program guidelines.

The use of the Treasury's ERA 2 funds for affordable housing has allowed Cuyahoga County to assist eight projects totaling 403 newly constructed affordable housing units.

 Offering down payment assistance to home buyers. Since 2012, Cuyahoga County has provided down payment assistance to homebuyers whose income does not exceed 80% of the area median income.

In the past two years down payment assistance has been provided to 62 households for a total of

\$1,052,835.

- Funding for home repairs. Cuyahoga County provides funding for home repair assistance to allow low- to moderate-income households make necessary repairs, ensuring these residents are able to remain in their homes and not become displaced.
- Addressing zoning issues. The Cuyahoga County Planning Commission has completed or is in the
 process of completing community master plans and other planning processes in 27
 municipalities. These plans have often included specific zoning and housing recommendations
 to address barriers to housing production. The Cuyahoga County Planning Commission is an
 independently-governed arm of Cuyahoga County government focused on "advancing Cuyahoga
 County's social, economic and environmental health through equitable community planning."
- Educational Opportunities. Cuyahoga County funds financial education efforts to residents to prevent foreclosure and the resulting displacement of residents.

Moving forward, Cuyahoga County will continue with the programs noted above and intends introduce a new housing initiative, the Housing Fund, to target the population of residents who are currently above the CDBG and HOME AMI limit of 80%. Cuyahoga County will leverage funds to support those residents whose incomes do not exceed 120% of AMI, the same assistance threshold used in the federal Neighborhood Stabilization Program (NSP).

Actions planned to reduce lead-based paint hazards

Cuyahoga County's program to reduce lead-based paint hazards in dwelling units is operated by the Cuyahoga County Board of Health. Housing and Community Development Department staff provide eligibility and inspection services for the grant. When needed, the Department of Housing and Community Development will use CDBG or HOME funds to comply with federal regulations to remediate lead hazards on rehabilitation activities.

Cuyahoga County recently received more than \$8 million from the State of Ohio to further efforts to reduce lead-based paint hazards, and activities have been underway since the second half of 2024.

Actions planned to reduce the number of poverty-level families

Please refer to the extensive discussion on this topic in **Section SP-70 Anti-Poverty Strategy** of the current Five-Year Consolidated Plan.

Actions planned to develop institutional structure

The institutional network utilized by the Cuyahoga Urban County jurisdictions to implement their

housing strategies includes agencies and organizations from the public, private, and non-profit sectors. Several of these agencies and organizations have an extensive service area and have a role throughout the Urban County communities and the larger Cuyahoga County Housing Consortium jurisdictions. Other agencies and organizations have a service area that is limited to the 51-member communities of the Cuyahoga Urban County, and in the situation of a municipal government implementing an activity as a sub-recipient of the Cuyahoga County Department of Housing and Community Development, only within that respective community.

Within the public sector, Cuyahoga County government has one department with the lead role in the issue of affordable housing. The Cuyahoga County Department of Housing and Community Development manages the U.S. Department of Housing and Urban Development funds received by the Cuyahoga Urban County (CDBG) and the Cuyahoga Housing Consortium (HOME). The Cuyahoga County Office of Homeless Services manages the Emergency Solutions Grant (ESG) funds received by Cuyahoga County.

The Cuyahoga County Department of Housing and Community Development will continue to work with the private and nonprofit sectors to promote leveraging HOME funds in activities implemented in conjunction with the Cuyahoga Housing Consortium.

Cuyahoga County has qualified partners capable of carrying out their activities. There are no major gaps in the institutional delivery system. The Cuyahoga County Department of Housing and Community Development will continue to use an open Request for Proposals process to solicit proposals from qualified nonprofit partners, so that newly formed or growing organizations will have the opportunity to be considered for funding.

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

On an ongoing basis, Cuyahoga County government supports numerous coordination activities among a wide variety of housing and social service agencies. These activities include regular meetings between County staff and nonprofit agency representatives in the areas of homeless services, foreclosure prevention and affordable housing. Additionally, County government provides financial support to the United Way First Call for Help 2-1-1 System, which maintains accurate and timely information on public, private, religious, nonprofit, and charitable service organizations offering a wide variety of social services to all residents.

Discussion

(Narrative continued from Underserved Needs question)

Third, County Planning conducted a Transit-Oriented Development (TOD) Zoning Study in collaboration

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with the Greater Cleveland Regional Transit Authority (2022). The study aims to understand whether mixed-use, walkable development with housing over retail or similar use could be built adjacent to high frequency bus routes or train lines. Building housing in proximity to transit better connects transit riders to areas of opportunity throughout Cuyahoga County. The study identified several barriers to housing development:

- More than 53% of land within one-quarter mile of a bus stop or one-half mile of a train station is zoned for single-family housing, limiting the density of housing near transit;
- More land near frequent transit is being used for parking (25%) than for buildings (17%); and
- Only 5% of land near frequent transit allows mixed-use, walkable Transit-Oriented Development (TOD). Within 26 communities along 22 bus and train routes, there are 455 different zoning districts covering 54,422 acres of zoned land. Only 2,990 acres met five basic criteria defined as supportive of TOD.

The analysis of single-family zoning and transit-oriented development zoning showed that outdated, inappropriate zoning codes are a barrier to new housing development. This is even true for single-family housing development, which is typically the most easily developed option. Outdated zoning can increase municipal administrative challenges and makes housing more expensive to construct. Zoning that fails to allow infill development in older communities means disinvestment in existing neighborhoods, less access to jobs and transit, decreased revenue for historic communities, and continued sprawl to green fields and farmlands and areas without sufficient infrastructure.

County Planning continues to partner with government entities across Cuyahoga County to address these issues by updating community zoning codes to eliminate barriers and reduce burdensome approval processes, thus making housing investments, including affordable housing investments, buildable by-right.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

This question intentionally left blank.

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	0
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:	0
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.	.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:

Other forms of assistance are considered on a case-by-case basis after an application from a developer has been received and our staff has completed an analysis of the project to ensure that the additional subsidy is warranted and falls within existing federal guidelines to not unduly enrich developers. Also, the project must conform to the requirements for underwriting analysis, review of market conditions for project feasibility, and any additional requirements of the new HOME rule.

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:

Repayment and Recapture of HOME Assistance Homeownership Activities: Cuyahoga County routinely uses HOME funds to provide deferred payment loans to income eligible homebuyers purchasing single-family houses and condominium units that meet HOME program property standards. Proceeds of these deferred payment loans cover the down payment, in excess of the 3% that the buyer must provide from their own funds or a bona fide gift, plus closing costs. Normally there is no other HOME assistance involved in developing the house or condominium unit, so the amount of HOME funds invested exactly equals the amount of the deferred loan.

Cuyahoga County will continue to use recapture as its method of assuring continued affordability for the required period. The Note and Mortgage will continue to reflect the following amounts due upon sale of the property during the period of affordability:

If the sale is from a foreclosure, the amount due is the net proceeds of foreclosure sale, if any, up to the full amount of the HOME funded deferred payment loan to the buyer.

If the sale is not from a foreclosure, the amount due is the full amount of the HOME funded deferred payment loan to the buyer. (Any forgiveness of the deferred payment loan will occur only upon completion of the required period of HOME affordability.)

The Note and Mortgage will also provide that the buyer's failure to occupy the unit as their principal residence for the entire affordability period will make the full amount of the deferred payment loan immediately due and payable, because Cuyahoga County must repay this amount.

When other HOME funds were invested as a development subsidy, the Note and Mortgage will also provide that a buyer who converts their unit to rental property during the period of affordability must conform to current HOME program income and rent limits in order to preserve the unit as

affordable housing.

Some units may be sold to eligible owner-occupants under a Land Trust model. In this situation, resale restrictions may be used instead of recapture restrictions, to conform with other program design elements of the Land Trust program.

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:

Please refer to Question 2 above.

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:

Additional Note on HOME Program as administered for the Cuyahoga County HOME Consortium.

In the 2018 Annual Plan, comments were specifically sought on raising the per unit subsidy for HOME funded multi-family projects. No official comments were received. The HOME Consortium Board, at a public meeting before the 2018 Annual Plan was submitted to HUD, discussed the issue and gave direction to County staff to review a possible maximum per unit subsidy of \$125,000.

County staff were directed to use the CPI Inflation Calculator to create a present value for \$75,000 in 1993 to a present (2019) dollar value. If the result was greater than \$125,000, the new limit for future multi-family projects would be a maximum per unit HOME subsidy not to exceed \$125,000. This process has continued in use.

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.

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.

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.

Emergency Solutions Grant (ESG) Reference 91.220(I)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

As indicated, the primary focus for the use of Emergency Solutions Grant funds is to provide rapid-re-housing services and assistance to allow homeless persons to move from shelter to permanent housing as quickly as possible. Homeless prevention activities will be carried out under specified circumstances.

Policies and Procedures for evaluating eligibility for ESG Assistance

Rapid re-housing assistance is available to homeless individuals and families who are in one of the following circumstances:

- sleeping in an emergency shelter;
- sleeping in a place not meant for human habitation, such as cars, parks, abandoned buildings, streets/sidewalks;
- graduating from or timing out of a transitional housing program, with a documented status of homelessness before entering the program; and/or
- fleeing domestic violence.
- 2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Based on the local experience with the former HPRP program and the very clear directive from HUD concerning ESG, Cuyahoga County continues to make Coordinated Intake/Assessment, Diversion and Rapid Re-housing activities a priority using the following procedures:

Leveraging the strategies of Coordinated Intake, ESG funds for homelessness prevention will be focused very specifically at the door of the shelter by **diverting** newly homeless persons and households.

As part of the **Coordinated Intake** process, all persons seeking entry into emergency shelter are assessed to determine if they may have a safe, preferable alternative to shelter. If there is a safe, stable alternative, the household may be diverted from entering the shelter system. This diversion effort is not intended to discourage persons that have critical shelter needs. Diversion is intended to identify specific issues leading to homelessness that can be immediately addressed, so that a stay in shelter may be avoided. In such cases, the use of ESG funds for *diversion/prevention* can directly reduce the number of persons utilizing emergency shelter.

Cuyahoga County's Five-Year Consolidated Plan describes the Coordinated Entry system in more detail.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Cuyahoga County's Five-Year Consolidated Plan describes goals, objectives and strategies for addressing the problem of homelessness.

Within the discussion of **Priority Homeless Needs**, the Consolidated Plan document has included the CoC document: <u>A Blueprint for Change</u>, which states the CoC has developed an approach to transform the current community response to homelessness to emphasize **prevention and rapid rehousing**.

Among the specific strategies included in the *Blueprint for Change* plan are:

- Having a *Centralized or Coordinated Intake System* whereby all persons seeking shelter are assessed immediately to determine if there are any potential options to shelter;
- Within the shelter system provide assessment and linkages to case management and mainstream social services.

Utilize rapid re-housing resources to reduce the length of shelter stays. Funding is made available to all interested nonprofit institutions and participating units of local government who have the capacity and interest in delivering services through an open RFP process administered by the Cuyahoga County Office of Homeless Services under the supervision of the County's Department of Purchasing. These strategies have shaped Cuyahoga County's funding priorities for the use of ESG funds. The Cuyahoga County Office of Homeless Services has been utilizing funds to support a comprehensive program of homeless prevention, diversion, and rapid re-housing services aimed at reducing the number of persons entering homeless shelters and helping those in shelters move into housing as quickly as possible. The experience gained and lessons learned from implementing activities form the basis for the funding priorities for ESG allocation.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Cuyahoga County Office of Homeless Services (OHS), in collaboration with the City of Cleveland, consults with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services or other assistance that will receive ESG funding. In so doing, the Office of Homeless Services is in compliance with the requirements of 24 CFR 576.

OHS policies are directed by an Advisory Board which meets no less than every 2 months throughout the year. The Advisory Board also has committees that work closely with OHS staff to develop policy recommendations to bring before the full board for review and approval. The Advisory Board includes representation of both formerly homeless individuals and the advocacy organization that has ongoing contact with shelter residents.

In addition to the OHS Advisory Board, an oversight committee specifically reviews policies and monitors the performance of the activities funded. Participation by formerly homeless persons is actively encouraged.

OHS staff also attend meetings of the Homeless Congress, a group supported by the Northeast Ohio Coalition for the Homeless (NEOCH). The Congress includes persons currently staying in local shelters.

5. Describe performance standards for evaluating ESG.

OHS maintains procedures and performance standards for evaluating the ESG program on an annual

basis. For additional information see the documents prepared by OHS and refer to other sections of this annual plan and the Cuyahoga Urban County's Consolidated Annual Performance and Evaluation Reports (CAPER).

This question intentionally left blank.

Appendix - Alternate/Local Data Sources

1 Data Source Name

2016-2020 CHAS

List the name of the organization or individual who originated the data set.

US Census

Provide a brief summary of the data set.

Year Unit Built

What was the purpose for developing this data set?

IDIS Table won't show data≥

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

US Census

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

2016-202 CHAS

What is the status of the data set (complete, in progress, or planned)?

Complete

Data Source Name

2017 -2021 CHAS Data Book, Table 13

List the name of the organization or individual who originated the data set.

US Census

Provide a brief summary of the data set.

Housing Units built before 1980 with children present

What was the purpose for developing this data set?

n/a

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

n/a

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

n/a

What is the status of the data set (complete, in progress, or planned)?

complete

Executive Summary

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

- 1. Introduction
- 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview
- 3. Evaluation of past performance
- 4. Summary of citizen participation process and consultation process
- 5. Summary of public comments
- 6. Summary of comments or views not accepted and the reasons for not accepting them
- 7. Summary

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	CLEVELAND HEIGHTS	
CDBG Administrator	CLEVELAND HEIGHTS	Dept. of Planning &
		Development

Table 59– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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

1. Introduction

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

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

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

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

Agency/Group/Orga nization	Agency/Group/Orga nization Type	What section of the Plan was addressed by	How was the Agency/Group/Organization consulted and what are the anticipated outcomes
<type=[pivot_table] report_guid="[AA4FDEC5439905E0BA7EBD82142E56F5]"></type=[pivot_table]>			

Table 60- Agencies, groups, organizations who participated

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

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

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

Table 61– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen Participation Outreach

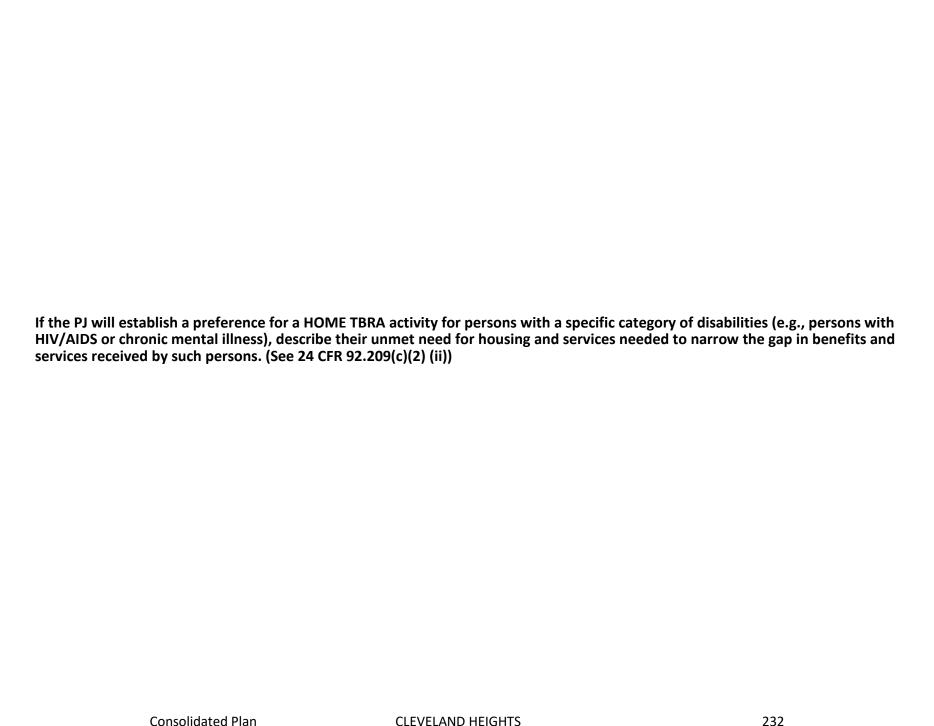
Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	

Table 62- Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview



consolidated from

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f) Describe the jurisdiction's need for Public Facilities: How were these needs determined? Describe the jurisdiction's need for Public Improvements: How were these needs determined? Describe the jurisdiction's need for Public Services: How were these needs determined? Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction				,-	
Arts, Entertainment, Accommodations					
Construction					
Education and Health Care Services					
Finance, Insurance, and Real Estate					
Information					
Manufacturing					
Other Services					
Professional, Scientific, Management Services					
Public Administration					
Retail Trade					
Transportation & Warehousing					
Wholesale Trade					
Grand Total					

Table 63 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	
Civilian Employed Population 16 years and over	
Unemployment Rate	
Unemployment Rate for Ages 16-24	
Unemployment Rate for Ages 25-65	

Table 64 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People	
Management, business and financial		
Farming, fisheries and forestry occupations		
Service		
Sales and office		
Construction, extraction, maintenance and repair		
Production, transportation and material moving		

Table 65 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

Table 66 - Travel Time

Consolidated Plan CLEVELAND HEIGHTS 237

OMB Control No: 2506-0117 (exp. 09/30/2021)

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Lab		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Table 67 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade					
9th to 12th grade, no diploma					
High school graduate, GED, or					
alternative					
Some college, no degree					
Associate's degree					
Bachelor's degree					
Graduate or professional degree					

Table 68 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	
High school graduate (includes equivalency)	
Some college or Associate's degree	
Bachelor's degree	
Graduate or professional degree	

Table 69 – Median Earnings in the Past 12 Months

Data Source:

2016-2020 ACS

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

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

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

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

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

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

Strategic Plan

SP-05 Overview
Strategic Plan Overview

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

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Table 70 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
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Table 71 – Priority Needs Summary

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Five-Year Consolidated for FY 2020-24 identifies the federal, state, local, and private resources expected to be available to the City of Cleveland Heights to address priority needs and specific objectives identified in the Strategic Plan (*Table 14 and Section SP-45*). The City of Cleveland Heights is a direct entitlement community for the Community Development Block Grant (CDBG) Program. The City is also a member of the Cuyahoga County Consortium for the HOME Investment Partnership (HOME) Program, and receives an annual allocation through that program. The HOME allocation is discussed in the HUD documents prepared by the Cuyahoga County Urban County, which is the lead entity for the Consortium.

Anticipated Resources

Program	Source	Uses of Funds	Expe	cted Amour	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,566,683	161,000	2,675,387	4,403,070	6,240,000	Remainder of Con Plan dollar figure is an estimate based on FY 2025 allocation times four years (\$1,560,000 x 4 years). Annual allocations may fluctuate. CDBG Funds will leverage private funding, as well as other public funding from local, state, federal funding sources.

Table 72 - Anticipated Resources

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

The City of Cleveland Heights has been successful in leveraging additional funds. Many of the City's rehabilitation programs require the homeowner to match funds they receive. For example, the Home Repair Resource Center has established good working relationships with several area banks that contribute to their ability to leverage additional funds. The City works to maximize our infrastructure projects by leveraging federal, state and county resources where possible. Most of our Public Service subrecipients receive funding from multiple public and private agencies and individuals. The City also requires a matching percentage from all commercial businesses which participate in our Commercial Loan or Storefront Renovation projects.

The City of Cleveland Heights is also a partner with the Cuyahoga County Board of Health to implement the Lead Safe Cuyahoga program. This program assists with the removal of lead hazards in low- and moderate-income households where children under the age of six are residing in the home or, in the case of rental units, where there is a high probability of children residing. Property owners must provide a minimum matching percentage to participate in the program unless exempted by an administrative decision.

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

If appropriate, the City will use publicly owned land or property to address needs identified in the plan.

Discussion

This question intentionally left blank.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
	- 7,60		00.100

Table 73 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV			
Homelessness Prevention Services						
Counseling/Advocacy						
Legal Assistance						
Mortgage Assistance						
Rental Assistance						
Utilities Assistance						
	Street Outreach S	ervices				
Law Enforcement						
Mobile Clinics						
Other Street Outreach Services						
Supportive Services						
Alcohol & Drug Abuse						
Child Care						
Education						
Employment and Employment						
Training						
Healthcare						
HIV/AIDS						
Life Skills						
Mental Health Counseling						
Transportation						
	Other					
Other						

Table 74 - Homeless Prevention Services Summary

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

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

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

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 75 – Goals Summary

Goal Descriptions

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

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

How are the actions listed above integrated into housing policies and procedures?

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The Five-Year Consolidated for FY 2020-24 identifies the federal, state, local, and private resources expected to be available to the City of Cleveland Heights to address priority needs and specific objectives identified in the Strategic Plan *(Table 14 and Section SP-45).* The City of Cleveland Heights is a direct entitlement community for the Community Development Block Grant (CDBG) Program. The City is also a member of the Cuyahoga County Consortium for the HOME Investment Partnership (HOME) Program, and receives an annual allocation through that program. The HOME allocation is discussed in the HUD documents prepared by the Cuyahoga County Urban County, which is the lead entity for

the Consortium.

Anticipated Resources

Program	Source	Uses of Funds	Ex	xpected Amou	nt Available Year	1	Expected	Narrative Description
	of		Annual	Program	Prior Year	Total:	Amount	
	Funds		Allocation: \$	Income: \$	Resources: \$	\$	Available	
							Remainder of	
							ConPlan	
CDBG	public -	Acquisition					,	Remainder of Con Plan
	federal	Admin and						dollar figure is an estimate
		Planning						based on FY 2025 allocation
		Economic						times four years
		Development						(\$1,560,000 x 4 years).
		Housing						Annual allocations may
		Public						fluctuate. CDBG Funds will
		Improvements						leverage private funding, as
		Public Services						well as other public funding
								from local, state, federal
			1,566,683.00	161,000.00	2,675,387.00	4,403,070.00	6,240,000.00	funding sources.

Table 76 - 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 of Cleveland Heights has been successful in leveraging additional funds. Many of the City's rehabilitation programs require the homeowner to match funds they receive. For example, the Home Repair Resource Center has established good working relationships with several area banks that contribute to their ability to leverage additional funds. The City works to maximize our infrastructure projects by leveraging federal, state and county resources where possible. Most of our Public Service subrecipients receive funding from multiple public and private agencies and individuals. The City also requires a matching percentage from all commercial businesses which participate in our Commercial Loan or Storefront Renovation projects.

Consolidated Plan

CLEVELAND HEIGHTS

The City of Cleveland Heights is also a partner with the Cuyahoga County Board of Health to implement the Lead Safe Cuyahoga program. This program assists with the removal of lead hazards in low- and moderate-income households where children under the age of six are residing in the home or, in the case of rental units, where there is a high probability of children residing. Property owners must provide a minimum matching percentage to participate in the program unless exempted by an administrative decision.

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

If appropriate, the City will use publicly owned land or property to address needs identified in the plan.

Discussion

This question intentionally left blank.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 77 – Goals Summary

Goal Descriptions

Goal Name	Goal Description						
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AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name

Table 78 – Project Information

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

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Est			
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AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds

Table 79 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

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
- 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
- 3. The amount of surplus funds from urban renewal settlements
- 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.
- 5. The amount of income from float-funded activities Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion

Appendix - Alternate/Local Data Sources

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Executive Summary

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

- 1. Introduction
- 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview
- 3. Evaluation of past performance

- 4. Summary of citizen participation process and consultation process
- 5. Summary of public comments
- 6. Summary of comments or views not accepted and the reasons for not accepting them
- 7. Summary

The Process

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

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

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

Agency Role	Name	Department/Agency		
Lead Agency	EUCLID			
CDBG Administrator	EUCLID		partment of Planning and elopment	

Table 80– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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

1. Introduction

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

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

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

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

Agency/Group/Orga nization	Agency/Group/Orga nization Type	What section of the Plan was addressed by	How was the Agency/Group/Organization consulted and what are the anticipated outcomes				
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Table 81- Agencies, groups, organizations who participated

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

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

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

Table 82- Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen Participation Outreach

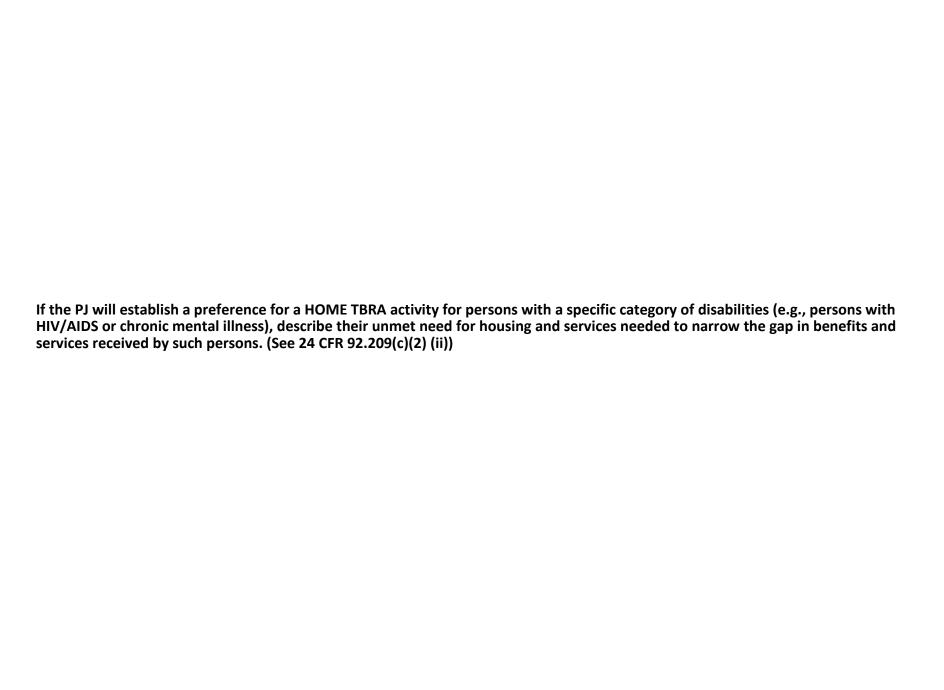
Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted	URL (If applicable)
					and reasons	

Table 83– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview



NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f) Describe the jurisdiction's need for Public Facilities: How were these needs determined? Describe the jurisdiction's need for Public Improvements: How were these needs determined? Describe the jurisdiction's need for Public Services: How were these needs determined? Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	Workers		%	70	70
Arts, Entertainment, Accommodations					
Construction					
Education and Health Care Services					
Finance, Insurance, and Real Estate					
Information					
Manufacturing					
Other Services					
Professional, Scientific, Management Services					
Public Administration					
Retail Trade					
Transportation & Warehousing					
Wholesale Trade					
Grand Total					

Table 84 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force			
Civilian Employed Population 16 years and over			
Unemployment Rate			
Unemployment Rate for Ages 16-24			
Unemployment Rate for Ages 25-65			

Table 85 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People				
Management, business and financial					
Farming, fisheries and forestry occupations					
Service					
Sales and office					
Construction, extraction, maintenance and repair					
Production, transportation and material moving					

Table 86 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

Table 87 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Lab		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Table 88 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age					
	18-24 yrs	25-34 yrs	35–44 yrs	45–65 yrs	65+ yrs	
Less than 9th grade						
9th to 12th grade, no diploma						
High school graduate, GED, or						
alternative						
Some college, no degree						
Associate's degree						
Bachelor's degree						
Graduate or professional degree						

Table 89 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months			
Less than high school graduate				
High school graduate (includes equivalency)				
Some college or Associate's degree				
Bachelor's degree				
Graduate or professional degree				

Table 90 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

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

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

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

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

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

Strategic Plan

SP-05 Overview
Strategic Plan Overview

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

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Table 91 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
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Table 92 – Priority Needs Summary

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The 5-year Consolidated Plan for 2020 - 2024 must identify the federal, state, local, and private resources expected to be available to the City of Euclid to address priority needs and specific objectives identified in the Strategic Plan (*Table 14 and Section SP-45*). The City of Euclid is a direct entitlement community for the Community Development Block Grant (CDBG) Program, and the funding for the CDBG program is discussed below. Euclid is also a member of the Cuyahoga Housing Consortium for the HOME Investment Partnership (HOME) Program, and receives an annual allocation through that program. The HOME allocation is discussed in the HUD documents prepared by the Cuyahoga County Urban County, which is the lead entity for the Consortium.

Anticipated Resources

Program	Source	Uses of Funds	Expe	cted Amour	nt Available Ye	ear 1	Expected	Narrative Description
	of Funds		Annual	Program	Prior Year	Total:	Amount	
			Allocation:	Income:	Resources:	\$	Available	
			\$	\$	\$		Remainder of ConPlan	
							\$	
CDBG	public -	Acquisition						Remainder of Con Plan dollar figure is an
	federal	Admin and						estimate based on FY 2025 allocation
		Planning						times four years (\$1,000,000 times four
		Economic						years). Annual allocations my fluctuate.
		Development						CDBG Funds will leverage private
		Housing						funding, as well as other public funding
		Public						from local, state, federal funding
		Improvements						sources.
		Public Services	998,865	27,162	1,292,752	2,318,779	4,000,000	

Table 93 - Anticipated Resources

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

Related to housing, the City participates with the Cuyahoga County Department of Development and the U.S. Department of Energy in the Home Weatherization Assistance Program (HWAP). The City also partners with the Cuyahoga County Department of Health regarding reductions of lead-based paint hazards.

Related to public services, Euclid Senior Programs, a publicly funded organization sponsored by the City, receives funding through the Older Americans Act. All services are provided through the Lakefront Community Center. Funding partners for the programs and services include the Western Reserve Area Agency on Aging and the Cuyahoga County Department of Senior and Adult Services.

Related to infrastructure, the State of Ohio, through the Ohio Department of Development, Ohio Department of Natural Resources and Ohio Public Works Commission provide funds for recreation, infrastructure and commercial/industrial development. The State and Cuyahoga County also provide job training funds to Euclid businesses for retraining existing and new employees.

In addition, the City participates in other State of Ohio economic development programs. Tax abatements to both commercial and industrial businesses aid in the creation and retention of jobs for citizens of Euclid and Cuyahoga County. Tax abatements are also made available to homeowners to aid in the rehabilitation and modernization of their dwelling units.

The City's Storefront Renovation Program typically leverages two dollars of private sector funds for every one dollar of CDBG funds.

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

If appropriate, the City will use publicly owned land or property to address needs identified in the plan.

The City of Euclid maintains a City Landbank. Landbank properties in low-mod geographic areas and improvement target areas may be used to increase access to services and to improve the sustainability of housing in those neighborhoods. Additionally, the City maintains parks, recreation and social service facilities in both low-mod areas and improvement target areas.

Consolidated Plan EUCLID 289

Additionally, as a part of the Euclid Waterfront Improvement Plan, the City owns several properties and maintain long-term easements within the Euclid Waterfront Improvement Plan project boundaries. These facilities may be expanded and/or modernized in order to increase the livability and sustainability of particular neighborhoods.

Discussion

This question intentionally left blank.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
	- 7,60		00.100

Table 94 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention	Available in the	Targeted to	Targeted to People
Services	Community	Homeless	with HIV
	Homelessness Prevent	tion Services	
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
	Street Outreach S	Services	
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
	Supportive Ser	vices	
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment			
Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
	Other		
Other			

Table 95 - Homeless Prevention Services Summary

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

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

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

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 96 – Goals Summary

Goal Descriptions

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

Consolidated Plan EUCLID 293

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

How are the actions listed above integrated into housing policies and procedures?

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The 5-year Consolidated Plan for 2020 - 2024 must identify the federal, state, local, and private resources expected to be available to the City of Euclid to address priority needs and specific objectives identified in the Strategic Plan (*Table 14 and Section SP-45*). The City of Euclid is a direct entitlement community for the Community Development Block Grant (CDBG) Program, and the funding for the CDBG program is discussed below. Euclid is also a member of the Cuyahoga Housing Consortium for the HOME Investment Partnership (HOME) Program, and receives an annual allocation through that program. The HOME allocation is discussed in the HUD documents prepared by the Cuyahoga County Urban

Consolidated Plan EUCLID 298

County, which is the lead entity for the Consortium.

Anticipated Resources

Program	Source	Uses of Funds	E	xpected Amo	unt Available Yea	ar 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public -	Acquisition						Remainder of Con Plan dollar
	federal	Admin and						figure is an estimate based on
		Planning						FY 2025 allocation times four
		Economic						years (\$1,000,000 times four
		Development						years). Annual allocations my
		Housing						fluctuate. CDBG Funds will
		Public						leverage private funding, as
		Improvements						well as other public funding
		Public Services						from local, state, federal
			998,865.00	27,162.00	1,292,752.00	2,318,779.00	4,000,000.00	funding sources.

Table 97 - 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

Related to housing, the City participates with the Cuyahoga County Department of Development and the U.S. Department of Energy in the Home Weatherization Assistance Program (HWAP). The City also partners with the Cuyahoga County Department of Health regarding reductions of lead-based paint hazards.

Related to public services, Euclid Senior Programs, a publicly funded organization sponsored by the City, receives funding through the Older Americans Act. All services are provided through the Lakefront Community Center. Funding partners for the programs and services include the Western Reserve Area Agency on Aging and the Cuyahoga County Department of Senior and Adult Services.

Consolidated Plan EUCLID 299

Related to infrastructure, the State of Ohio, through the Ohio Department of Development, Ohio Department of Natural Resources and Ohio Public Works Commission provide funds for recreation, infrastructure and commercial/industrial development. The State and Cuyahoga County also provide job training funds to Euclid businesses for retraining existing and new employees.

In addition, the City participates in other State of Ohio economic development programs. Tax abatements to both commercial and industrial businesses aid in the creation and retention of jobs for citizens of Euclid and Cuyahoga County. Tax abatements are also made available to homeowners to aid in the rehabilitation and modernization of their dwelling units.

The City's Storefront Renovation Program typically leverages two dollars of private sector funds for every one dollar of CDBG funds.

Consolidated Plan EUCLID 300

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

If appropriate, the City will use publicly owned land or property to address needs identified in the plan.

The City of Euclid maintains a City Landbank. Landbank properties in low-mod geographic areas and improvement target areas may be used to increase access to services and to improve the sustainability of housing in those neighborhoods. Additionally, the City maintains parks, recreation and social service facilities in both low-mod areas and improvement target areas.

Additionally, as a part of the Euclid Waterfront Improvement Plan, the City owns several properties and maintain long-term easements within the Euclid Waterfront Improvement Plan project boundaries. These facilities may be expanded and/or modernized in order to increase the livability and sustainability of particular neighborhoods.

Discussion

This question intentionally left blank.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 98 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
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Consolidated Plan EUCLID 302

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name

Table 99 – Project Information

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

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Est
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Consolidated Plan EUCLID 304

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds

Table 100 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

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
- 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
- 3. The amount of surplus funds from urban renewal settlements
- 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.
- 5. The amount of income from float-funded activities Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion

Appendix - Alternate/Local Data Sources

So	Ту	Dat	List	Provi	What	Provi	Briefly	Descr	Describ	How	What	What
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Executive Summary

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

- 1. Introduction
- 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview
- 3. Evaluation of past performance

- 4. Summary of citizen participation process and consultation process
- 5. Summary of public comments
- 6. Summary of comments or views not accepted and the reasons for not accepting them
- 7. Summary

The Process

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

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

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

Agency Role	Name			Department/Agency		
Lead Agency		LAKEWOOD				
CDBG Administrator LA		KEWOOD Lakewo		ood Department of Planning &		
				Development		
HOME Administrator	LA	LAKEWOOD		Cuyahoga County Consortium		
ESG Administrator	LA	KEWOOD		Lakewood Department of Planning &		
				Develop	oment	

Table 101- Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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

1. Introduction

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

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

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

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

Table 102- Agencies, groups, organizations who participated

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

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

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

Table 103- Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen Participation Outreach

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

Table 104- Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Introduction:	eeds Assessment - 91.405, 9	31.205 (c)	
	<u> </u>	persons becoming and exiting homeless	
days that persons exp	erience homelessness," describ	e these categories for each homeless po	pulation type (including chronicall
days that persons expononers individuals a	erience homelessness," describ	•	pulation type (including chronicall
days that persons expononers individuals a	erience homelessness," describe	e these categories for each homeless po	pulation type (including chronicall
days that persons expononers individuals a	erience homelessness," describe	e these categories for each homeless po	pulation type (including chronicall
days that persons exponence of the description of t	erience homelessness," describe and families, families with childi Homelessness: (Optional)	e these categories for each homeless po en, veterans and their families, and una	pulation type (including chronicall

Consolidated Plan LAKEWOOD 315

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f) Describe the jurisdiction's need for Public Facilities: How were these needs determined? Describe the jurisdiction's need for Public Improvements: How were these needs determined? Describe the jurisdiction's need for Public Services: How were these needs determined? Based on the needs analysis above, describe the State's needs in Colonias

OMB Control No: 2506-0117 (exp. 09/30/2021)

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supp Be	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 105- Facilities Targeted to Homeless Persons

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

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

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction			,-	,-	,-
Arts, Entertainment, Accommodations					
Construction					
Education and Health Care Services					
Finance, Insurance, and Real Estate					
Information					
Manufacturing					
Other Services					
Professional, Scientific, Management Services					
Public Administration					
Retail Trade					
Transportation & Warehousing					
Wholesale Trade					
Grand Total					

Table 106 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	
Civilian Employed Population 16 years and over	
Unemployment Rate	
Unemployment Rate for Ages 16-24	
Unemployment Rate for Ages 25-65	

Table 107 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People	
Management, business and financial		
Farming, fisheries and forestry occupations		
Service		
Sales and office		
Construction, extraction, maintenance and repair		
Production, transportation and material moving		

Table 108 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

Table 109 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Lab		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Table 110 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade					
9th to 12th grade, no diploma					
High school graduate, GED, or					
alternative					
Some college, no degree					
Associate's degree					
Bachelor's degree					
Graduate or professional degree					

Table 111 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	
High school graduate (includes equivalency)	
Some college or Associate's degree	
Bachelor's degree	
Graduate or professional degree	

Table 112 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

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

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

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

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

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

Strategic Plan

SP-05 Overview
Strategic Plan Overview

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

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Table 113 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
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Table 114 – Priority Needs Summary

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The 5-year Consolidated Plan for FY 2025 - 2029 identifies the federal, state, local, and private resources expected to be available to the City of Lakewood to address priority needs and specific objectives identified in the Strategic Plan (*Table 16 and Section SP-45*). The City of Lakewood is a direct entitlement community for the Community Development Block Grant (CDBG) and the Emergency Solutions Grant (ESG) programs. The funding for these two programs is discussed below.

Lakewood is also a member of the Cuyahoga Housing Consortium for the HOME Investment Partnerships (HOME) Program. The HOME allocation

Anticipated Resources

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Yo	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,889,388	0	0	1,889,388	7,560,000	Remainder of Con Plan dollar figure is an estimate based on FY 2025 allocation times four years (\$1,890,000 times four years). Annual allocations may fluctuateCDBG Funds will leverage private funding, as well as additional public funds from local, state, federal funding sources.

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Ye	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
ESG	public -	Conversion and						Remainder of Con Plan dollar figure is
	federal	rehab for						an estimate based on FY 2025
		transitional						allocation times four years (\$668,000
		housing						times four years). Annual allocations
		Financial						may fluctuate. ESG funded activities do
		Assistance						not produce program income.
		Overnight shelter						
		Rapid re-housing						
		(rental						
		assistance)						
		Rental Assistance						
		Services						
		Transitional						
		housing	167,147	0	0	167,147	668,000	

Table 115 - Anticipated Resources

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

Lakewood requires all CDBG and ESG sub-recipients to leverage or match city resources, as appropriate, with those garnered from other eligible sources including, but not limited to, non-CDBG/ESG federal funds, municipal General Fund monies, lending institutions, foundations, government entities (county or state), earned revenue, volunteer time (with a monetary value assigned), and in-kind donations.

ESG sub-recipients must meet or exceed and appropriately document provision of the program's required dollar-for-dollar match from eligible sources.

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

As appropriate, the City of Lakewood will use publicly owned land or property located within the jurisdiction to address needs identified in the plan.

Discussion

This question intentionally left blank.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
	- 7,60		00.100

Table 116 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Hamalaan Burnatian	Assailalala in Alaa	Tanastadta	Towards day Doords
Homelessness Prevention	Available in the	Targeted to	Targeted to People
Services	Community	Homeless	with HIV
	Homelessness Prevent	ion Services	
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
	Street Outreach S	ervices	
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
	Supportive Serv	vices .	
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment			
Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
	Other		
Other			

Table 117 - Homeless Prevention Services Summary

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

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

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

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 118 – Goals Summary

Goal Descriptions

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

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

How are the actions listed above integrated into housing policies and procedures?

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The 5-year Consolidated Plan for FY 2025 - 2029 identifies the federal, state, local, and private resources expected to be available to the City of Lakewood to address priority needs and specific objectives identified in the Strategic Plan (*Table 16 and Section SP-45*). The City of Lakewood is a direct entitlement community for the Community Development Block Grant (CDBG) and the Emergency Solutions Grant (ESG) programs. The funding for these two programs is discussed below.

Lakewood is also a member of the Cuyahoga Housing Consortium for the HOME Investment Partnerships (HOME) Program. The HOME

allocation

Anticipated Resources

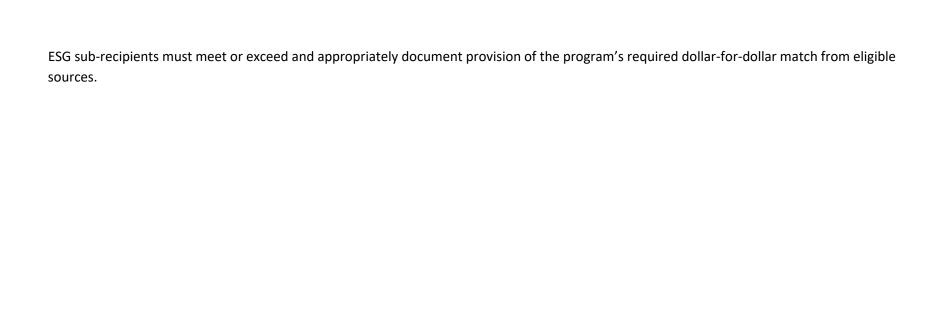
Program	Source	Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
	of		Annual	Program	Prior Year	Total:	Amount	
	Funds		Allocation: \$	Income:	Resources:	\$	Available	
				\$	\$		Remainder of	
							ConPlan	
							\$	
CDBG	public -	Acquisition						Remainder of Con Plan dollar
	federal	Admin and						figure is an estimate based on
		Planning						FY 2025 allocation times four
		Economic						years (\$1,890,000 times four
		Development						years). Annual allocations may
		Housing						fluctuateCDBG Funds will
		Public						leverage private funding, as
		Improvements						well as additional public funds
		Public Services						from local, state, federal
			1,889,388.00	0.00	0.00	1,889,388.00	7,560,000.00	funding sources.

Program	Source	Uses of Funds	Ехре	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional						Remainder of Con Plan dollar figure is an estimate based on FY 2025 allocation times four years (\$668,000 times four years). Annual allocations may fluctuate. ESG funded activities do not produce program income.
		housing	167,147.00	0.00	0.00	167,147.00	668,000.00	

Table 119 - 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

Lakewood requires all CDBG and ESG sub-recipients to leverage or match city resources, as appropriate, with those garnered from other eligible sources including, but not limited to, non-CDBG/ESG federal funds, municipal General Fund monies, lending institutions, foundations, government entities (county or state), earned revenue, volunteer time (with a monetary value assigned), and in-kind donations.



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

As appropriate, the City of Lakewood will use publicly owned land or property located within the jurisdiction to address needs identified in the plan.

Discussion

This question intentionally left blank.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 120 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
<type=[pivot_table] report_guid="[8259A9F3469186F518038A8</td"><th>E2F9CBDBA]></th></type=[pivot_table]>	E2F9CBDBA]>

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name

Table 121 – Project Information

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

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Est
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AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds

Table 122 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i) Introduction

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion

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Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

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
- 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
- 3. The amount of surplus funds from urban renewal settlements
- 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.
- 5. The amount of income from float-funded activities Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Emergency Solutions Grant (ESG) Reference 91.220(I)(4)

- 6. Include written standards for providing ESG assistance (may include as attachment)
- 7. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
- 8. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
- 9. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR

576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

10. Describe performance standards for evaluating ESG.

Discussion

Appendix - Alternate/Local Data Sources

So	Ту	Dat	List	Provi	What	Provi	Briefly	Descr	Describ	How	What	What
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Executive Summary

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

1. Introduction

The following is an Executive Summary of the City of Parma, Ohio Consolidated Plan for Housing and Community Development. The Consolidated Plan is a comprehensive planning document that identifies and prioritizes the housing and community development needs of the city's low income, moderate income, and special needs populations. Programs are designed to target areas identified by the city and outline strategies for addressing these needs. The mission of the City of Parma is to create programs

and projects with available funding that will prove vital to attaining the priorities identified in this Plan, thereby contributing to the health, well-being, and future viability of the city. The city's vision is to be a diverse and inclusive community with secure, attractive residential and commercial sectors where people unite to form a caring, participating, sustainable community in which each person and each voice is important.

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

The FY 2025 Consolidated Plan describes how the city is meeting the statutory requirements of Community Development Block Grant programs. Those statutes, which primarily benefit low and very low income persons, set forth three basic goals.

The first goal is to improve, maintain and expand affordable housing which includes: retaining affordable housing stock; increasing the availability of permanent and affordable housing to low and moderate income households without discrimination; increasing supportive housing services that enables persons with special needs to live independently; to offer programs that prevent homelessness and unsanitary living conditions. FY2025 goal outcomes: 250 households assisted for a low/moderate income benefit; 25 households rehabilitated for a homeowner housing benefit; 10 persons prevented from homelessness.

The second goal is to revitalize residential neighborhoods which includes: increasing access to quality facilities and services; reducing the isolation of income groups within areas by deconcentrating affordable housing opportunities and revitalizing deteriorating neighborhoods; demolish unsafe and blighting structures from the neighborhood; provide code enforcement and housing quality protections; improve and restore public infrastructure such as sidewalks, curbs, storm sewers and curbs; and restoring and preserving natural and physical features of special value for architectural or aesthetic reasons. FY2025 goal outcomes: 500 persons assisted with a low/moderate income activities for a housing benefit; 2 structures demolished, and; 500 housing units inspected for compliance with local property maintenance, health and building codes.

The third goal is to provide needed public services which includes: public services other than low/moderate income housing benefit such as providing improvements to commercial districts to improve their accessibility and aesthetics; providing maintenance services for safe and efficient winter heating of homes; assisting with clean-up and sanitization after sanitary sewer back-ups. To provide public service activities for a low/moderate income housing benefit such as snow plowing and grass cutting for Seniors; and to implement programs that help Seniors remain in their homes alone safely. FY2025 goal outcomes: 150 households assisted for a low/moderate income housing benefit.

The fourth goal is to increase economic opportunities for non-housing related community development through the physical improvement of storefronts via grant allocations; through streetscape and physical improvements that beautify the commercial district and make it more appealing for commerce. **FY 2025**

goal outcomes: 500 persons assisted through public service activities for a low/moderate income benefit; **1 businesses** having their facade and building rehabilitated.

3. Evaluation of past performance

The City of Parma continues to implement activities and strategies that address identified needs in the community in accordance with the City of Parma Five-Year Plan (FY 2025-2029). The city has been successful in addressing the majority of the goals and objectives of past Action Plans and continues to work to improve the delivery of the Citizen Participation and Evaluation process. The city has met all required deadlines for commitment and draw down of its grant funds. As a result, all disbursements of Federal funds have been timely.

All CDBG funds have been used to carry out activities that benefit low and moderate income persons, low/moderate income areas, special needs populations, and for economic development. These are consistent with the services, target populations and needs as identified in past Consolidated Plans. These activities and strategies have made a positive impact on the identified needs and provided services that might have gone unmet. As in the past, needs continue to exceed resources available but major goals are on target. The city made substantial progress in increasing participation rates in FY 2024 and we expect our outreach and efficient program administration to continue that trends into 2025.

We continue to listen to our program participants on how we can better perform and we also discuss the numerous scenarios we deal with on a daily basis with regards to people and businesses looking for assistance. We try to identify the "trends in need" and tailor programming to that.

4. Summary of citizen participation process and consultation process

The City of Parma strongly encourages public participation in identifying community needs. One of the major opportunities to ensure such participation is through the local planning process. Four public hearings were held this year to obtain the views of the citizenry as to programs desired and opinions of developed programs and their budget. All proposals and questions are responded to in a timely manner. The meetings are held on weeknights in the early evening when a majority of residents would likely be most able to attend. Residents are given notice of the meetings through verbal notifications at Council Meetings and by advertisement in the local Parma Sun Post newspaper. The first public meeting pursuant to the 2025 Action Plan was held on Thursday, May 1st, 2025 in City Council Chambers to obtain ideas and views for public programs. The second meeting was held on May 8th, 2025. A third public hearing was had on June 16th, 2025 during the City Council meeting at the same time and location to obtain comments on the Community Profile and Consolidated Plan. The final public hearing for the FY 2025 proposed Annual Plan was held on June 26th at 6:00 p.m. in Council Chambers The records of the three hearings along with a summary of the citizens' surveys are retained in the Community Development Department.

Elected officials are notified and invited to attend these meeting as well. City Council members and other locally elected persons are a valuable conduit of information as we design our programming. On June 16th at 6:00 p.m. in Council Chambers, a public hearing was held whereby Council membership could comment on projected FY 25 CDBG Programs and funding. Regarding Parma's non-English speaking populations, we have both a Spanish and Ukrainian translator available to assist at both meetings. A TTY system is also available for the hearing impaired. To further allow those with disabilities to communicate on the plan development process, the city has developed an on-line complaint system that allows them to provide feedback on programs, register complaints or give insight on improving services.

The proposed Annual Plan was made available for a 30-day comment period (June 6, 2025 - July 7, 2025) through publication of the "Notice of Availability" in a newspaper of general circulation - The Parma Sun Post. The document was also available at the following locations: The Office of the Mayor, the office of City Council, the office of Community Development and both local Parma Library branches.

5. Summary of public comments

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

7. Summary

The City of Parma strives to obtain all the public input and comments it can. It should be noted that throughout the year, the complaints and comments from the public and from other city Departments weighs in on how we structure programming. We don't necessarily have to rely on the public coming to two meetings each September - we have a finger on the pulse of the city because of our daily interactions, data collection and experiences.

The Process

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

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

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

Agency Role	Name		Department/Agency	
Lead Agency	PARMA			
CDBG Administrator	PARMA	Comm	unity Development	
		Depart	tment	
HOPWA Administrator				
HOME Administrator				
HOPWA-C Administrator				

Table 123- Responsible Agencies

Narrative

The city of Parma continues to manage its annual CDBG allocation with in-house staffing consisting of two (2) full-time staff to administer and manage the programs.

Consolidated Plan Public Contact Information

Erik Tollerup, Director of Community Development, City of Parma, 5517 State Road, Parma, OH 44134 etollerup@cityofparma-oh.gov (216) 661-7372

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

1. Introduction

The City of Parma fosters coordination among public and private housing and social service agencies. The Community Development Department works closely with the Parma Area Chamber of Commerce, Parma/UH Hospital, Cuyahoga County Department of Health, the Housing Research & Advocacy Center and the Parma Senior Citizen Center. The City is a member of the Cuyahoga County Housing Consortium and we actively partner with Cuyahoga County to help provide programming where the city cannot.

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)).

A system currently exists to assist persons returning to the community from mental and physical health institutions. For persons being released from physical health institutions, the number of at-risk persons is not believed to be a major problem. Parma UH Medical Center offers each exiting patient a full "Health & Human Services Directory" which is a complete listing of facilities, organizations, and programs in the metropolitan area that could be utilized to prevent a homeless situation from happening.

For mental health institutions, persons being treated for mental disabilities may require in-patient treatment. The facility may be public or private. Upon release, it is the portion of this group that is more likely to be at risk for homelessness. The Cuyahoga County Mental Health Board assists persons with housing who are part of the mental health system caseload. The target group for Board are at-risk persons leaving public facilities.

The City of Parma has partnered with the United Way of Greater Cleveland's 211/First Call for Help, an information clearinghouse staffed 24-hours a day to provide information on a variety of health, housing and human service needs. In addition to United Way and its more than 100 partner organizations, the Cleveland/Cuyahoga County Office of Homeless Services is also available to assist in an effort to prevent a homelessness situation from occurring.

The City of Parma maintains its own Public Housing Agency and Housing Choice Voucher Program. The Community Development Department and the PPHA are in regular contact and discussions on housing issues. We also work closely with the Cleveland Metropolitan Housing Authority and are members of the Cuyahoga County Housing Consortium and their disbursement of HOME dollars for housing facilities that serve the chronically homeless, battered/abused women, and the disabled.

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

The efforts undertaken in addressing the needs of persons that are chronically homeless have been a succession of steps involving research, adaption, innovation and implementation in conjunction with Cuyahoga County. Parma has voted to support the construction of housing in Cuyahoga County with HOME funding through the Cuyahoga County Housing Consortium. Parma has no homeless population and we have been able to prevent homelessness through our own programming with CDBG.

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

The City of Parma does not directly receive ESG funds.

Local communities within Cuyahoga County, including Parma, prepare joint funding applications and work cooperatively on projects. The strategy undertaken in order to ensure that an issue is comprehensively addressed with Cuyahoga County, regardless of political boundaries and geographic location. For example, the City of Cleveland/Cuyahoga County Office of Homeless Services jointly applied for a Shelter Plus Care program grant in the past.

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

Table 124– Agencies, groups, organizations who participated

1	Agency/Group/Organization	University Hospitals Parma Medical Center
	Agency/Group/Organization Type	Services-Elderly Persons Services-homeless Services-Health Major Employer
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Our Senior Service professional communicates directly with discharge staff at the hospital for general information regarding special needs. This feedback assists with referrals and recommendations for Parma residents to contact the city and is especially helpful for the elderly and frail elderly. The city Senior Center and our support of their health care programming also helps to coordinate care and prevent homelessness.
2	Agency/Group/Organization	Fair Housing Center for Rights and Research
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The HRAC is contracted on a yearly basis to provide the city of Parma with consultation on the whole spectrum of care with regards to fair housing and impediments to fair housing. The relationship with HRAC has led to our work assisting homeowners with Handicap Ramp installation and expansion of our Fair Housing services.
3	Agency/Group/Organization	Cuyahoga County Board of Health
	Agency/Group/Organization Type	Services-Children Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	We support the BOH's grant applications for Lead Abatement funding. The City of Parma also supports their lead abatement remediation utilizing our Home Improvement Program in order to make the rehabilitation more affordable for the household.
4	Agency/Group/Organization	Parma Area Chamber Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Department works closely with our Chamber to identify needs and trends in the local business climate. This interaction always leads to assistance for area business through our Storefront Renovation Program and often our Commercial Revolving Loan program. This relationship helps the city locate employment opportunities for our residents.
5	Agency/Group/Organization	City of Parma Senior Center
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Our CDBG allocation assists the Senior Center with the provision of a Registered Nurse and Social Worker to provide invaluable information as we develop programs. The Senior Center is a pipeline for Seniors to our programs and we can tailor them to their needs.

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

We feel we have selected the right experts in these fields to assist us with our Planning.

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		

Table 125- Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The process of holding four (4) public hearings prior to the formation of the FY 2025 Annual Plan has limited impact on goal setting. We take any public comment seriously and discuss its validity and compliance with CDBG regulations. The public then has a 30-day comment period after the public hearing process to comment on our proposed FY 2025 Plan. What has the most impact on the formulation of an Annual Plan are the experiences, complaints, and problems we encounter in the year prior. For instance, if a large local employer has mass layoffs in 2024, we can expect an increased number of Project Help Program applications in 2025. Census data tells us we are an aging community - necessitating focus on elderly and frail elderly needs. The national housing affordability crisis requires that we find a way to utilize CDBG to stabilize neighborhood values, help low income homeowners with the costs of major repairs/improvements, and eliminate blighting influences. Citizen participation is a year-round process.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
1	Newspaper Ad	Minorities	No attendees.	None.	No comments	
					received.	
		Non-English				
		Speaking - Specify				
		other language:				
		Ukrainian				
		Persons with				
		disabilities				
		Non-				
		targeted/broad				
		community				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Minorities	No attendees.	None.	No comments	
					received.	
		Non-English				
		Speaking - Specify				
		other language:				
		Ukrainian				
		Persons with				
		disabilities				
		Non-				
		targeted/broad				
		community				
3	Public Hearing	Minorities	Ten (10) City Council			
			members, Mayor,			
		Non-English	City Directors,			
		Speaking - Specify	members of the			
		other language:	public.			
		Ukrainian				
		Persons with				
		disabilities				
		Non-				
		targeted/broad				
		community				

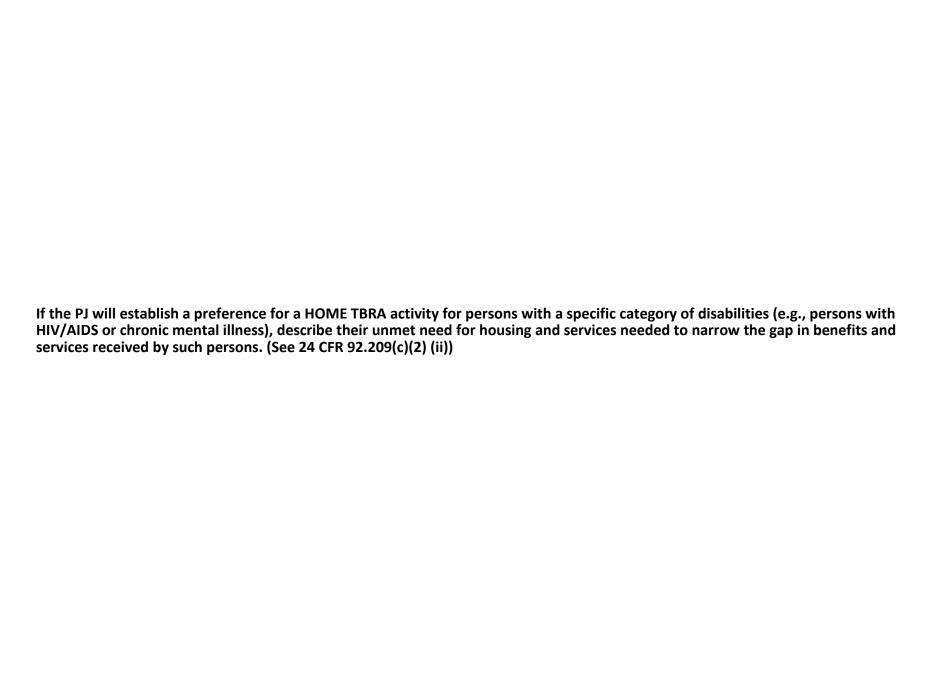
Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
4	Public Meeting	Minorities				
		Non-English				
		Speaking - Specify				
		other language:				
		Ukrainian				
		Persons with				
		disabilities				
		Non-				
		targeted/broad				
		community				

Table 126- Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview



NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f) Describe the jurisdiction's need for Public Facilities: How were these needs determined? Describe the jurisdiction's need for Public Improvements: How were these needs determined? Describe the jurisdiction's need for Public Services: How were these needs determined? Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction			,-	,-	,-
Arts, Entertainment, Accommodations					
Construction					
Education and Health Care Services					
Finance, Insurance, and Real Estate					
Information					
Manufacturing					
Other Services					
Professional, Scientific, Management Services					
Public Administration					
Retail Trade					
Transportation & Warehousing					
Wholesale Trade					
Grand Total					

Table 127 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	
Civilian Employed Population 16 years and over	
Unemployment Rate	
Unemployment Rate for Ages 16-24	
Unemployment Rate for Ages 25-65	

Table 128 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People	
Management, business and financial		
Farming, fisheries and forestry occupations		
Service		
Sales and office		
Construction, extraction, maintenance and repair		
Production, transportation and material moving		

Table 129 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

Table 130 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Table 131 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age					
	18-24 yrs	25-34 yrs	35–44 yrs	45-65 yrs	65+ yrs	
Less than 9th grade						
9th to 12th grade, no diploma						
High school graduate, GED, or						
alternative						
Some college, no degree						
Associate's degree						
Bachelor's degree						
Graduate or professional degree						

Table 132 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	
High school graduate (includes equivalency)	
Some college or Associate's degree	
Bachelor's degree	
Graduate or professional degree	

Table 133 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

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

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

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

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

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

Strategic Plan

SP-05 Overview
Strategic Plan Overview

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

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Table 134 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
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Table 135 – Priority Needs Summary

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

he Five-Year Consolidated Plan for FY 2025 - 2029 must identify the federal, state, local, and private resources expected to be available to the City of Parma to address priority needs and specific objectives identified in the Strategic Plan (*Table 14 and Section SP-45*). The City of Parma is a direct entitlement community for the Community Development Block Grant (CDBG) Program, and the funding for the CDBG program is discussed below. Parma is also a member of the Cuyahoga Housing Consortium for the HOME Investment Partnership (HOME) Program, and receives an annual allocation through that program. The HOME allocation is discussed in the HUD documents prepared by the Cuyahoga County Urban County, which is the lead entity for the Consortium.

Anticipated Resources

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Yo	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation:	Program Income:	Prior Year Resources:	Total: \$	Amount Available	
			\$	\$	\$		Remainder of ConPlan \$	
CDBG	public -	Acquisition						Remainder of Con Plan dollar figure is an
	federal	Admin and						estimate based on FY 2025 allocation
		Planning						times four years (\$950,000 times four
		Economic						years). Annual allocations may fluctuate.
		Development						CDBG Funds will leverage private
		Housing						funding, as well as other public funding
		Public						from local, state, federal funding
		Improvements						sources.
		Public Services	949,665	0	126,165	1,075,830	3,800,000	

Table 136 - Anticipated Resources

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

Federal funds will leverage local and state funds on road, sewer and right-of-way improvements by supplementing project budgets through a partnership of the entities involved. Private funds will be leveraged through joint projects, whereby private funding will match or enhance the federally funded project. Matching requirements of private funding are written into the application and program requirements and require verification.

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

As appropriate, the City of Parma will use publicly owned land or property to address needs identified in the plan. For example, publicly owned land (roads, rights-of-way, sidewalks) will be improved above and below the surface to remedy infrastructure priorities and to improve public access, safety and handicapped accessibility.

Discussion

This question intentionally left blank.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

Table 137 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention	Available in the	Targeted to	Targeted to People	
Services	Community	Homeless	with HIV	
	Homelessness Prevent	ion Services		
Counseling/Advocacy				
Legal Assistance				
Mortgage Assistance				
Rental Assistance				
Utilities Assistance				
	Street Outreach S	ervices		
Law Enforcement				
Mobile Clinics				
Other Street Outreach Services				
	Supportive Serv	vices		
Alcohol & Drug Abuse				
Child Care				
Education				
Employment and Employment				
Training				
Healthcare				
HIV/AIDS				
Life Skills				
Mental Health Counseling				
Transportation				
	Other			
Other				

Table 138 - Homeless Prevention Services Summary

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

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

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

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 139 – Goals Summary

Goal Descriptions

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

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

How are the actions listed above integrated into housing policies and procedures?

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

he Five-Year Consolidated Plan for FY 2025 - 2029 must identify the federal, state, local, and private resources expected to be available to the City of Parma to address priority needs and specific objectives identified in the Strategic Plan (*Table 14 and Section SP-45*). The City of Parma is a direct entitlement community for the Community Development Block Grant (CDBG) Program, and the funding for the CDBG program is discussed below. Parma is also a member of the Cuyahoga Housing Consortium for the HOME Investment Partnership (HOME) Program, and receives an annual allocation through that program. The HOME allocation is discussed in the HUD documents prepared by the Cuyahoga County Urban County, which is the lead entity for the Consortium.

Anticipated Resources

Program	Source	Uses of Funds	Ехр	Expected Amount Available Year 1				Narrative Description
	of		Annual	Program	Prior Year	Total:	Amount	
	Funds		Allocation:	Income:	Resources:	\$	Available	
			\$	\$	\$		Remainder of	
							ConPlan	
							\$	
CDBG	public -	Acquisition						Remainder of Con Plan dollar
	federal	Admin and						figure is an estimate based on FY
		Planning						2025 allocation times four years
		Economic						(\$950,000 times four years).
		Development						Annual allocations may fluctuate.
		Housing						CDBG Funds will leverage private
		Public						funding, as well as other public
		Improvements						funding from local, state, federal
		Public Services	949,665.00	0.00	126,165.00	1,075,830.00	3,800,000.00	funding sources.

Table 140 - 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

Federal funds will leverage local and state funds on road, sewer and right-of-way improvements by supplementing project budgets through a partnership of the entities involved. Private funds will be leveraged through joint projects, whereby private funding will match or enhance the federally funded project. Matching requirements of private funding are written into the application and program requirements and require verification.

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

As appropriate, the City of Parma will use publicly owned land or property to address needs identified in the plan. For example, publicly owned land (roads, rights-of-way, sidewalks) will be improved above and below the surface to remedy infrastructure priorities and to improve public access, safety and handicapped accessibility.

Discussion

This question intentionally left blank.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 141 – Goals Summary

Goal Descriptions

Goal Name	Goal Description						
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AP-35 Projects - 91.420, 91.220(d)

Introduction

For FY 2025, the City of Parma will continue to administer projects to serve its most vital social and infrastructure needs. Projects focus heavily on elderly, frail elderly and handicapped services along with high priority neighborhood infrastructure and blight elimination projects.

#	Project Name
1	Rehabilitation Administration
2	Public Service Program
3	Home Improvement Program
4	Fair Housing Outreach
5	Furnace Safety Program
6	Parma's Project HELP
7	Administration
8	Storefront Renovation Program
9	Sidewalk, Curb & Catchbasin Replacement Program
10	Streetscape Improvement Program
11	Blight Elimination Program
12	Senior Safe at Home Program
13	Code Enforcement

Table 142 - Project Information

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

The FY 2025 Annual Plan allocation priorities reflect the allocation priorities discussed in the FY 2025-2029 Strategic Plan.

Obstacles to address underserved needs and proposed actions during FY 2025 to overcome those obstacles are discussed in section AP-85.

AP-38 Project Summary

Project Summary Information

1	Project Name	Rehabilitation Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The administrative costs associated with the implementation of the Home Improvement Program. Staff costs, administrative costs, office overhead costs.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	For FY 2025 we expect to assist in the rehabilitation of 25 homes for 25 low income owner-occupied households.
	Location Description	The program is avilable city wide for income eligible owner occupied households.
	Planned Activities	The administration of the Home Improvement Program to include staff costs, inspection related costs, guidance, and reports.
2	Project Name	Public Service Program
	Target Area	
	Goals Supported	
	Needs Addressed	

	Funding	:
	Description	A portion of the costs to provide a qualified staff person at the Senior Center who is available to Seniors to help them access the services they need to access health care, exercise, meal delivery, local programming, and social security.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	We estimate 150 low income households to benefit from our Public Services programs.
	Location Description	Service will be provided city-wide to eligible persons and households.
	Planned Activities	The city will offer Seniors access to a professional and licensed social worker to access health, housing, and medical assistance. The city will also provide income eligible Seniors who live alone with a telephone based monitoring life alert system to help protect Seniors from life threatening falls and medical conditions.
3	Project Name	Home Improvement Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The provision of grants ranging from 40% - 60% depending on the household income to assist income eligible homeowners with the costs of major home repairs/improvements. Maximum grants range from \$4,000 - \$6,000 depending on the applicant's household income and the overall cost of the project. Improvement examples include replacement of roof, electrical panel, hot water tank, furnace, Air Conditioning, porch repair, plumbing repairs, and handicapped access projects.
	Target Date	12/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	We expect to assist 25 low income owner occupied households with residential rehab costs.
	Location Description	The program is available city-wide for income eligible households.
	Planned Activities	The city will provide grant funding on a sliding scale that depends on the housholds overall household income. The three income levels are Low, Very Low, and Extremely Low. Generally, Low households receive a 40% grant and a maximum \$4,000 maximum of assistance. Very Low is at 50% and a maximum \$5,000 grant. Extremely low households receive 60% and a maximum of \$6,000. These grant funds are used to leverage the household's funds to complete major and costly home repairs/improvements. Types of improvements/repairs include foundation repair and waterproofing, roof replacement, porch and entrance steps repair/rebuild, plumbing repairs, furnace replacement, hot water tank replacement, and electrical upgrades and safety improvements.
4	Project Name	Fair Housing Outreach
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The city contracts with a local non-profit that specializes in Fair Housing Law. Our contract provides the city with Landlord and Tenant training seminars, rental testing, sales testing, fair housing complaint intake/investigation/enforcement, and acts as an advisory board for the city when enacting new laws.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Our Fair Housing programs aim to improve access to Fair Housing support and enforcement for 10 households.

	Location Description	Services are avilable city-wide.
	Planned Activities	Fair housing testing of rental property, and the sales process of owner occupied housing. The city contracts with a Fair Housing Agency to perform fair housing complaint intake, investigation, and adjudiction. We also provide yearly Fair Housing training for Parma landlords and tenants.
5	Project Name	Furnace Safety Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	We offer vouchers worth \$90 each to age eligible homeowners to help them defray the costs of hiring a licensed HVAC Contractor to inspect and clean their gas fired furnace prior to heating season. The homeowners hire their own Contractor and the city receives the inspection report, Invoice, and Voucher back from the Contractor for payment.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	We estimate that 175 low income Senior owner occupied families will benefit.
	Location Description	City wide for Senior Citizen owner occupied households.
	Planned Activities	The City issues a voucher worth \$90 that can be applied towards the cost for a Snior Homeowner to hire their own heating contractor to inspoect and service their furnace prior to each heating season. This activity is designed to limit the potential for Carbon Monoxide poisoning and to help make this vital service affordable for Seniors.
6	Project Name	Parma's Project HELP
	Target Area	

Goals	s Supported	
Need	ds Addressed	
Fund	ling	:
Desci	ription	The provision of subsistence payments to income eligible applicants who are facing eviction, foreclosure, and/or utility termination due to a no fault loss of income within the household. This project aims to prevent homelessness and/or unhealthy living conditions.
Targe	et Date	12/31/2025
type	nate the number and of families that will efit from the proposed rities	We estimate that 10 families that are low income will benefit.
Locat	tion Description	The program is available city-wide for income eligible households and persons.
Planr	ned Activities	The city provides a maximum of 3 months' worth of subsistence payments for rent, mortgage, and/or delinquent utilities for a family or person that has had a no fault loss of inicome within the households. Payments are made directly to the landlord, bank or utility.
7 Proje	ect Name	Administration
Targe	et Area	
Goals	s Supported	
Need	ds Addressed	
Fund	ling	:
Desci	ription	The staff and overhead costs associated with operating an office that administers the CDBG Program for the city of Parma.
Targe	et Date	12/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	Storefront Renovation Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The provision of matching grants (maximum \$21,000) to eligible landlords or tenants for the costs associated with renovating and improving the exterior appearance of a commercial/retail building for the purposes of enhancing economic activity.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	We estimate that 1 commercial or retail facade will be improved.
	Location Description	The program is offered city-wide as a solution to spot blight.
	Planned Activities	The city provides matching funds of up to \$21,000 to offset the costs for making improvements to a building's facade to enhance economic activity and sustainability in commercial/retail districts.
9	Project Name	Sidewalk, Curb & Catchbasin Replacement Program
	Target Area	

	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The replacement of residential sidewalks within low/moderate income Census tracts to remove barriers for the handicapped and hazards for all pedestrians. The work also takes the costs of such improvements off the responsibility of the homeowner.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	We estimate that 500 low income families within low and moderate income Census tracyts will benefit.
	Location Description	Services will take place within low and moderate income Census tracts in the city.
	Planned Activities	The replacement of damaged and dangerous sections of public curb, apron, and sidewalk. This program enhances livability of residential neighborhoods and handicapped access to vital community services and public transportation by eliminating barriers that hinder handicapped persons from moving freely.
10	Project Name	Streetscape Improvement Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	
	Description	Replacement of damaged and dangerous sections of public sidewalk, curb, and catch basin. The project helps remove barriers to those with handicaps from accessing basic services and transportation.
	Target Date	12/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	We estimate that 500 families will benefit from public facility improvements within commercial and retail areas.
	Location Description	Services are provided within designated low and moderate income Census tracts.
	Planned Activities	The replacement of damaged and dangerous public sidewalks and curbs within commercial districts. Streetscape improvements such as stamped brickscape, tree planting, banners, murals and public art projects are done to enhance economic vitality, sustainability and access within commercial areas of the city.
11	Project Name	Blight Elimination Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The demolition of structures that Code officials have declared as dangerous, a fire hazard, a safety hazard, and/or a blighting influence on the surrounding neighborhood.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	We estimate that 2 families will benefit from this activity.
	Location Description	City-wide to address spot blight.
	Planned Activities	The demolition/removal of blighting and condemned accessory structures that debase residential neighborhoods, negatively impact neighborhood livability, and removes safety hazards.
	Project Name	Senior Safe at Home Program

12	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The city provides a free telephone based monitoring system for Senior income eligible residents who live alone. The device provides the Senior access to a live person who can help decide what, if any, medical or police attention is needed. The goal is to assist Seniors to live at their homes as safely as possible.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	We estimate that 60 families will benefit from this activity.
	Location Description	City-wide for income eligible Seniors who live alone.
	Planned Activities	The city offers a telephone based monitoring system for low income Seniors who live alone. The activity is designed to allow Seniors who live alone to continue living in their homes safely by alerting needed authorities or medical services when a health or safety emergency arises.
13	Project Name	Code Enforcement
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The payment of a portion of the personnel costs associated with providing code enforcement services within low and moderate income Census tracts. Services include rental inspection, high grass monitoring, blight assessment and enforcement of local housing codes.

Target Date	12/31/2025
Estimate the number and type of families that will benefit from the proposed activities	We estimate that 500 families will benefit from the activity.
Location Description	Within low and moderate income Census tracts of the city.
Planned Activities	This activity provides financial support for the salary costs of provising Inspectors in qualified Census tracts to provide inspections to monitor neighborhood code compliance, safety, health hazards and blighting influences.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Assistance is directed at the elderly and income eligible persons and families throughout the City of Parma and projects based upon Low Income Census tracts are done in those sixteen (16) so designated tracts.

Geographic Distribution

Target Area	Percentage of Funds

Table 143 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

We do not distribute by geographic areas, only income eligible Census tracts.

Discussion

All low and moderate income Census tracts in Parma have a mixture of residential, retail and commercial business. They each suffer from age to buildings and infrastructure. Because of the rules of CDBG, we operate only in low/moderate Census tracts as regulations require and many of our other programs are city-wide because they are age and/or income based.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Parma works with various public and private partners to leverage our limited CDBG resources. Particularly, Cuyahoga County, the Cuyahoga County Board of Health, the Housing Research & Advocacy Center, Parma Medical Center, Cuyahoga Community College and the Parma Senior Center all play major roles in helping us promote quality and targeted programming to the groups in most urgent need.

Actions planned to address obstacles to meeting underserved needs

Our Community Development Block Grant provides the majority of resources for programming. Although CDBG funds leverage private funds in two programs, the costs involved relating to them have risen. For example, the cost of wood construction materials has risen along with petroleum based products. Therefore, any roof replacement or porch repair has risen upwards of 30% over the past two years. Our grant amounts have remained stagnant while the homeowner's portion has increased to the point where home repairs are very unaffordable even with our assistance.

Therefore, especially with home improvement projects, the City of Parma will create a more flexible schedule of grant amounts relative to the cost and size of the repair needed. For example, allowing a \$2,000 grant towards a \$5,000 roof replacement is still affordable for the homeowner. However, the same \$2,000 grant does not have the same impact towards a \$10,000 foundation waterproofing job.

We will continue to partner with charitable organizations who provide free home repairs and thereby reduce the draw on our CDBG funds and allow more residents to be served. We will also pledge funds once again for Lead Abatement activities in conjunction with the Cuyahoga County Board of Health.

Actions planned to foster and maintain affordable housing

For FY 2025, the City of Parma plans to offer grant assistance for home repair and maintenance costs, grant assistance towards the removal of housing violations that have been cited for replacement, grant support of the Board of Health's Lead Safe Homes Program and grant support that prevents utility termination and/or foreclosure/eviction. Code Enforcement activities are also funded to ensure affordable, and livable, neighborhoods.

Actions planned to reduce lead-based paint hazards

The City is a major partner with the Cuyahoga County Board of Health and their Lead Safe Program aimed at reducing the exposure of Parma's children to lead hazards. Yearly, we set aside \$20,000 for lead abatement projects in Parma via the Board of Health to leverage their funding. Any home improvement project involving lead paint will be required to undergo Board of Health testing procedures as part of our internal process. For those persons undertaking a home improvement project

with us, we distribute Lead Paint educational literature.

Actions planned to reduce the number of poverty-level families

The city aggressively advertises the employment needs of its businesses trying to partner the unemployed with those hiring. The city also coordinates with its local High School and Cuyahoga Community College to provide job specific training needed by employers in the area. For instance, the city and the School District, based on the needs of local business, implemented job training for students to become certified CNC Machinists. The Community College also tailors job specific training at the behest of local business.

Actions planned to develop institutional structure

The institutional structure through which the City of Parma carries out its strategies consist of public sector agencies, non-profit organizations and the private sector.

We will continue to coordinate home repair projects for income eligible families through various non-profits and church groups. Local Food Banks also help supplement our eviction and foreclosure prevention programs by providing grocery support to help leverage the family's financial recovery from income loss.

The city will also continue to coordinate the employment needs of local business with local families in need of employment along with coordinating educational programs designed at granting needed job training. Our Senior Center and city General Fund will continue to assist our programming and leverage our funding through the provision of Senior Services, meals and medical care.

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

The City of Parma has its own Public Housing Agency and we have a project based Section 8 complex. The PPA weekly consults with Community Development to discuss housing trends and needs amongst Housing Choice Voucher families and those in public housing. Our job training and employment opportunities are posted within the PPA lobby and at the public housing complex.

Our office works closely with our Senior Center and its employees to provide needed social services, mental health, exercise, meals, transportation, medical and housing repair programming. This

intergovernmental cooperation helps place needy clientele with available projects.

The city will continue to partner with and subsidize lead testing and abatement through the Cuyahoga County Board of Health. We will also continue to require all local contractors to be lead certified, require lead testing and follow all State EPA requirements with regards to lead abatement within demolition projects.

Our job training programs available through Parma High School and Cuyahoga Community College will remain available to residents and we will continue to promote their use in all public buildings and amongst local businesses.

Church and local volunteer groups coordinate through our office to locate persons and families in need of home repairs and services. This cooperation again leverages CDBG funding and allows our grant funding to be used on other projects and for other families.

Discussion

N/A

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

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	1,500
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:	1,500

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.

85.00%

Discussion

Appendix - Alternate/Local Data Sources

So	Ту	Dat	List	Provi	What	Provi	Briefly	Descr	Describ	How	What	What
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