

HUD Consolidated Plan and Strategies

Annual Action Plan

FY 2026

(January 1, 2026 – December 31, 2026)

Cuyahoga Urban County, Ohio

DRAFT

June, 2026

Executive Summary

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

1. Introduction

Cuyahoga County's present form of government was launched in the November election of 2010 with the passage of Issue 6 under which the voters of Cuyahoga County approved a charter amendment in which three County Commissioners would be replaced by 1) an elected Executive who would manage the affairs of the county, 2) numerous elected positions were placed under the Executive's leadership and 3) an elected eleven-member council would be created and given legislative powers. Under the new charter government there were 12 chapters that described standard governmental functions such as County Organization, Contracts, and Purchasing, Revenue and Finance in addition to the Department of Housing and Community Development. With the election of a new County Executive in 2023, the Department of Housing and Community Development was created to serve as a standalone department. The department was created out of the County's Department of Development. The Department of Housing and Community Development was approved by Cuyahoga County Council on April 25, 2023. The new department allows the county to place greater emphasis on affordable housing. Federal resources noted in this Plan are invested in low-moderate income areas throughout the counties 51 urban county communities while making investments in affordable housing for the county's residents as directed by the Cuyahoga HOME Consortium. Federal requirements govern the appropriate target populations by location and determine incomes from these federal dollars. This document follows a format required by HUD for Cuyahoga County to receive its annual CDBG, HOME, and ESG funding. Information about the other programs and initiatives being undertaken by Cuyahoga County and its many partnerships can be found on its website <https://cuyahogacounty.us>

2. Summarize the objectives and outcomes identified in the Plan

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

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Both the 2026 Annual Plan and the HUD Approved Five-Year Consolidated Plan FY 2025-29 are located on the Department's website. This Annual Plan describes the needs of low- and moderate-income residents, persons with special needs, and homeless individuals and families in the 51 member communities of the Cuyahoga County Urban County (Urban County). The Annual Plan outlines the goals, strategies, partners, and anticipated financial resources that will be available to implement projects using several HUD funding programs: Community Development Block Grant (CDBG), HOME Investment

Partnerships Program (HOME), and Emergency Solutions Grant (ESG). This document sets forth the specific projects that will be implemented during FY 2026. 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 Area Median Family Income (AMI) in a metropolitan area. HUD defines these categories based upon household income, adjusted for family size. Using published current 2024 HOME categories, that translates to the maximum income for a family of four to be \$29,150 (0-30% of AMI), \$48,600 (31-50% of AMI), and \$77,750 (51-80% of AMI) based on the definition of Extremely Low–Income Family (ELI) as described in Consolidated Submission for CPD Programs section of **24 CFR part 91.5**. Therefore, the ELI Limit is calculated as 30 percent of median family income for the area and may not be the same as the Section 8 ELI Limit for your jurisdiction. The Section 8 Limit is calculated based on the definition of ELI as described in **the 2014 Consolidated Appropriations Act**, (Section 238 on page 128 Stat 635) which defines ELI as very low–income families whose incomes do not exceed the higher of the Federal poverty level or 30% of area median income.

Cuyahoga Housing Consortium

Cuyahoga County is the lead administrative entity for the Cuyahoga HOME Consortium . The five Consortium members are the HUD CDBG entitlement jurisdictions of Cleveland Heights, Euclid, Lakewood, Parma, and the Cuyahoga Urban County. The Cuyahoga HOME Consortium–was formed 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 66% of all county residents to ensure broader planning and coordination on affordable housing issues within Cuyahoga County. The County's Annual Plan also incorporates discussions pertaining to the Consortium as a whole. The agreement is renewed every 3 years per HUD guidelines.

The 5-Year Consolidated Plan contains very detailed analysis of housing needs assessment, housing market analysis and strategies for addressing needs. Because issues and needs do not change rapidly in the industrial areas of the Midwest and East, like Cuyahoga County, the detailed discussion in the 5-Year Consolidated Plan on the identification of needs is still accurate as of 2026.

3. Evaluation of past performance

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

Due to the pandemic in 2020, Cuyahoga County had to increase the amount of funding for foreclosure prevention counseling and rental assistance. Many residents experienced job loss, job reduction and/or

increased housing related expenses because of the pandemic. This has caused a decrease in the number of affordable homes and rental units. Rental rates have increased in some areas of the County by more than 50 percent since the pandemic. The same problem has arisen with home purchases. The median listed home price in Cuyahoga County as of March 2026 is \$201,567 which means homes are currently trending at 13.1 percent year after year per Realtor.com and Zillow. On average, the cost of rent in Cuyahoga County is approximately \$1,595 per month per RentHop.com but in 2019 the average rental cost was only \$831.

In the years of 2020-2025 Cuyahoga County provided the following funding for housing related assistance:

The County provided over \$1.5 million dollars in CDBG funds for financial education counseling; and CDBG-Cares Act funds were also provided for mortgage and rental assistance for approximately \$4.3 million.

Additionally, ERA 1 and ERA 2 funds were provided for rental and utility assistance; to increase affordable housing efforts and to maintain housing stability. The total amount of ERA funds provided was a little over \$97 million dollars. All funding was expended.

The County will continue to provide financial counseling, foreclosure prevention, fair housing, home repair and downpayment assistance to help those who are struggling to maintain and obtain affordable housing. These programs help to strengthen neighborhoods and communities by preventing homelessness and maintaining property values. Cuyahoga County will continue to create programming to sustain housing efforts and economic stability to ensure its residents have increased housing choices.

The County also funds municipalities through a competitive process in their efforts to improve streets, parks, senior centers, exterior home repairs, storefront renovations, etc. Forty percent of the County's Community Development Block Grant (CDBG) Allocation funds are dedicated to these types of projects which amounts to approximately \$1.6 million dollars per fiscal year.

Cuyahoga County has approximately 5,000 people who are homeless every year. The Office of Homeless Services has unveiled a Strategic Action Plan to combat Homelessness.

Cuyahoga County unveiled today its Strategic Action Plan for Homelessness: Advancing Pathways to Housing Through Equity. The plan was launched at a gathering of homeless advocates and community leaders this morning.

The plan is aimed at elevating the response to homelessness in the county with a goal of 25% reduction in homelessness by the year 2027. The plan was developed by the Office of Homeless Services and Cuyahoga County Continuum of Care (CoC), a team made up of partners from homelessness assistance organizations, philanthropy, government, faith leaders, law enforcement, public health, behavioral health, education, and persons with lived experience of homelessness.

The goals of the action plan include improving client engagement and access, improving the experience of clients in crisis housing, expanding housing stabilization capacity, connecting clients to income and benefits, and building system capacity.

“The plan will also chart a path for future reductions and improvements to the homeless system for years to come,” said Cuyahoga County Office of Homeless Services' previous Director Melissa Sirak. In 20025, The Office of Homeless Services hired a new director LeVine Ross.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Since the development of the FY 2023 Annual Action Plan, the Cuyahoga County Department of Housing and Community Development utilized notices in a newspaper of general circulation, public meetings, and internet outreach to solicit public comment.

The documents were also posted on the Cuyahoga County Department of Housing and Community Development’s website. For more specific details about the citizen participation process, please refer to section AP-10 Consultation in the following Section.

In addition, the Cuyahoga County Department of Housing and Community 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. In 2017, and again in 2022, the county worked with these stakeholders to identify specific issues related to housing that need to be addressed and created a county wide housing plan. Stakeholders continue to meet regularly, and 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. The Housing Plan was finalized in early 2025 and stakeholders and other public participants were invited to public forum which was located at the Warrensville Heights Community Center in the Fall of 2025.

Cuyahoga County has implemented some of the objectives of the plan i.e. updating its Slum and Blight and Vacant Property Plans. Both Plans should be completed in late 2026. Additionally, the County created a Housing Fund from the interest of the ERA1 and ERA2 grants from the U.S. Treasury, \$3 million dollars which will be utilized to further affordable housing.

5. Summary of public comments

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

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

There were none for the public meeting held on Friday, April 24, 2026.

7. Summary

The Cuyahoga County Department of Housing and Community Development placed a Public Notice in the Plain Dealer for meetings held on April 10th, 2026 and June 14, 2024 as well as made the FY 2026 Annual Action Plan Draft available through the Cuyahoga County Department of Housing and Community Development's main webpage. In addition, the entire HUD approved 2025-2029 5-Year Strategic Plan and the past Performance Reports were also available on the county's web site and could be downloaded. Another Public Notice was placed to inform the Public of our 2026 Annual Plan Public Meeting held on June 12, 2026 at the Cuyahoga County Council Chambers and also virtually via Youtube.

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

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

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	CUYAHOGA COUNTY	Cuyahoga County Dept of Housing and Community Dev	
HOME Administrator	CUYAHOGA COUNTY	Cuyahoga County Dept of Housing and Community Dev	
ESG Administrator	CUYAHOGA COUNTY	Health & Human Services, Office Homeless Services	

Table 1 – Responsible Agencies

Narrative

This document discusses the Community Development Block Grant funds received directly by Cuyahoga County on behalf of the 51-member Cuyahoga County Urban 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 Housing and Community Development received HUD approval to form the Cuyahoga HOME Consortium. After several years, the Cities of Lakewood and Parma received HUD approval to join the Consortium. The Consortium represents 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.. By creating the Consortium, the total amount of HOME funds received by the group is

greater than the amount if 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 HOME 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. This provides 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). These three funding sources represent the formula allocations provided to Cuyahoga County Community Development Block Grant (CDBG). These funds are used for a variety of community development and neighborhood revitalization, with the intent of assisting low-and-moderate income persons 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 County Housing Consortium on behalf of its five partner jurisdictions, and Cuyahoga County serves as the lead administrative entity.
- Emergency Solutions Grant (ESG). Based upon HUD formulas, Lakewood, Cleveland, and the Cuyahoga County Urban County receive ESG funds directly from HUD. These funds are intended to assist families who are homeless or at-risk of homelessness. The funds can be expended in any community within Cuyahoga County.

Consolidated Plan Public Contact Information

Kellie F. Glenn - Administrator for the Department of Housing and

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

1. Introduction

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

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.
- 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 2-1-1/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, along with 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 place 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.

Housing First 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 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 which includes dedicated homeless intake screeners. This resource, developed by United Way and social service providers, allows anyone, including homeless persons or persons at-risk 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

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) *BluePrint 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 *BluePrint 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 from ESG are required to participate in the HMIS. Non-publicly funded providers

are encouraged and welcome to participate in HMIS. The HUD-required 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:

- **Diversion**: 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 5%. Based on the most recent Systems Performance Management (SPM) data.
- **Return to Shelter**: Utilizing the 2025 Systems Performance Measurement (SPM), 12% of persons returned to shelter from CoC funded services within 1 year of their exit.

2. Agencies, groups, organizations and others who participated in the process and consultations

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 by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Cuyahoga Housing Consortium members and the Continuum of Care have policy and program discussions with this agency on an ongoing basis to address the needs of county residents.

2	Agency/Group/Organization	City of Cleveland - Department of Community Development
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	CHN HOUSING PARTNERS
	Agency/Group/Organization Type	Housing Services - Housing Non-Profit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Cuyahoga 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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	Cleveland/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?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Cuyahoga Metropolitan Housing Authority
	Agency/Group/Organization Type	PHA Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. 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 Non-Profit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. 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 Housing and Community 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
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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
	Briefly describe how the Agency/Group/Organization was consulted. 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 Non-Profit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. 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?	Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Legal Aid Society of Cleveland
	Agency/Group/Organization Type	Service-Fair Housing Non-Profit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. 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 Housing and Community 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
	Briefly describe how the Agency/Group/Organization was consulted. 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 Non-Housing Community Development
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. 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 Non-Profit Organization Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. 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 Non-Housing Community Development
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. 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?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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

During the consultation process, all agency types were assessed.

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	Cleveland/Cuyahoga County Continuum of Care	The Consolidated Plan Strategic Plan goals support the goals of the Continuum of Care (CoC). The Cuyahoga County Office of Homeless Services (OHS) serves all 59 communities in Cuyahoga County is the Lead Agency for the U.S. Department of Housing and Urban Development designated CoC, an extensive network of public, private, and non-profit agencies that facilitate and/or provide, either directly or indirectly, emergency shelter, assisted housing, health services, and/or social services to persons in Cuyahoga County who are chronically homeless, homeless, or are at-risk of homelessness. BluePrint for Change and Cuyahoga County Health and Human Services Annual Overview.

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

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, electronic newsletters, home mailings, websites, and public access TV channels. Outreach is expanded through members of citizen advisory committees or special interest groups, as well as program sub recipients. Outreach is conducted at community facilities, such as posting notices at recreation centers, senior centers, libraries, web pages, social media, and municipal buildings. These actions increase the opportunity for residents 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 undertake the following types of actions to encourage citizen involvement:

- Translation services for non-English speaking residents. (Available Upon Request)
- Meeting locations and office space for housing Consortium staff are accessible to persons with disabilities.
- Meetings, hearings, and other public activities are scheduled at times and locations convenient to encourage attendance. Electronic meetings via Microsoft Teams were utilized due to COVID-19 restrictions.
- Reasonable and timely access is provided to information and records relating to the 2024 Annual Plan and Consolidated Plan and use of HUD assistance via CAPER reports.
- Each Consortium jurisdiction has a Citizen's Participation Plan.

The Cuyahoga County Department of Housing and Community Development, as the lead administrative entity for the Consortium, is tasked by HUD for overseeing physical submission of all 5 CDBG Entitlement entities as one group. HUD's software requires submission by the lead entity (the County).

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	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish, Russian, etc. Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				

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	Minorities Non-English Speaking - Specify other language: Spanish, Russian, etc. Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				

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)
3	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish, Russian, etc. Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish, Russian, etc. Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				

Table 4 – Citizen Participation Outreach

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 of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,173,929.00	970,781.34	1,068,278.36	6,212,988.70	8,000,000.00	Remainder of Con Plan dollar figure is an estimate based on FY 2026 allocation times four years (\$4,200,000 times four years = \$16,800,000), plus \$3,800,000 program income (\$970,000 times four years = \$3,800,000)). Annual allocations and program income amounts may fluctuate. Program Income is Revolving Loan Program loan repayments, which are used for similar purposes in compliance with HUD regulations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,437,530.17	360,497.67	56,449.49	2,854,477.33	110,400,000.00	Remainder of Con Plan dollar figure is an estimate based on FY 2026 allocation times four years (\$2,400,000 times four years = \$9,600,000), plus \$1,440,000 program income (\$360,000 times four years = \$1,440,000). Annual allocations and program income amounts may fluctuate. Program Income is loan repayments, which are used for similar purposes in compliance with HUD regulations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	371,562.00	0.00	0.00	371,562.00	1,425,600.00	Remainder of Con Plan dollar figure is an estimate based on FY 2026 allocation times four years (\$355,000 times four years = \$1,420,000). 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.

Table 2 - 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 credits 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 Expand Affordable Housing	2025	2029	Affordable Housing	Cuyahoga Urban County	Affordable Housing Non-homeless Persons with Special Needs	CDBG: \$6,212,988.70 HOME: \$2,854,476.88 ESG: \$.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted Rental units constructed: 720 Household Housing Unit Rental units rehabilitated: 200 Household Housing Unit Homeowner Housing Added: 50 Household Housing Unit Homeowner Housing Rehabilitated: 41 Household Housing Unit Direct Financial Assistance to Homebuyers: 135 Households Assisted Housing for Homeless added: 62 Household Housing Unit Buildings Demolished: 1 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Revitalize Residential Neighborhoods	2025	2029	Non-Housing Community Development	Cuyahoga Urban County	Non-Housing Community Development	CDBG: \$2,426,359.25	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 22600 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted Facade treatment/business building rehabilitation: 2 Business Jobs created/retained: 8 Jobs Businesses assisted: 2 Businesses Assisted
3	Provide Needed Public Services	2025	2029	Non-Homeless Special Needs	Cuyahoga Urban County	Non-homeless Persons with Special Needs	CDBG: \$626,089.35	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
4	Increase Economic Opportunities	2025	2029	Non-Housing Community Development	Cuyahoga Urban County	Non-Housing Community Development	CDBG: \$1.00	Facade treatment/business building rehabilitation: 1 Business Jobs created/retained: 1 Jobs Businesses assisted: 1 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Reduce Homelessness and At-Risk Homelessness	2025	2029	Homeless	Cuyahoga Urban County	Homelessness	ESG: \$371,562.00	Homeless Person Overnight Shelter: 60 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 12 Beds Homelessness Prevention: 365 Persons Assisted Housing for Homeless added: 12 Household Housing Unit
6	Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Cuyahoga Urban County	Affordable Housing Non-homeless Persons with Special Needs Non-Housing Community Development Homelessness	CDBG: \$834,785.80 HOME: \$234,753.01 ESG: \$17,820.65	Other: 1 Other

Table 3 – 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. The primary program to implement this goal is the Competitive Municipal Grant Program. This program also creates some economic development outcomes, such as facade treatments/building rehabilitation, job creation/retention, and business assistance. These economic development outcomes are tallied in this goal, not the Increase Economic Opportunities goal.
3	Goal Name	Provide Needed Public Services
	Goal Description	<p>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.</p> <p>The Cuyahoga Urban County will also provide fair housing services for both the rental and home purchase markets, along with tenant/landlord services.</p>

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. Facade improvements/building renovations may also be undertaken. 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. NOTE: These activities and outcomes will be part of the Competitive Municipal Grant Program, which is part of the Revitalize Residential Neighborhoods goal. The dollar amounts and outcomes listed in this Goal are placeholders meant to avoid double-counting.
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.
6	Goal Name	Administration
	Goal Description	Salaries, Indirect cost and other administrative related cost

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following table summarizes the projects that will be implemented using HUD funding allocations for FY 2025.

CDBG funding (Items 1 through 8, plus 14) will focus on rehabilitation of owner-occupied housing units, foreclosure prevention, fair housing activities, and water and sewer improvements. Funds are also allocated to the Competitive Municipal Grant Program, which provides financial assistance to community revitalization projects, such as infrastructure and community facilities.

HOME funding (Items 8 through 12), will be used solely on housing related activities, as required by HUD regulations. The projects will focus on new construction or rehabilitation of housing units to create affordable rental units.

ESG funding (Item 13) will be utilized by the Cleveland/Cuyahoga County Continuum of Care to provide housing for homeless persons in the form of overnight shelter, emergency shelter, or transitional housing.

#	Project Name
1	CDBG Admin (Administration)
2	CDBG Civil Rights Counseling (PUBLIC SERVICES)
3	CDBG Civil Rights Testing (Administration and Planning)
4	Public Service: Foreclosure Prevention
5	Court Community Services (TAP) Public Service
6	Competitive Municipal Grants

Table 4 – Project Information

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

The projects to be implemented using CDBG and HOME program funds prioritize issues, documented in the Five-Year Consolidated Plan, to maintain and increase homeownership levels, maintain and increase the supply of affordable rental housing, and to repair and replace aging infrastructure and community facilities. For ESG funds, the Cuyahoga County Department of Housing and Community Development will facilitate housing for homeless persons by providing funds to the Cleveland/Cuyahoga County Continuum of Care.

The primary obstacle to addressing underserved needs is the inadequate funding levels in the federal programs.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Admin (Administration)
	Target Area	Cuyahoga Urban County
	Goals Supported	Improve, Maintain, and Expand Affordable Housing Revitalize Residential Neighborhoods Provide Needed Public Services Increase Economic Opportunities Reduce Homelessness and At-Risk Homelessness Administration
	Needs Addressed	Affordable Housing Non-homeless Persons with Special Needs Non-Housing Community Development Homelessness
	Funding	CDBG: \$970,781.34
	Description	
	Target Date	12/31/2029
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Salaries for employee who perform activities associated with grant funding
2	Project Name	CDBG Civil Rights Counseling (PUBLIC SERVICES)
	Target Area	
	Goals Supported	Improve, Maintain, and Expand Affordable Housing
	Needs Addressed	
	Funding	CDBG: \$12,040.00
	Description	Civil rights counseling for residents of the Cuyahoga urban county to assist with housing rights. The department coordinates a comprehensive civil rights program from CDBG and local government resources. Activities include education and outreach and discrimination complaint services.
	Target Date	12/31/2029

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Civil rights counseling for residents of the Cuyahoga urban county to assist with housing rights. The department coordinates a comprehensive civil rights program from CDBG and local government resources. Activities include education and outreach and discrimination complaint services.
3	Project Name	CDBG Civil Rights Testing (Administration and Planning)
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The Department coordinates a comprehensive fair housing program from CDBG and local government resources. Activities include the systematic audits of sales. An RFP process for housing services is combined with low/moderate benefit activities to achieve a comprehensive grouping of services.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The Department coordinates a comprehensive fair housing program from CDBG and local government resources. Activities include the systematic audits of sales. An RFP process for housing services is combined with low/moderate benefit activities to achieve a comprehensive grouping of services.
4	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	12/31/2029
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	Court Community Services (TAP) Public Service
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Activities in ITAs that address one or more of the conditions that contributed to blighting conditions. This project's activities are public services in the regulations. Assistance would include additional trash pick-up in neighborhood commercial areas where conditions exist that impact the quality of the neighborhood.
	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	CDBG: \$39,391.43
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 1-5,10,14,15,17 & 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	12/31/2029
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	

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
Cuyahoga Urban County	100

Table 5 - 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-20 for additional information.

One Year Goals for the Number of Households to be Supported	
Homeless	62
Non-Homeless	916
Special-Needs	20
Total	998

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	781
Rehab of Existing Units	217
Acquisition of Existing Units	0
Total	998

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

Discussion

The figures above are derived from the Outcomes in Section AP-20.

Housing Goal

#7 – units new rental 719

#8 – units rental rehab 176

#10 – units owner rehab 41 (20 to special needs; 21 to non-homeless)

Homelessness goal

#18 – units housing for homeless added 62

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 nearby.

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 Housing and Community 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

The Cuyahoga Housing Consortium intends to combine its Emergency Solutions Grant (ESG) activity/initiatives with those performed by the City of Cleveland, along with any ESG funds allocated to Cuyahoga County by the State of Ohio's Department of Development, for programs designed to help prevent individuals and families from becoming homeless and address the needs of those who have become homeless.

The County funds will be administered by the Cuyahoga County Office of Homeless Services (OHS), the designated lead of the Cleveland/Cuyahoga County Continuum of Care (CoC), a network of homeless service providers that implements homeless assistance programs.

The goals of the CoC's strategic plan are:

- Reduce the number of individuals and families who experience homelessness;
- Develop strategies and resources to move people from shelter and the streets to housing as quickly as possible;
- Align resources to promote rapid re-housing; and
- Increase the supply of permanent supportive housing for chronically homeless individuals, families, and youth.

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

The CoC has four primary outreach efforts that operate 365/days a year: 1) PATH workers, supported by mental health funding, work early morning and in the evening visiting camps and places known to be used by homeless. PATH refers many persons to the permanent supportive housing/chronically homeless units; 2) Care Alliance, the Federally Qualified Health Center serving homeless persons, also searches streets, under bridges, and empty buildings to find street homeless; 3) Shelter Outreach – many homeless persons spend some nights at the publicly funded shelters. Shelter staff focuses on engaging these persons in permanent supportive housing/chronically homeless housing and services; 4) The CoC also has a seasonal shelter for people who refuse 'traditional' shelter. MetroHealth staff go to this site to engage these chronic homeless persons.

Once at a shelter, the individual needs of homeless persons are assessed through Centralized or Coordinated Assessment (Coordinated Entry) (CE). The CoC implemented CE for Men in FY 2009, and for single women and families system-wide in FY 2012. CE enables the CoC to use limited resources most

effectively by matching client needs with CoC resources. CE manages the points of entry into the CoC system, ensuring standardized HMIS assessment form is utilized and promoting consistency and quality in data entry and outcomes. CE enables every household seeking shelter to have the opportunity to be assessed for diversion, an intervention to keep the household from entering the shelter system. CE ensures that all CoC-funded beds are available and being used by literally homeless persons. CE permits the CoC to assess housing barriers for each household and recommend an exit housing plan to be implemented by the receiving shelter. CE enables the CoC to track the Rapid Re-Housing (RRH) and permanent supportive housing referrals initiated through CE.

Addressing the emergency shelter and transitional housing needs of homeless persons

In FY 2012 the CoC implemented Coordinated Intake (CI) at the 365 bed Men's Shelter and at the 160 bed Norma Herr Women's Shelter. CI also began to include families to increase the efficiency and effectiveness of utilizing HUD-funded housing and services for homeless persons. Prior to the implementation of CI, housing programs faced significant barriers to entry, including income, sobriety, medication compliance, and work readiness which often screened out those with the highest need. As of June 2012, when CE was implemented across all shelters, these barriers have been significantly reduced. Services are now targeted at the highest-barrier households, referring those requiring more intensive interventions to programs with greater resources. Lack of income is not a barrier to referral to shelter or to access Rapid Re-Housing assistance. CE has been the mechanism to change the system. Agencies that receive federal homeless funding (ESG, CoC, or State-Funded HCRP) must align with the HEARTH Act's directions to serve the highest-barrier persons.

In FY 2023, the CoC initiated a CE redesign, moving from a centralized, site-based model to a distributed access model. This shift broadens access points through multiple CoC partners, improving system performance and reducing wait times. The main entry point is a centralized 24/7 call center staffed by trained 2-1-1 CE phone screeners who provide immediate live response, triage needs, link callers to resources, and facilitate warm hand-offs to CE intake staff for further assessment, diversion support, and shelter placement.

The CE system prioritizes assistance based on HUD guidelines and local needs, focusing on chronically homeless individuals and families, those with the highest vulnerability scores, and persons with disabling conditions and/or long histories of homelessness. Customized protocols ensure priority access for eligible, key groups: veterans receive rapid VA referrals; youth connect to YHDP and youth agencies; survivors of domestic violence are linked to shelters and support; and unsheltered individuals receive targeted outreach through trauma-informed collaboration.

CE maintains and manages a By-Name List (BNL) for each household type, updated via a partially automated process linked to the Homeless Management Information System (HMIS). Weekly case-conferencing meetings with CoC partners ensure that the highest-need individuals and families are prioritized and matched with appropriate housing and services. Referrals for Rapid Re-Housing (RRH)

and Housing Stability programs are made exclusively through CE or shelter providers actively serving CE-referred clients, ensuring that resources are reserved for the most vulnerable populations.

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

The Housing First Initiative (HFI) is the CoC's Plan to end Chronic Homelessness. Established in FY 2003, the HFI set a goal of developing 1,000 units of Permanent Supportive Housing (PSH) for chronically homeless individuals by FY 2015. There are 957 project-based units (Housing First buildings) open as of June 2025. In 2011, the CoC evaluated the HFI production goals based on the number of chronically homeless persons, housing models, and costs. The target unit goal was increased to 1,217 units by 2017. As of 2025, the CoC has 4,801 PSH beds (project-based and scattered site tenant-based rental assistance). It also expanded its target population to include chronically homeless families and youth. To meet the deadline of ending chronic homelessness, CoC strategies included developing a new 60- to 70-unit project for chronically homeless individuals annually and implementing a focused "move on" policy in the HFI projects to encourage 20% of current HFI residents to move to more independent, stable housing each year. These two strategies will provide 120 – 150 units for individuals annually. The strategies for families and youth focus on negotiating with the Cuyahoga MHA for dedicated Housing Choice Vouchers and prioritizing 40% of the turnover from CoC PSH beds not currently dedicated to the chronically homeless for chronically homeless families and youth to meet the annual production goals.

The CoC uses a progressive engagement model for RRH for families. Through this model, all families, regardless of income or other barriers, are offered RRH within 7 days of shelter placement. Currently, all RRH households receive 12 months of subsidy with more intensive case management. At the end of this period, eligible families are bridged to either a public housing subsidy or a PSH subsidy. Presently the average time from shelter entry to RRH placement is 154 days. The CoC goal is to reduce shelter stays to 90 days or less. Better coordination/communication among shelter staff, families, and RRH Housing Locator staff will further reduce the length of time from referral to housing, enabling more families to be assisted.

RRH for single adults is being implemented as part of a larger strategy to better serve the adult population experiencing a housing crisis. RRH will be offered to single adults who are on a clear path to income stability. For individuals aged 25 and over, there is an income requirement, although the threshold for income eligibility is not specified. Shelter staff will also work with the client to document the ability to maintain housing and increase income at the end of the RRH rental assistance period. The CoC is also encouraging a "shared housing" model to encourage rapid exit and housing stability for very

low-income persons.

The Cuyahoga County CoC is committed to ending Youth Homelessness. Currently the CoC has developed a By Name List of homeless youth to identify and track progress toward ending their homelessness quickly and permanently. For those enrolled in RRH, there is no income requirement, and rental assistance is provided for a full twelve months. Through bi-weekly meetings, Youth Navigators track RRH referrals, income efforts, housing placement, and housing retention. The CoC receives funding through the HUD Youth Homelessness Demonstration Program (YHDP) to enhance the system of care for unaccompanied youth aged 18 -24. This included Joint Transitional Housing – Rapid Rehousing (TH-RRH) program offering youth a flexible pathway to permanent housing, with up to 36 months of rental assistance and supportive services tailored to youth needs. The CoC also continued a Supportive Services Only (SSO) project under YHDP to provide housing navigation, case management, and coordination of services across the youth housing system.

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.

Foster Care Discharge Planning

Through CE, youth aging out of foster care are identified at the shelter front door. CE staff contact the Department of Children and Family Services staff liaison to relink the client with agency services and divert them from shelter. In 2013, the CoC joined the Jim Casey Youth Opportunity Initiative to improve youth outcomes related to permanence, employment, health, education, housing, and financial capability, to prevent youth homelessness. The Jim Casey model will be replicated with the youth justice and mental health systems. The objective is to have a safe emergency housing alternative for youth who are on the street, and who are less likely to go to the larger shelters that serve those 25 and older. We receive Youth Homelessness Demonstration Program (YHDP) grants received from HUD in 2023 that enables the operation of a Joint Transitional Housing–Rapid Rehousing project that provides up to 36 months of support, and a dedicated Supportive Services Only (SSO) project that includes Youth Navigators, housing search assistance, and system coordination. These resources enable the CoC to better meet the needs of youth exiting foster care, the juvenile justice system, or other public institutions.

Health Care Discharge Planning

Although the Ohio Department of Health policy prohibits discharging people requiring ongoing medical care to shelter, the practice continues. A CoC Hospital Discharge Planning Group, established in FY 2011,

focuses on the discharge policies and protocols of area nursing homes and hospitals. The group developed written “Health Status” guidelines, which clearly state the minimum health status threshold to enter a shelter. This information has been distributed to all area nursing homes and hospitals. Furthermore, the protocol stipulates that before sending someone to a shelter by cab or ambulance, the facility must contact CE, who will discuss the referral to prevent the discharge of individuals who are medically inappropriate to the shelter. Hospital and nursing home staff attend the Discharge Planning Group meetings. CE staff track medical discharges that are inappropriate, and facilities are contacted and held accountable to stop the practice.

Mental Health Discharge Planning

The Cuyahoga County Alcohol, Drug Addiction & Mental Health Services Board monitors state requirements prohibiting discharge to shelters. In addition, it provides a 10-bed mental health crisis shelter. The respite beds provide additional time for case workers to develop safe, permanent housing options for persons who may have been homeless prior to hospitalization. Chronically homeless individuals leaving the state hospital may access a permanent supportive housing/chronically homeless unit. Safe Haven placement is another option provided the client was homeless prior to the state hospital stay. Mentally ill persons living on the streets and in shelters are prioritized for permanent supportive housing/chronically homeless units.

Discussion

Helping low-income individuals and families (continued)

Corrections Discharge Planning

In 2009, Cuyahoga County and the City of Cleveland established an Office of Re-entry to link returning offenders with resources in order to reduce recidivism. A strategy to prevent homelessness that has been promoted by the Office on Re-entry is outreach to inmates to assess housing, employment, and behavioral health needs, and begin the process of linking clients with resources prior to release. Two current programs are noteworthy: a) the VA goes into the institutions and identifies veterans, provides IDs, benefit determination, medical services and housing upon release; and b) The Corporation for Supportive Housing has sponsored a program that focuses on identifying persons who have serious mental health issues, engaging with them and providing housing upon release. Both programs have documented success with reducing homelessness for these high-risk populations as a result of the program interventions.

Assistance from Other Public or Private Agencies

In 2025, 23% of stayers in CoC-funded projects increased non-employment income. The Coc will attempt

to improve this percentage through focused efforts to assess and link clients more quickly. Through CE, the CoC is better able to assess clients at shelter entrance to identify current income sources and potential benefit sources. The standardized data is entered into HMIS. The open HMIS system enables the agency accepting the client referral from CE to begin addressing client income issues more quickly. In addition, the State of Ohio has established an online “Benefit Bank.” Using client data, case workers can identify additional income sources for which the client may qualify. Through CE, veterans are identified and referred immediately to the VA Homeless Outreach Coordinator to link the client with VA resources. Performance on income attainment is discussed at bi-monthly provider meetings.

In 2025, 69% of participants in CoC-funded projects obtained mainstream benefits. The CoC will attempt to increase this percentage over the next two years by continuing its existing strategies. The CoC requires all providers to participate in CE, which identifies client eligibility for income supports and mainstream benefits. It identifies veterans and links them immediately with the VA Homeless Outreach Coordinator for the CoC. Chronically homeless individuals are prioritized for permanent supportive housing. Enrolling chronically homeless clients in mainstream resources is a primary activity during the engagement and housing process. Mainstream benefit enrollment achievement is tracked through monthly HMIS reports generated by the HMIS Systems Administrator. Performance is discussed at bi-monthly provider meetings.

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.
- In 2026, Cuyahoga County is creating its own Building Department

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:

- African-American borrowers continue to be rejected more often than White borrowers. High income African American borrowers continue to be denied loans more often than high income Caucasian borrowers. In addition, high income African-American borrowers continue to be denied loans more frequently than middle-and-moderate income Caucasian 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

As part of its ongoing efforts, Cuyahoga County will work to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop/improve the institutional structure, and enhance coordination between public and private housing and social service agencies.

In addition, Cuyahoga County provides the following assurance statements:

Cuyahoga County agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

Cuyahoga County will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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 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. The county is received an extension to completed the State of Ohio Lead grant until September 2026. The county will also be a subrecipient to a federal lead grant awarded to the Cuyahoga County Health

Department in 2026.

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 2025-2029.

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 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

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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	970,781
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:	970,781

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.	80.00%

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

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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)

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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: *A Blueprint 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 *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).

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