

ELYRIA, OHIO  
2025-2029 COMMUNITY DEVELOPMENT BLOCK GRANT  
5-YEAR CONSOLIDATED PLAN *DRAFT*

NEEDS ASSESSMENT  
MARKET ANALYSIS

STRATEGIC PLAN  
ANNUAL ACTION PLAN

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## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The Needs Assessment (NA) of the Consolidated Plan provides a profile of the City's population, median income, household demographics, housing problems, cost burden, and crowding. A key goal of the Needs Assessment is to identify the nature and extent of housing problems experienced by Elyria's residents. This assessment will form the basis for the Strategic Plan and the activities that will be supported with CDBG funding.

The City's Needs Assessment was conducted in a variety of ways, including online surveys, data review and analysis, and by holding community meetings to receive citizen input about housing and community development needs. In addition, the City of Elyria used the prepopulated data sets provided by HUD including the 2016-2020 American Community Survey (ACS) data and 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, which provides information on housing needs, to prepare its estimates and projects. Base year data includes the prepopulated 2005-2009 data sets provided by HUD for use in making longitudinal comparisons. Additionally, Elyria is part of the Lorain County Task Force for the Homeless Continuum of Care. Data for the development of the needs for the homeless in the area have been obtained from the Balance of the State Continuum of Care. Information was also gathered through input sessions and interviews with various social service agencies, housing providers, city staff, and resident survey comments.

The Needs Assessment takes particular care to address "disproportionately greater need" for housing, severe housing problems, and housing cost burden. A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.

#### Other Key definitions for Needs Assessment:

**Small Family Households** (2 persons, neither person 62 years or over, or 3 or 4 persons)

**Large Family Households** (5 or more persons)

**Elderly** – People aged 62 and up. "Elderly" refers to individuals 62-74, while those 75 and up may be referred to as "extra elderly" or "frail elderly." Individuals age 75 and up are generally recognized as a population with different needs than those 62-74, so the CHAS data separates these groups.

**Trends** -The Elyria population decreased between 2010 and 2021 while the median age of residents increased. Household data reflects these trends, as they have become smaller and have fewer children. The City's housing stock is not suited for the future if these trends continue, as nearly two thirds of all housing units are free-standing single-family homes. This type of housing tends to cost more and increase vehicle dependency, which can be unsafe for seniors. A lack of starter homes is also a barrier for young individuals and families who may consider living in Elyria.

### **NA-05 add'l 1**

Elyria, Ohio, a community of 52,656 residents and 23,135 households (2016-2020 American Community Survey), is located in the north central portion of Lorain County. The City of Elyria has been slowly, but steadily, losing population since 1980. The population loss is in contrast with the population trends in the county overall. Lorain County saw a population increase during this time, with much of the population growth happening in areas such as Avon Lake, Avon, and North Ridgeville — communities that serve as suburbs to the City of Cleveland.

### **Key data from the 2016-2020 US Census, American Community Survey (ACS)**

#### Populations and People

- The total population was 52,656
- 15.2% of the population have a Bachelor's degree or higher (compared to 32% of state population that has a Bachelor's degree)
- 40.2 is median age
- 6.6% Veterans
- 8.6% of the population is without health care coverage (compared to 5.9% of state population)
- The total households were 23,135. The average household size was 2.25 people (average family size is 3.01).
- **34.2% were married-couple family household**
- **36.6% were female households with no spouse/partner present**
- 27.5% of households had one more people under 18 years of age
- **36.7% of householders are living alone**, of these 14.2% are individuals 65 years and over
- **30.7% of households had one or more persons with a disability; 35.3% of those with a reported disability are 65 years of age and over.**
- **41.2% of households had one or more people 60 years of age or older**
- **27.5% of households had one or more children under the age of 18**

#### Nativity and Foreign-Born

**In 2016-2020, an estimated 96.5% of the people living in Elyria were U.S. natives.**

- **Approximately 2.5% of Elyria residents in 2016-2020 were foreign-born.**

- 55.6% of foreign-born were naturalized U.S. citizens,
- **79.1% of the Elyria population were living in the state where they were born.**

#### Language

- **95.5% of the population 5 years and over speak only English**
- The most common second language spoken at home is **Spanish** (2.6% of households)

#### Race and Ethnicity

- 90.4% of people reporting one race alone. Of these people: 79.8% were White; 16.3% were Black or African American; 0.3% were American Indian and Alaska Native; 0.9% were Asian; 0.02% were Native Hawaiian and Other Pacific Islander, 2.7% were of some other race.
- An estimated 9.6% reported Two or more races.
- 8% of the population identified as Hispanic or Latino (4,403). People of Hispanic origin may be of any race.

#### **NA-05 Income and Earnings**

##### Income and Earnings

NOTE: These income sources are not mutually exclusive; some households receive income from more than one source.

- Type of Income:**33.9% receive Social Security income; 22.8% receive retirement income other than Social Security**7.8% receive Supplemental Security Income (SSI)**77.4% receive wages or salary, including self-employment**
- The employment rate was 58.4%
- The median household income was \$49,569, which is lower than the median household for the state of Ohio (\$65,720)
- An estimated **9.1% of households had income below \$10,000 a year**, and 1.8% had income over \$200,000 or more.
- Median earnings for full-time, year-round workers was \$43,816.
- Male full-time, year-round workers had median earnings of \$43,627.**Female full-time, year-round workers had median earnings of \$35,157.**
- Median Income from the last 12 months:
- By Race**For White households: \$47,681 (79.8% of population)****For Black/African American households: \$26,897** (16.3% of population)**For households identifying as two or more races:**

\$38,9710By Head of Household Type**Female Head of Household, No Spouse Present: \$25,877Female Head of Household, with Children Under 18: \$18,924Male Head of Household, No Spouse Present: \$39,936Male Head of Household, with Children Under 18: \$34,877**

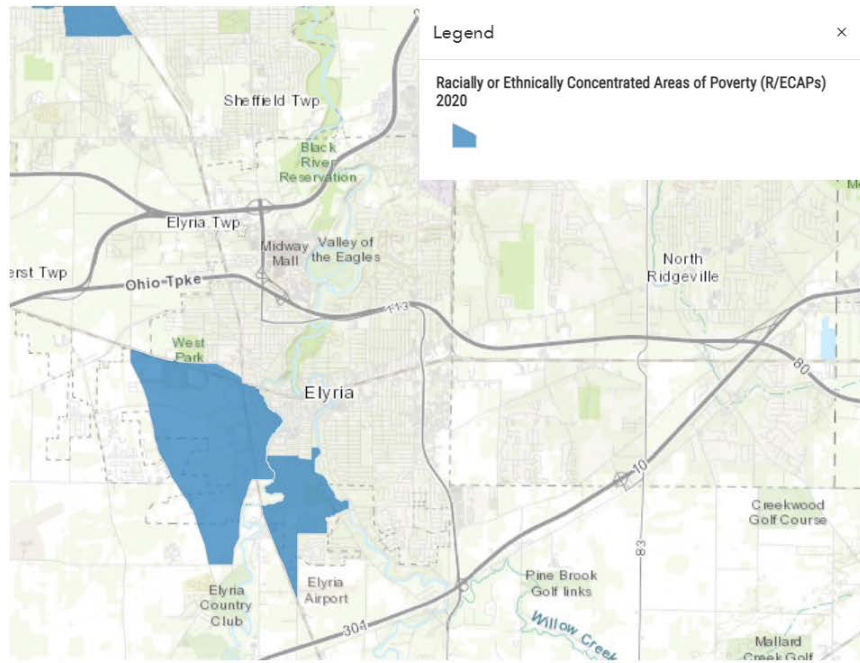
## NA-05 Poverty, Programs, and Housing

### Poverty and Participation in Government Programs

- **In 2016-2020, 19.9% of people were in poverty**, which is higher than the state poverty rate (13.4%)
- **23.3% of females were living in poverty** (compared to 18% of males)
- 9% of individuals 65 years and over were living in poverty
- **36.8% of individuals under the age of 18 were living in poverty**
- **BIPOC populations are more likely to live in poverty:37.4% of individuals identifying as Black/African American were living in poverty**, compared to **20.5% of American Indian/Alaskan Native, 21.8% of Asian**, and 16.3% of White persons living in poverty.Approximately 18.9% of households had public assistance income in the prior 12 monthsOf the households enrolled in the Supplemental Nutrition Assistance Program (SNAP) (“food stamps”):Households were likely to have at least one worker:18.9% had no workers in the last 12 months;**38.6% had 1 worker in the last 12 months;42.5% had 2 or more workers in the last 12 months.48.6% of households enrolled in SNAP had children under the age of 18 years old**Race of households enrolled in SNAP:13.6% White**31.9% Black/African American**0% American Indian/Alaskan Native**25.4% Asian**

### Housing

- The total housing units were 24,904
- Vacancy rate of housing units: 7.8%
- Median monthly rent: \$835, which is less than the median rent for the state (\$949). While it is cheaper to rent and own a home in Elyria, the lower cost of housing does not offset the lower median income, as a higher proportion of households are considered cost-burdened.
- Median monthly housing costs with a mortgage: \$1045
- 58.4% home ownership rate
- **72.6% of occupied housing units are 2-3 bedrooms**
- **77.9% of the housing inventory was comprised of houses built prior to 1979; 20.4% of all housing inventory built prior to 1939**
- Median household income for the past 12 months by tenure:
- Owner occupied: \$57,536**Renter occupied: \$26,970**
- **73.3% of households with income <30%HAMFI are renters**
- **70.6% of households that are over 50% cost burdened are renters**



**R/E CAP Map**

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

### Summary of Housing Needs

The Housing Needs Assessment relies heavily on prepopulated tables provided to entitlement communities by HUD. The data sets utilized are primarily CHAS, ACS, and HUD-adjusted median family incomes (HAMFI).

### Comprehensive Housing Affordability Strategy (CHAS)

In 1990 Congress passed the National Affordable Housing Act, which required that State and local governments participating in selected HUD grant programs prepare a Comprehensive Housing Affordability Strategy (CHAS). The CHAS was meant to serve as the strategic guide for housing and community development activities, particularly activities funded by HUD grants and targeted to low- and moderate-income households.

To support this analysis, HUD and the Census Bureau produced custom tabulations of the 1990 Census that provided grantees with information about low- and moderate-income households' housing needs. As a planning document, the CHAS was superseded in 1995 by the Consolidated Plan, but the Census data's custom tabulations continue to be known as the "CHAS data." The CHAS data were updated following the Census 2000, and in 2009 they were updated to rely on the American Community Survey (ACS), the Census Bureau's new annual survey that replaced the long form of the decennial Census. The CHAS data combine ACS microdata with HUD-adjusted median family incomes (HAMFI) to estimate the number of households that qualify for HUD assistance. The CHAS data also incorporate household characteristics (race/ethnicity, age, family size, disability status) and housing unit characteristics (such as the number of bedrooms and rent/owner costs).

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	54,050	53,845	-0%
Households	22,550	23,135	3%
Median Income	\$40,952.00	\$43,816.00	7%

**Table 1 - Housing Needs Assessment Demographics**

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

### HAMFI\_LMI information

### HUD-Adjusted Median Family Incomes (HAMFI)

If the terms "area median income" (AMI) or "median family income" (MFI) are used in the CHAS, assume it refers to HAMFI. This is the median family income calculated by HUD for each jurisdiction to determine Fair Market Rents (FMRs) and HUD programs' income limits. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number) due to a series of adjustments that are made.

The Community Housing Affordability Strategy (CHAS) evaluates the conditions of families in the lower 80% of the Housing Affordability Median Income for the area.

#### Income Category

- **Extremely low-income**                      **30% HAMFI**
- **Very low-income**                              **>30% - 50% HAMFI**
- **Low income**                                      **>50% - 80% HAMFI**
- Low- and middle-income                      <100% HAMFI
- Upper income                                      >100% HAMFI

The most relevant income category is 80% of HAMFI because most HUD programs base eligibility on this threshold, generally referred to as **low- to moderate-income**.

**It is critical to understand how the US Department of Housing and Urban Development (HUD) evaluates income within a community.** HUD sets income limits that determine eligibility for assisted housing programs, including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities.

**A family in Elyria is considered low- to moderate-income (80% HAMFI) if their annual income is:**

- \$54,540 as a single-person household
- \$62,200 as a two-person household
- \$70,000 as a three-person household
- \$77,750 as a four-person household
- \$84,000 as a five-person household
- \$90,200 as a six-person household

US Census estimates the population of **Elyria at 54,050 in 2009** and counts **53,845 for 2020**.

Elyria's **population change remained stagnant** with a negligible decline by 0.38% over that period, compared to a population increase of 6.3% nationwide.



**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	4,485	3,745	4,805	2,635	7,470
Small Family Households	1,495	1,350	1,585	915	3,635
Large Family Households	235	130	350	170	360
Household contains at least one person 62-74 years of age	755	805	1,320	595	1,970
Household contains at least one person age 75 or older	535	650	745	375	660
Households with one or more children 6 years old or younger	905	785	775	280	395

**Table 2 - Total Households Table**

Data 2016-2020 CHAS  
Source:

**Housing Needs Summary Tables**

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	35	40	4	104	4	0	30	4	38
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	15	4	0	39	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	85	145	0	310	0	10	20	4	34
Housing cost burden greater than 50% of income (and none of the above problems)	1,995	160	10	0	2,165	660	160	95	10	925

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	460	1,285	560	25	2,330	210	555	425	75	1,265
Zero/negative Income (and none of the above problems)	195	0	0	0	195	140	0	0	0	140

**Table 3 – Housing Problems Table**

Data 2016-2020 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,115	290	205	4	2,614	665	165	140	20	990
Having none of four housing problems	1,175	1,730	1,885	650	5,440	530	1,555	2,575	1,960	6,620
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 4 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	935	620	250	1,805	165	139	100	404
Large Related	205	45	0	250	4	55	25	84
Elderly	490	235	130	855	565	390	295	1,250
Other	910	570	185	1,665	135	130	95	360
Total need by income	2,540	1,470	565	4,575	869	714	515	2,098

Table 5 – Cost Burden > 30%

Data 2016-2020 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	50	50	85	4	0	89
Large Related	0	0	10	10	4	0	0	4
Elderly	440	45	10	495	450	100	20	570
Other	0	705	65	770	120	0	0	120
Total need by income	440	750	135	1,325	659	104	20	783

Table 6 – Cost Burden > 50%

Data 2016-2020 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	100	0	154	0	254	0	10	15	0	25

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	85	15	0	100	0	0	4	4	8
Other, non-family households	0	15	0	0	15	0	0	0	0	0
Total need by income	100	100	169	0	369	0	10	19	4	33

Table 7 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 8 – Crowding Information – 2/2

Data Source  
Comments:

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

The total number of households in Elyria during this time is 23,136, with a **median income of \$43,816**.

Of these households, **36.7% householders live alone** (single person households):

- Householder living alone are most likely to be **35 to 64 years old (18%)**; compared to 14.2% of householders living alone that are 65 years and over and 4.5% of householders living alone that are 15 to 34 years old.
- The number of single person male households totals 3,357 (14.5%); **889 (26.5%) of these male alone households are individuals that are 65 years and older**. Male full-time, year-round workers had median earnings of \$43,627.
- The number of **single person female households is 5,127 (22.2%); 2,387 (46.6%) of these female alone households are individuals 65 years and older**. Female full-time, year-round workers had median earnings of \$35,157.
- 53.7% of householders living alone are homeowners; 46.3% are renters.

Single person households are likely to be female. Nearly half of the single female households are individuals 65 years and older. They are more likely to be in a lower income bracket and experiencing a housing cost burden.

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

Residents of Elyria seeking help with domestic violence, dating violence, sexual assault, and stalking can find help at Lorain County Safe Harbor. LCSH offers numerous resources for women, men, families, and children:

- Genesis House: provides temporary shelter, food, aid, and support to victims of domestic violence and their children
- After Care: offers children a safe space to process experiences, build resilience, and regain a sense of normalcy.
- Legal Advocacy: Advocates work both in the shelter and with Lorain County Municipal courts to assist victims of domestic violence whose partners have been criminally charged.
- Advocacy for Special Populations: An Advocate works to ensure that domestic violence victims of advanced age and persons with disabilities get the specialized help and support they need.
- Community Education: specialized programming addressing barriers to getting safe.
- Men's Anti-Violence Program (M.A.P.): offers a 26-week, victim-focused program for men who have perpetrated violence against a female intimate partner.
- Child Advocacy: A child Advocate works with children who have witnessed or experienced domestic violence and helps them develop healthy coping skills.
- Support Groups: offered to any survivor over the age of 18 who has experienced abuse from a current or ex-romantic partner.
- 24/7 Hotline: provides immediate assistance, support, and guidance to anyone in need.

Lorain County Safe Harbor served 12,312 individuals from July 1, 2023 to June 30, 2024.

- 54% were women, 26.5% were men, 0.5% identified as 'Other', 19% did not report.
- 46% were White, 11.5% were Black/African American, 30% did not report
- 40% were under the age of 18; 36% were 18-60; 3% were over the age of 60; 21% did not report age

LCSH provides numerous counseling and advocacy programs. However, there remains a critical need for available, affordable housing that can provide safe, permanent homes for those escaping domestic violence.

Federal nondiscrimination laws define a person with a disability to include any: individual with a physical or mental impairment that substantially limits one or more major life activities; individual with a record of such impairment; or individual who is regarded as having such an impairment.

A physical or mental impairment includes but is not limited to examples of conditions such as orthopedic, visual, speech, and hearing impairments, cerebral palsy, autism, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, Human Immunodeficiency Virus (HIV), developmental disabilities, mental illness, drug addiction, and alcoholism. In general, the definition of “person with a disability” does not include current users of illegal controlled substances but does provide protections for individuals with drug or alcohol addiction. Individuals would also be protected under Section 504 and the ADA if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The American Community Survey estimates that 15.5% of the population in Elyria has a disability, compared to a national average of 13.4%. US Census Data estimates that in 2020 the poverty rate for people with disabilities is approximately 27%, compared to 11% for persons without disabilities. Data from the National Disability Institute (NDI) shows that disabled individuals face higher levels of unemployment, lower education attainment, and significant barriers to economic participation, contributing to this intersection of poverty and disability.

### **What are the most common housing problems?**

The most common housing problem in the City of Elyria continues to be housing affordability. According to the 2016-2020 ACS and CHAS data, **92% of renters earning 0-30% AMI (extremely low income) are considered severely cost burdened** (spending more than 50% of income on housing costs). Housing costs are affecting extremely low income home owners as well; **71% of homeowners earning 0-30% AMI are considered severely cost burdened.**

Additionally, data highlights the lack of affordable and ADA-compliant housing. In “The State of the Nation’s Housing” 2022 report, it’s reported that a “vast majority of US homes lack basic accessibility features – such as no-step entryway and grab bars in the bathroom – that older adults and people with disabilities often need to live safely in their homes.”

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

Renter households with worst-case housing needs are those with very low incomes that do not receive government housing assistance and pay more than one-half of their incomes toward rent, those that live in severely inadequate conditions, or both. This population of residents faces the greatest risk of becoming homeless or having unstable housing.

The greatest housing needs in Elyria exist among renters, particularly those with incomes at or below 30% of AMI. Elderly households are a significant portion of the population in need, both for renters and

owners. This suggests the need for affordable housing options and supportive services geared toward aging residents.

### **Which households can have worst-case needs?**

By definition, households that can have worst-case needs are households that—

1. Are renters.
2. Have *very low incomes*—incomes of no more than 50 percent of the area median income (adjusted for family size).
3. Do not receive housing assistance.

### **Priority problems trigger worst-case needs**

Two types of priority problems determine whether households have worst-case needs:

1. *Severe rent burden* means that a renter household pays more than one-half of its income for gross rent (rent and utilities).
2. *Severely inadequate housing* refers to units having one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance

*"Worst Case Housing Needs, 2019 Report to Congress"* U.S. Department of Housing and Urban Development, Office of Policy Development and Research

Additionally, **Elderly households**, both renters and homeowners, especially those earning 0-30% AMI, are likely to be disproportionately affected by severe housing problems. Housing affordability and home repair assistance programs that address aging in place should also be prioritized.

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

**Elyria City School District reported that 162 students in the 2023-2024 school year met the McKinney-Vento definition of homeless.** These students represent 41% of the total number of students experiencing homelessness in Lorain County (395).

The **McKinney-Vento Act**, which later became part of the No Child Left Behind Act (NCLB), mandates protections and services for homeless children and youth, including those with disabilities. The 2004 reauthorization of IDEA also includes amendments that reinforce timely assessment, inclusion, and continuity of services for homeless children and youth with disabilities.



**McKinney-Vento Definition of Homelessness** is anyone who lacks a fixed, regular, and adequate nighttime residence, including:

- Sharing the housing of others due to lack of housing, economic hardship, or similar reason
- Living in motels, hotels, trailer parks, and camping grounds due to a lack of adequate alternative accommodations
- Living in emergency or transitional shelters
- Abandoned in hospitals
- Awaiting foster care placement
- Living in a public or private place not designed for humans to live
- Living in cars, parks, abandoned buildings, public train stations, etc.
- A migrant child who qualifies under any of the above

The major causes of homelessness for children in the U.S. involve both structural and individual factors, including:

- the nation's persistently high rates of poverty for families;
- a lack of affordable housing across the nation;
- continuing impacts of the Great Recession;
- racial disparities in homelessness;
- the challenges of single parenting; and
- the ways in which traumatic experiences, especially domestic violence, precede and prolong homelessness for families.

*"America's Youngest Outcasts - A Report on Child Homelessness"* American Institutes for Research, 2014.

Homelessness can have a tremendous impact on children – their education, health, sense of safety, and overall development. Fortunately, researchers found that children are also highly resilient. Differences between children who have experienced homelessness and low-income children who have not experienced homelessness typically diminish in the years following a homeless episode.

When compared to low-income and homeless families, children experiencing homelessness have been shown to:

- Have higher levels of emotional and behavioral problems;
- Have increased risk of serious health problems;
- Are more likely to experience separations from their families; and
- Experience more school mobility, repeat a grade, are more likely to be expelled or drop out of school, and have lower academic performance.

*"National Alliance to End Homelessness"*

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

Estimates of the at-risk population were made based on various information sources. Census, ACS, CHAS, and Point-in-Time Homeless data are used when available. Information from agencies providing at-risk services was requested based on current program usage.

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

Housing cost burden continues to be a primary risk for low-income individuals and families with children at risk of experiencing homelessness.

The National Alliance to End Homelessness states that "low-income households are typically unemployed or underemployed due to many factors, such as a challenging labor market, limited education, a gap in work history, a criminal record, unreliable transportation or unstable housing, poor health, or a disability. For those who are low-income but employed, wages have been stagnant and have not kept pace with expensive housing costs. The typical American worker has seen little to no growth in his/her weekly wages over the past three decades. Too little income combined with the dwindling availability of low-cost housing leaves many people at risk for becoming homeless."

Other than income, some other characteristics can also predispose an individual or household to homelessness, including:

- Persons leaving institutions: detox, mental hospitals, prisons, etc.
- Households paying more than 50% of income for housing costs
- Victims of domestic violence
- Special needs populations (persons with AIDS, disabilities, drug or alcohol addiction, etc.)
- Single parent head of households who are unemployed
- People who are doubling up in unstable living arrangements (and cannot be counted as homeless)
- Families living below the poverty level

Households that exhibit one or more of these characteristics constitute a population that is "at-risk" of becoming homeless. These individuals and families are at risk of becoming homeless because they have a lesser chance of making economic improvements in their lives.

## **Discussion**

### **Housing is Out of Reach**

There is a significant gap between renters' wages and the cost of rental housing across the United

States. **A full-time worker needs to earn an hourly wage of \$20.81 on average to afford a modest, two-bedroom rental home in Elyria.** This Housing Wage for a two-bedroom home is \$13.56 higher than the federal minimum wage of \$7.25 and \$10.36 higher than the Ohio minimum hourly wage of \$10.45 (non-tipped workers) earned by renters.

Renters with the lowest incomes face the greatest challenge in finding affordable housing. **The average minimum wage worker in Ohio must work nearly 64 hours per week to afford a modest one-bedroom rental home at the average fair market rent.**

A full-time worker needs to earn an hourly wage of **\$16.61** to afford a one-bedroom rental home. Many occupations do not earn enough annually to afford housing. The median hourly wage for the following positions reflects the shortfall:

- Waiters and waitresses - \$14.26
- Fast food and counter workers - \$13.48
- Cashiers - \$13.59
- Home health and personal care aids - \$14.42
- Cooks, restaurant - \$15.25
- Retail salespersons - \$14.81 median hourly wage

*"Out of Reach 2024"* National Low Income Housing Coalition

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

### Introduction

CDBG entitlement communities are to provide an assessment for each of the disproportionately greater needs identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for Elyria as a whole that can be useful in describing the overall need.

### Income Category

- **Extremely low-income**                    **30% HAMFI**
- **Very low-income**                        **>30% - 50% HAMFI**
- **Low income**                                **>50% - 80% HAMFI**
- **Low- and middle-income**            **<100% HAMFI**
- **Upper income**                            **>100% HAMFI**

The most relevant thresholds are 50% and 80% of HAMFI because most HUD programs base eligibility on these thresholds (which are generally referred to as "very low-income" and "low-income," respectively).

### Housing Problems

There are four housing problems in the CHAS data:

1. The housing unit lacks complete kitchen facilities
2. The housing unit lacks complete plumbing facilities;
3. Household is overcrowded
4. Household is cost-burdened.

A household is said to have a housing problem if they have one or more of these four problems.

Overcrowding is one of the four housing problems evaluated by HUD.

#### HUD defines overcrowding as:

- Overcrowding - More than one person per room.
- Severe overcrowding - More than 1.5 persons per room.

#### HUD defines cost burden as:

- Cost burden - Monthly housing costs (including utilities) exceeding 30% of monthly income.
- Severe cost burden - Monthly housing costs (including utilities) exceeding 50% of monthly income.

**0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,160	650	370
White	2,105	380	185
Black / African American	645	185	180
Asian	20	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	200	80	4

**Table 9 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,285	975	0
White	1,660	755	0
Black / African American	385	155	0
Asian	10	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	150	60	0

**Table 10 - Disproportionally Greater Need 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,400	3,155	0
White	1,095	2,555	0
Black / African American	210	355	0
Asian	60	0	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	15	145	0

**Table 11 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

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

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	235	2,475	0
White	120	2,035	0
Black / African American	90	255	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	60	0

**Table 12 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

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

### Discussion

An estimated 90.4% of people reported one race alone. Of these people:

- 79.8% were White;
- 16.3% were Black or African American;
- 0.3% were American Indian and Alaska Native;
- 0.9% were Asian;
- 0.02% were Native Hawaiian and Other Pacific Islander,
- 2.7% were of some other race.

An estimated 9.6% reported identifying as being two or more races.

Additionally, an estimated 8% of the population identified as Hispanic or Latino (4,403). People of Hispanic origin may be of any race. (2016-2020 ACS)

An analysis of housing data for the City of Elyria shows the only racial or ethnic group experiencing a disproportionately greater need in terms of housing problems is those identifying as Black/African American and earning 80-100% AMI. Thirty-eight percent (38%) of Black/African Americans earning 80-100% AMI are likely to experience at least one housing problem, despite this racial group only making up 16% of Elyria's total population.

The data also reveals **extremely low-income** (0-30% of Area Median Income) and **low-income** (31-50% of Area Median Income) households are significantly more likely to encounter at least one housing problem, such as cost burden, overcrowding, or substandard housing conditions, regardless of race. These income groups face the greatest challenges in accessing affordable, safe, and adequate housing, underscoring the need for targeted interventions to address their specific housing needs.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

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

**Introduction**

**Severe housing problems** include:

- Overcrowded households with 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with cost burdens of more than 50% of income

The "2019 County Health Ranking Key Report" by the Robert Wood Johnson Foundation found that "many households are just one unforeseen event – an illness, job loss, financial crisis, or even a drop-in hour at work – from losing their home. The risk for homelessness is especially high for low-income families spending more than half of household income on housing costs. Families that face insecure housing, forced moves, or homelessness are more likely to experience poor mental or physical health and preventable hospitalizations. For children in these families, experiencing homelessness can also be harmful to brain and body function and development, with lifelong and cumulative negative health outcomes for the child, the family, and the community."

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	2,665	1,140	370
White	1,810	680	185
Black / African American	555	280	180
Asian	10	10	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	115	165	4

**Table 13 – Severe Housing Problems 0 - 30% AMI**

Data 2016-2020 CHAS

Source:

\*The four severe housing problems are:

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



**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	525	2,735	0
White	430	1,990	0
Black / African American	75	465	0
Asian	0	10	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	20	195	0

**Table 14 – Severe Housing Problems 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	270	4,285	0
White	205	3,445	0
Black / African American	40	515	0
Asian	0	60	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	0	160	0

**Table 15 – Severe Housing Problems 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25	2,685	0
White	14	2,145	0
Black / African American	0	345	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	60	0

**Table 16 – Severe Housing Problems 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

**Discussion**

An estimated 90.4% of people reported one race alone. Of these people:

- 79.8% were White;
- 16.3% were Black or African American;
- 0.3% were American Indian and Alaska Native;
- 0.9% were Asian;
- 0.02% were Native Hawaiian and Other Pacific Islander,
- 2.7% were of some other race.

An estimated 9.6% reported identifying as being two or more races.

An estimated 8% of the population identified as Hispanic or Latino (4,403). People of Hispanic origin may be of any race. (2016-2020 ACS)

An analysis of housing data for the City of Elyria shows the only racial or ethnic group experiencing a disproportionately greater need in terms of severe housing problems is those identifying as Hispanic and earning 80-100% AMI. Forty percent (40%) of Hispanic individuals earning 80-100% AMI are likely to

experience at least one severe housing problem, despite this racial group only making up 8% of Elyria's total population.

The data also reveals that **extremely low-income** (0-30% of Area Median Income) and **low-income** (31-50% of Area Median Income) households are significantly more likely to encounter at least one severe housing problem, such as cost burden, overcrowding, or substandard housing conditions. These income groups face the greatest challenges in accessing affordable, safe, and adequate housing, underscoring the need for targeted interventions to address their specific housing needs. These households are at a higher risk of experiencing homelessness and may have difficulty affording necessities such as food, clothing, transportation, and medical care.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

### Introduction:

This section evaluates the housing cost burden from a racial or ethnic group perspective. Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. Homeowners' housing costs include mortgage payments, taxes, insurance, and utilities.

A disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

HUD defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50 percent of one’s income on rent.

The tables display cost burden information for Elyria and each racial and ethnic group.

### Cost Burden is described in the tables as:

- No cost burden (less than 30%)
- Cost burden (30-50%)
- Severe cost burden (more than 50%)
- No/negative income. No/negative income households are those whose income is zero or negative due to self-employment, dividends, and net rental income. These households are not included in the other two categories but still require housing assistance and are counted separately.

With the cost of housing rising, researchers are reexamining the 30-percent rule of thumb for measuring rental burden.

The 30-percent rule — that a household should spend no more than 30 percent of its income on housing costs — has long been accepted in academic circles and is often included in blogs and websites on family budgeting. However, a recent Business Week article argues that the 30-percent rule is “nearly useless.” The authors suggest that calculating cost burden using only income ratios oversimplifies the issue of housing affordability. Frank Nothaft, chief economist at Freddie Mac, is quoted in the article as saying, “If your income is \$500,000 a year, you can pay 40 percent and still have money left. But if your income is \$20,000 a year, it will be hard to make ends meet if you’re paying 30 percent of your income on rent.”

In discussing the rental affordability measurement to Business Week, David Bieri of the University of Michigan states that the 30-percent rule “[is] essentially an arbitrary number.” One of the arguments against the share of income approach is that different households earning the same annual income spend considerably different amounts of money on basic necessities. For example, families with children spend more on clothing, food, and medical bills than single adults. Thus, a household with children that spends 50 percent of its income on housing might be cost-burdened, whereas a single adult who earns the same salary and pays the same percentage of income on housing might not be. In addition, the share of income measure does not consider cost-of-living differences in areas where housing is expensive.

Data from the American Housing Survey and the American Community Survey indicate that severe rental burdens disproportionately impact poor families. The Worst Case Housing Needs surveys the number of very low-income families (those earning less than 50 percent of the area median income) who pay more than half their income in rent, have substandard housing conditions, or both.

Rental Burdens: Rethinking Affordability Measures, HUD PD&R Edge

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,220	3,790	3,269	395
White	12,645	2,715	2,285	205
Black / African American	1,595	675	645	180
Asian	20	75	10	0
American Indian, Alaska Native	40	15	25	0
Pacific Islander	0	0	0	0
Hispanic	580	240	130	4

**Table 17 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

**Discussion:**

A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. Within Elyria, no groups meet this HUD definition.

It’s important to note that approximately **21% of the jurisdiction as a whole is considered severely cost burdened**, paying 50% or more of their income towards housing costs; **nearly 25% of the jurisdiction is**

**considered cost burdened.** And while the HUD definition of “disproportionately greater need” is not met among specific racial and ethnic groups, African Americans are more likely to experience housing cost burden. **Black/African Americans** make up 10% of the population that is not considered cost burdened but make **up nearly 20% of the population that is considered severely cost burdened.**

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

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

A disproportionately greater number of housing problems would exist when members of any particular racial or ethnic group at an income level experience housing problems at a rate greater than 10% of the percentage of the same racial or ethnic group population as a whole. Within Elyria, no groups meet this HUD definition.

R/ECAP map is included on the previous page.

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

In general, severe housing problems are more likely experienced by Elyria residents who identify as Black/African American and are very low-income to moderate-income than the overall population.

Additional needs may include:

- More outreach to the Black/African American community on Fair Housing Choice.
- More outreach to the rental agencies and property managers on Fair Housing Choice.
- Additional supports to ensure that Hispanic renters and homeowners have access to resources and funding for rehabilitation projects.

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

To assist communities in identifying **racially/ethnically-concentrated areas of poverty (R/ECAPs)**, HUD has developed a census tract-based definition of R/ECAPs. The definition involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration threshold is straightforward: R/ECAPs must have a non-white population of 50 percent or more. Regarding the poverty threshold, Wilson (1980) defines neighborhoods of extreme poverty as census tracts with 40 percent or more of individuals living at or below the poverty line. HUD supplements this with an alternate criterion because overall poverty levels are substantially lower in many parts of the country. Thus, a neighborhood can be a R/ECAP if it has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

## **NA-35 Public Housing – 91.205(b)**

### **Introduction**

Lorain Metropolitan Housing Authority (LMHA) is one of the largest landlords in Lorain County and offers various affordable housing programs. LMHA housing programs include Public Housing, Housing Choice Voucher (Section 8), Elderly Housing (LCEHC), Market Rate, and Low Income Housing Tax Credit (LIHTC).

LMHA currently maintains and manages 1376 public housing units, including 80 scattered units, 200 Section 8 New Construction units, 51 Low Income Housing Tax Credit units, and 11 Market Rate units (seven 0 bedroom/1-bedroom apartments and four single-family 3-bedroom ranch homes), all located in Lorain, Elyria, Amherst, Oberlin, and Sheffield Township.

LMHA also manages 2974 Section 8 Vouchers in the Housing Choice Voucher Program, including 75 VASH vouchers for homeless veterans qualified by the VA, and 175 NED vouchers for Non-Elderly Disabled individuals.

LMHA has 674 units designated for elderly/persons with disabilities located in Lorain, Elyria, Oberlin, and Amherst. Two buildings (200 units) located in Lorain and Elyria are designated solely for the elderly and persons with disabilities. Family developments consist of 702 units located in Lorain, Elyria, Oberlin, and Sheffield Township.

Eligible applicants pay 30% of their adjusted gross income toward rent. All utilities are provided in the high-rise units. High rise residents are responsible to pay for their own telephone and cable television services. Residents in family developments are responsible for payment of gas and electricity.



**Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,387	2,869	0	2,802	0	0	0

**Table 18 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

**LMHA Additional Information**

More information on specific housing programs can be found below.

- **Housing Choice Voucher Program (Section 8)**

The Section 8 Housing Choice Voucher Program (HCVP) and Home Ownership Program, funded by the United States Department of Housing and Urban Development (HUD), assist very low-income families (one or more persons) to rent safe, decent, and affordable housing owned by private owners in the Lorain County jurisdiction.

- **Public Housing**

Lorain Metropolitan Housing Authority (LMHA), has Public Housing units, including some accessible units, located throughout Lorain County. Bedroom sizes range from efficiency or studio units to 6-bedroom units and are issued to qualified applicants based on household size.

- **Section 8 New Construction**

Section 8 New Construction Lorain County Elderly Housing Corporation (LCEHC) offers 1- and 2-bedroom apartments in two high rise buildings (100 units each), located in Elyria and Lorain designated for elderly, near elderly and persons with disabilities.

- **Market Rate and Home Units**

Lorain Metropolitan Housing Authority (LMHA) has Market Rate and Home units located at 1963 Leavitt Road, Lorain, Ohio. These units are efficiency (0 bedroom) apartments for \$325.00 rent, or 1-bedroom apartments for \$425.00 rent; utilities included. Security Deposits are required and are equal to one month's rent. LMHA also has four single family 3-bedroom ranch homes under the Home Program. Both programs accept Housing Choice Vouchers.

- **Low Income Housing Tax Credit (LIHTC)**

LMHA Oberlin Homes consists of 51 units in Oberlin, Ohio. These units underwent major renovations during 2013 as part of the Low-Income Housing Tax Credit Program. The homes are 2-, 3-, and 4-bedroom units, several of which are ADA compliant. All units offer all first floor living with washer and dryer hookups, stove, refrigerator, and central air.

- **Supportive Housing**

Under the direction of the Nord Center, Supportive Services provides affordable housing in Lorain County for individuals who can live independently. This program is for residents who do not require 24-hour supervision, can follow safety rules, need minimal prompting for self-administration of medication, are able to perform basic independent living skills, and can cook basic meals or acquire food service.

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	7,558	11,599	0	11,406	0	0
Average length of stay	0	0	4	6	0	6	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	157	382	0	376	0	0
# of Disabled Families	0	0	420	1,030	0	1,006	0	0
# of Families requesting accessibility features	0	0	1,387	2,869	0	2,802	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 19 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Race of Residents**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	848	1,736	0	1,698	0	0	0
Black/African American	0	0	531	1,067	0	1,038	0	0	0
Asian	0	0	2	6	0	6	0	0	0
American Indian/Alaska Native	0	0	6	43	0	43	0	0	0
Pacific Islander	0	0	0	17	0	17	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 20 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	326	699	0	681	0	0	0
Not Hispanic	0	0	1,061	2,170	0	2,121	0	0	0

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

**Table 21 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. § 794, that prohibits discrimination based on disability in federally-assisted programs or activities. Specifically, Section 504 states, "No otherwise qualified individual with a disability in the United States. . .shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. In general, the definition of "person with disabilities" does not include current users of illegal controlled substances. However, individuals would be protected under Section 504 (as well as the ADA) if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The term major life activity may include: seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. This list is not exhaustive. Section 504 also protects persons who have a record of such impairment or are regarded as having such an impairment.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders****How do these needs compare to the housing needs of the population at large**

The challenges of housing cost burden impact almost all families, regardless of the income level. Housing cost burdens impact middle-income families who have a more significant challenge saving for emergencies and maintaining their home or saving for homeownership. Households with a high-cost burden, regardless of income, are at a greater risk of losing their housing.

**Discussion**

Loraine Metropolitan Housing Authority (LMHA) implements its 504 Plan according to HUD requirements. To the City's knowledge, there have not been any complaints regarding discriminatory practices. Based on the City's evaluation of LMHA, they have a good history of housing on a first-come, first-served basis or worst-case need. LMHA is a high performing Housing Authority.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

A Continuum of Care (CoC) is a geographically based group of representatives that carries out the planning responsibilities of the U.S. Department of Housing and Urban Development's (HUD) CoC Homeless Assistance Program. These representatives come from organizations that provide services to people experiencing homelessness.

The Ohio Balance of State Continuum of Care (BoSCoC) represents the 80 non-urban counties in Ohio. The 80 counties within the Ohio BoSCoC are divided into 17 Homeless Planning Regions. Homeless program representatives in these Homeless Planning Regions plan and coordinate local homeless systems and programs and are responsible for working with the Ohio Department of Development and Coalition on Homelessness and Housing in Ohio (COHHIO) to ensure all HUD homeless program requirements are met. **The City of Elyria is located in Planning Region 4.**

The Ohio Development Services Agency's Office of Community Development (ODSA) and the Coalition on Homelessness and Housing in Ohio (COHHIO) serve as the lead staffing agencies and co-chairs of the Steering Committee for the Ohio BoSCoC. ODSA serves as the Ohio BoSCoC Collaborative Applicant (submits the annual consolidated CoC Application) while COHHIO serves as the HMIS Lead Agency.

In summer 2014, the Ohio BoSCoC Board adopted a Governance Charter that outlines how the Ohio BoSCoC will be organized, how decisions are made, and how the CoC will ensure it meets all requirements under the CoC Program. One of the requirements that each CoC jurisdiction must complete is to conduct a count of sheltered and unsheltered homeless persons carried out on one night in the last 10 calendar days of January. Ohio BoSCoC's annual Point-In-Time (PIT) count was conducted for the night of **January 23, 2024.**

Due to the nature of a one-night count, the uses of the PIT Count data and its limitations should be noted. It is understood that a one-night point in time count has limitations and in any given year may under-count or over-count the homeless population when compared to data collected over a more extended period of time or at other periodic intervals. The greatest value of the PIT Count is that it is an unduplicated count of both sheltered and unsheltered persons experiencing homelessness on one night. Decreases or increases in the number of persons counted from year to year may indicate a change in the homeless population or external circumstances or both.

Because of the limitations of PIT Count Data, data pulled from Lorain County's Coordinated Entry System has also been included in the Homeless Needs Assessment. The Coordinated Entry System (CES) a streamlined approach used by communities to assess, prioritize, and connect people

experiencing or at risk of homelessness to the most appropriate housing and services. Mandated by HUD for CoC programs, CES standardizes the access and assessment process, ensuring that resources are allocated based on vulnerability and need rather than a first-come, first-served basis. The goal is to improve efficiency, fairness, and transparency in how homeless assistance is provided.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

From August 2023- August 2024, 436 individuals were enrolled in the Coordinated Entry System. Of these individuals, 64% were between the ages of 25-54. Nearly 57% identified themselves as male and 3% are veterans.

**Notably, while Black/African Americans only make up 16% of Elyria's population, 36% of those enrolled in CES identified as Black/African American, compared to 38% identifying as White and 21% identifying as multiple races.**

**Additionally, 78% of individuals enrolled in CES reported being disabled. Nearly 52% of all persons self-reported a mental health disorder, while 16% self-reported a substance use disorder.**

According to CES data, 15% of those seeking services qualify as "chronically homeless". To qualify as "chronically homeless", an individual must be able to demonstrate the following:

- 12 months of consecutive homelessness; OR,
- 4 episodes of homelessness in the last 3 years, in which the 3 episodes total 12 months; AND
- Have a documented disability.



**Thirty-six percent (36%) of individuals enrolled in CES coming from a place not meant for human habitation** (i.e. sleeping outside, staying in cars, living in abandoned buildings, etc.), while 27% reported temporarily living with another person (i.e. a friend or family); 10% reported coming from an emergency shelter.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

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

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

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Unsheltered Homeless refers to the segment of a homeless community who do not have ordinary lawful access to buildings in which to sleep, as referred to in the HUD definition as persons occupying "place not meant for human habitation", (examples: bus stop, parks, riverbed, van, RV, sidewalk).

Sheltered Homeless refers to those in an emergency shelter, in transitional housing, or exiting an institution where they temporarily reside lacking a fixed nighttime residence. People will be considered homeless if they are exiting an institution where they reside for up to 90 days. People who are losing their primary nighttime residence which may be a motel, hotel or a doubled up situation within 14 days and lack resources or support networks to remain in housing, are also considered homeless.

According to the Point in Time Count for Lorain County conducted on January 23, 24, many more sheltered homeless individuals (167) than unsheltered (11).

**Discussion:**

The City of Elyria provides a wide range of services to homeless individuals throughout the City and surrounding region. There has been a need for a year-round homeless shelter in the City of Elyria. There is also a need for a “drop-in” center for the homeless for access to bathrooms, showers, fresh water, and HVAC systems during the day when the shelters are closed. There currently are limited facilities for homeless families with children in the City of Elyria. The homeless population is growing and there is a lack of Federal funds to develop additional beds and permanent housing for the homeless.

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

### Introduction:

Elyria has various public and private agencies that provide services to non-homeless special needs populations. Groups that require supportive housing include but is not limited to:

- The elderly, age 62 and over
- Frail Elderly, age 75 years or older
- Persons with physical, and/or developmental disabilities
- Persons with mental disabilities
- Persons with substance abuse issues
- Victims of domestic violence, dating violence, sexual assault, and stalking

### Describe the characteristics of special needs populations in your community:

- **Elderly Persons** are defined as persons who are age 62 years and older. According to the 2016 - 2020 American Community Survey Data, nearly 19% of Elyria's population are 65 years of age or older. Nearly 42% of households had one or people 60 years of age or older living in it.
- **Frail Elderly** are those persons who are aged 75 and older and therefore may have different needs than those considered "elderly".16% of the elderly population is considered "frail elderly", which accounts for 7% of the City's entire population.
- **Persons with Disability**, according to the ACS data for 2016-2020, approximately of the City of Elyria's total population are classified as "disabled." About 30% of households had one or more persons with a disability, while 35% of those with a reported disability are 65 years of age and over.
- **Persons with Mental Disabilities.** It is estimated that mental disorders affect one-quarter of all Americans. By this count more than 2 million of Ohio's 11 million citizens experience some form of mental disorder including 200,000 children. Over half of the individuals being served in Lorain County's homeless response system reported a mental health disorder. Homelessness often exacerbates mental health disorders by creating conditions of chronic stress, insecurity, and social isolation. The lack of stable housing can disrupt access to healthcare, increase exposure to trauma, and lead to feelings of hopelessness, which in turn can worsen pre-existing mental health conditions or trigger new ones. Additionally, without a safe environment or access to basic needs, managing mental health symptoms becomes much more difficult, creating a harmful cycle between homelessness and mental illness.
- Individuals with substance use disorders face significant challenges, including physical dependence, social stigma, and limited access to treatment and support services. Being low-income or housing insecure can exacerbate these challenges by limiting their ability to afford

healthcare, maintain stability, and access recovery programs. The stress of housing insecurity can lead to increased substance use as a coping mechanism, while the lack of stable housing makes it harder to maintain sobriety and access consistent care.

- **Victims of Domestic Violence, dating violence, sexual assault and stalking** is rapidly increasing both locally and nationally. Lorain County Safe Harbor (LCSH) served 12,312 individuals from July 1, 202 to June 30, 2024. LCSH provides life-saving services through numerous counseling and advocacy programs, however there remains a critical need for available affordable housing that can provide safe, permanent homes for those escaping domestic violence.

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

Based on interviews with the community, the following housing and supportive service needs were determined:

#### For Home Ownership

- Repair programs for the aging housing stock. Targeting these repair programs towards those who are seniors or living on a fixed income.
- Increasing supply of affordable and accessible housing options, especially for those that are seniors and/or disabled. Providing assistance to retrofit homes with accessibility features will allow seniors and those living with disabilities to continue to comfortably live in their home.
- First time home buyer programs to encourage young adults and young families to stay in Elyria or encourage young adults and young families to move to Elyria.

#### For Rentals

- More affordable housing options for seniors
- More affordable housing options for those trying to exit homelessness
- More affordable housing options for those who are considered extremely low and low income
- More accountability for landlords, including improved code enforcement on rental properties

#### Supportive Services (whether a home owner or renter)

- Improved access to food, including: Help accessing SNAP benefits Assistance affording food More grocery stores in areas of the City that have food insecurity, particularly the southside
- Transportation, including: Increased public transit options within the City Added public transit options that connect to neighboring communities
- Utility assistance. There was overwhelming feedback that the cost of utilities has increased and become difficult to afford.
- Access to mental health and substance use services.

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

The City of Elyria does not receive HOPWA funding. However, based on the Health Department of the State of Ohio's "Diagnoses of HIV and/or AIDS Reported in Lorain County," there were 19 individuals newly diagnosed with HIV/AIDS in 2022 in Lorain County. There are currently 412 individuals living in Lorain County with HIV/AIDS. Of those diagnosed with HIV/AIDS, 76% were assigned male at birth and 53% of cases are individuals over the age of 50. Of these individuals, 25% (107) identify as Black/African American, while 24% (100) identify as Asian/Pacific Islander; 43% (179) identify as Hispanic/Latino. Information specific to the City of Elyria is not available.

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

**Discussion:**

The needs for these various groups of the Special Needs Population are only estimates, based on HUD data, U.S. Census Data, ACS data and interviews with housing providers and social service agencies. Accurate statistics are not available for these specific groups, so therefore "best estimates" are presented.

While many supportive service providers for the special needs population are located in the City of Elyria, their service area and clients are throughout Lorain County. Therefore, the statistics may not be limited to just the City of Elyria.

There are a number of agencies in Lorain County that provide services to the City's special needs populations. These include the following agencies: Mental Health, Addiction and Recovery Services (MHARS) Board of Lorain County, Lorain County Office on Aging, Neighborhood Alliance, Haven Center, Catholic Charities of Lorain County, and the Nord Center.

There is demand for more special needs housing and assistance to help these populations. Many of these residents are in poverty or low-income; some are homeless. Often they can have more than one special need such as being elderly and having mental health issues. Coordination among service providers needs to remain strong. More services and funding are needed to continue to assist Elyria's special needs population.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the City of Elyria must administer its programs over the course of the five-year Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan and the programs and projects to be administered.

The Housing Market Analysis provides data and narrative information regarding the local housing market, including:

- the significant characteristics of the jurisdiction's housing market in general, including the supply, demand, and condition and cost of housing;
- the housing stock available to serve persons with disabilities and other special needs;
- the condition and needs of public and assisted housing;
- a brief inventory of facilities, housing, and services that meet the needs of homeless persons;
- regulatory barriers to affordable housing; and
- the significant characteristics of the City's economy.

The City of Elyria is an older well-established City in Northern Ohio. The City has been experiencing a decrease in its housing stock, as well as a decrease in its population. The City's population peaked in 1980, with 57,538 residents, and in the 2016-2020 ACS data, the population is estimated to be 52,656 (a loss of 4,882). This is largely the result of a general decline in the economy of the state, the loss of the industrial base, and demolition of vacant and abandoned homes.

Nearly 78% of all the housing units were built prior to 1979, with 20% built prior to 1939. With the aging housing stock, maintenance is crucial. Older homes often require extensive repairs to address wear and tear on key systems such as plumbing, roofing, and electrical wiring. In particular, homes built before 1978 are at higher risk of containing lead-based paint, which poses significant health hazards, especially to children. Lead exposure can result in developmental delays, behavioral issues, and other long-term health problems. Ensuring that older housing units are well-maintained and safely remediated from hazards like lead-based paint is essential for both the safety and well-being of residents. Additionally, energy efficiency upgrades in older homes can also improve affordability by reducing utility costs.

The median home value, as reported in the 2016-2020 American Community Survey, was \$131,000 and the median gross rent was \$835 per month same period. While it is cheaper to rent and own a home in Elyria, the lower cost of housing does not offset the lower median income, as a higher proportion of households are considered cost-burdened. The median household income for homeowners is \$57,536, while the median household income for renters is \$26,970.

The population loss that the City has sustained since 1980 and the impact of the 2008 housing crisis has resulted in a high rate of vacant houses. The City's low/moderate income neighborhoods have been hard hit by economic decline and population loss, and numerous housing units, both owner-occupied and rental properties, suffer from disinvestment and lack of maintenance.



## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The United States needs more housing and more varied types of housing to meet households' needs throughout the country. Some economists estimate that one consequence of the 2008 foreclosure crisis was the slow rebound in home construction while household growth continued, resulting in underproduction of housing by more than 3 million units.

Although home production has recently been on the rise, building permits, one indicator of new housing supply, remain below historical averages and far below the level needed to eliminate the deficit in housing.

**The consequences of inadequate supply are higher housing costs for both renting and buying a home.** More than 37 million renter and owner households spent more than 30 percent of their income for housing in 2019. In the years prior to the pandemic, low-interest rates for mortgage loans and increasing incomes, not lower home values, had reduced owner cost burden. For renters, increasing incomes were matched by rising rents, maintaining cost burdens despite a strong economy.

*"Opportunities to Increase Housing Production and Preservation"* HUD PD&R, September 7, 2021

The data tables are populated from the 2016-2020 American Community Survey (ACS) 5-Year Estimates.

- Residential properties primarily comprise traditional 1-unit structures (68%) and apartment complexes with multiple units (27%).
- Mobile homes, boats, RV, vans comprise 5% of the residential property units.
- Most owner-occupied (99%) and rental units (74%) have two or more bedrooms.

According to the 2016-2020 ACS data summarized below, there are an estimated 24,904 total housing units, which is a slight increase of 254 units from the 2011-2015 ACS data from the previous Consolidated Plan. There are 22,954 occupied housing units (13,785 owner-occupied and 9,345 renter-occupied). The total number of vacant housing units is calculated at 1,950, which represents 7.8% of the total housing in the City.

As shown in Table 31, single unit, detached dwellings (19,085) comprise nearly two thirds of the City's total housing inventory, while apartment buildings containing 5-19 dwelling units make up 14% of the City's housing stock.

The majority of all occupied housing units are 3 or more bedrooms (60%). However, from Table 32, ACS data reports that 79% of owner-occupied dwelling units in Elyria are 3-bedroom or larger and only 1% are one-or no-bedroom units. In contrast, renter-housing is predominately 2-bedroom units at 43%, with 3 or more bedroom units being only 31%, and one-bedroom or no bedroom units only 26% of the rental units. Considering the population decline, the median age increase, and the vacancy rate, it will

be important for the City to ensure the “right-size” affordable housing is developed. The need for larger units may be declining.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	16,085	63%
1-unit, attached structure	1,180	5%
2-4 units	2,135	8%
5-19 units	3,470	14%
20 or more units	1,290	5%
Mobile Home, boat, RV, van, etc	1,310	5%
<b>Total</b>	<b>25,470</b>	<b>100%</b>

**Table 22 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	360	4%
1 bedroom	160	1%	2,060	22%
2 bedrooms	2,760	20%	3,990	43%
3 or more bedrooms	10,840	79%	2,935	31%
<b>Total</b>	<b>13,785</b>	<b>100%</b>	<b>9,345</b>	<b>100%</b>

**Table 23 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

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

Within the City of Elyria, some long-term affordable housing developments have been constructed/renovated with Federal and/or State funding, as well housing rehabilitation efforts accomplished through local funding. Descriptions of the most common assisted housing programs are listed below:

- **Public Housing:** In Lorain County, the Lorain Metropolitan Housing Authority provides 1,438 public housing units of which 454 are located in the City of Elyria, including 100 that are reserved for elderly or disabled residents. The Wilkes Villa Apartments include a range of unit types including 1-bedroom single-floor units as well as townhomes with 2 to 6 bedrooms. This development includes an on-site health clinic and a childcare center.

- **Housing Choice Vouchers:** The Housing Authority also administers 3,217 Housing Choice Vouchers that are tenant based, which includes 117 Veterans Affairs Supportive Housing (VASH) and 175 Non-Elderly Disabled (NED) Vouchers. The income levels are at 80% and below AMI.
- **First Time Home Buyers:** The City has in the past assisted 35 households with down payment assistance to purchase a home through March 2, 2015. The income levels were at 80% AMI or below. However, this program is no longer offered by the City.
- **Community Development Block Grant Program (CDBG):** The City uses a portion of its CDBG funding for the repair and rehabilitation of affordable housing for very-low, low-, and moderate-income households, both owner and renter households. The City of Elyria devoted 39 % of its CDBG funds in the past 5 years to assist 74 homeowners (24 more than the target of 50). The City averaged 15 units a year, but in 2019 was able to assist 25 homeowners with housing rehab projects.
- **Low Income Housing Tax Credit (LIHTC):** This program provides Federal income tax credits to developers who construct, rehabilitate, or acquire and rehabilitate qualified low-income rental housing. These developments can encompass both multi-family and single-family rental housing, for families or senior citizens. Eligible applicants include for-profit and non-profit sponsors. There are approximately 566 low-income units constructed as part of housing projects financed with Low Income Housing Tax Credits in the City of Elyria.
- **CHIP Funding:** The City applies for and has been awarded the State of Ohio competitive Community Housing Impact and Preservation Grant to assist LMI homeowners in rehabilitating their property utilizing HOME funds.
- **LMHA** has partnered with the City of Elyria to fund tenant-based Rental Assistance (TBRA) to assist Housing Choice Voucher Program applicants with security deposits, the first month's rent, and/or utility deposits.

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

There is no anticipated loss of affordable housing units or expirations of Housing Choice Vouchers. Housing units that receive tax credits or other forms of assistance can be at risk of being converted to market rate housing upon maturity of the tax credits or the affordability period, typically 15, 20, or 30 years. Without subsidies many of these units could be lost to the low-income market, either through higher non-subsidized rents being charged or from owners' neglect, abandonment or conversion.

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

The current availability of housing units does not meet the demand of low- to moderate-income renters and homeowners. Renters are uniquely impacted by the rising value of single-family homes and property lots. Landowners of single-family rentals are more likely to sell their rental investment property as housing values continue to rise, further reducing the number of available rental houses.

Additionally, as housing prices increase, it becomes increasingly difficult for middle to moderate-income renters to transition to homeownership due to the higher monthly mortgage costs and downpayment requirements. It can be extremely challenging for extremely low to low-income renters to "compete" for a limited amount of rental housing. Ohio does not have any fair housing protections for "source of income", which help provide some protection to renters who receive government assistance or utilize a housing choice voucher. However some local jurisdictions, such as Cleveland, Columbus, and Cincinnati have enacted such ordinances that do include "source of income" as a protected category, but Elyria is not one of localities.

### **Describe the need for specific types of housing:**

**Elyria needs affordable housing units that ensure that low- to moderate-income residents spend no more than 30% of their monthly income on housing expenses.** While there is a monumental amount of new housing units in the community, it does not meet the financial needs of the community's residents most vulnerable to housing instability.

It is critical to understand how the US Department of Housing and Urban Development (HUD) evaluates income within a community. HUD sets income limits that determine eligibility for assisted housing programs, including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. Elyria falls within the Cleveland-Elyria HUD Metro FMR Area.

A family in Elyria is considered low- to moderate-income if they make

- \$54,450 as a single-person household
- \$62,200 as a two-person household
- \$70,000 as a three-person household
- \$77,750 as a four-person household
- \$84,000 as a five-person household
- \$90,200 as a six-person household

Most residents in Elyria either have a close family member or have an annual income qualifying them as low—to moderate-income. Residents who fall within these income categories may have unique difficulties. The city also lacks "accessible" housing units to address the needs of the physically disabled.

### **Discussion**

There is a continuing need for "affordable" and "accessible" housing in the City of Elyria. Much of the existing housing is sound and there appears to be an adequate supply of market-rate housing. However, housing opportunities are lacking for the lower income renters and homebuyers in the City. Low-

income homeowners with high housing cost burdens need housing rehabilitation programs to bring their dwellings up to code standards, make them energy efficient and help them reduce their cost burdens. Low-income renters with housing problems, including high housing cost burdens, need access to quality affordable rental housing.

Low-income elderly households are also burdened with high housing costs and are in need of housing rehabilitation programs to assist owner-occupants and affordable senior housing to assist elderly renter households.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The data presented in this section indicates that, within the City of Elyria, there is a diverse mix of housing in different price ranges for owner-occupied and rental dwelling units. However, conclusions about the availability of affordable housing for low and moderate income households need to take into account additional factors such as the age and condition of this housing and the neighborhoods in which such housing is located. Housing needs to be both affordable and good quality and located within safe, stable residential neighborhoods.

**The median home value increased 13% between the 2011-2015 ACS data, \$94,300, and the 2016-2020 ACS data, \$107,600.** However, the median home value has not recovered to pre-housing crisis values, which was noted as \$116,600 in the 2005-2009 ACS data. The median contract rent (using the same sources) increased 7% from \$567/month to \$610/month. The total number of occupied rental units, nearly 66% (6,125) were in the \$500 to \$999 category per month. According to apartments.com, the 2024 average rent for an apartment is \$693 a month, indicating the continued rise in rental costs. An important consideration when estimating rental rates is the differing practices regarding the inclusion of utilities and fuels in rental payments. Gross rent accounts for these variations by combining the contract rent with the estimated average monthly cost of utilities (such as electricity, gas, and water/sewer) and fuels (including oil, coal, kerosene, wood, etc.), if they are paid by the renter or on the renter's behalf. This approach ensures consistency by eliminating discrepancies related to the inclusion of these additional costs.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	94,300	107,600	14%
Median Contract Rent	567	610	8%

Table 24 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	2,720	29.1%
\$500-999	6,125	65.5%
\$1,000-1,499	455	4.9%
\$1,500-1,999	20	0.2%
\$2,000 or more	24	0.3%
<b>Total</b>	<b>9,344</b>	<b>99.9%</b>

Table 25 - Rent Paid

Data Source: 2016-2020 ACS

## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,395	No Data
50% HAMFI	5,150	2,395
80% HAMFI	7,885	5,660
100% HAMFI	No Data	7,719
<b>Total</b>	<b>14,430</b>	<b>15,774</b>

Table 26 – Housing Affordability

Data Source: 2016-2020 CHAS

## Monthly Rent

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

Table 27 – Monthly Rent

Data Source Comments:

## Is there sufficient housing for households at all income levels?

The lack of affordable housing impacts low- and moderate-income residents the greatest. The steadily increasing rent costs compound the financial struggles that these families are at risk of experiencing. Additionally, the growing need for new rental housing units and aged housing unit stock results in many renters living in substandard housing conditions.

### AFFORDABLE, BUT NOT AVAILABLE

Homes that are affordable to extremely low-income renters are not necessarily available to them. In the private market, households can occupy homes that cost less than 30% of their incomes, and many do. When higher-income households occupy rental homes also affordable to lower-income households, they render those homes unavailable to the lower-income households. Extremely low-income renters must compete with all higher-income households for the limited number of rental homes affordable to them in the private market. To truly measure the housing options extremely low-income renters have, we must account for the fact that higher-income renters occupy some of the most affordable units. Rental homes are both affordable and available for households of a specific income group if the homes are affordable to them and they are not occupied by higher-income households.

## **EXTREMELY LOW-INCOME RENTERS**

The vast majority of extremely low-income renters work in low-wage jobs or are unable to work. With wages insufficient to pay for modest rental housing even when individuals work full-time year-round, a brief furlough or loss of hours, as we have seen over the past year, can create debts that renters can never repay. Extremely low-income renters in the labor force, many already struggling to pay their rents before the pandemic, were significantly impacted by COVID-19. Low-wage work comprised a disproportionate share of industries most affected by COVID-19 shutdowns. Extremely low-income renters were likely impacted by the closures of restaurants, hotels, and other places of low-wage employment.

*The Gap, A Shortage of Affordable Homes*, National Low Income Housing Coalition, March 2021

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

With a median home value of \$119,950, it may appear Elyria's housing stock is "affordable" compared to state and national averages. With a decreasing population, current economic conditions, increasing number of renters, and increasing rental rates, a number of housing "affordability" issues need to be addressed:

Much of the affordable housing stock in Elyria is older. These homes are more costly to maintain and often need rehabilitation;

LMI households in Elyria are shown to be cost-burdened. Such households have difficulties obtaining housing that is both affordable for their situation and in good condition; and

Rental rates will likely continue to increase.

### **Rental Stability**

As the economy improves, rental prices continue to increase. Over the past decade, rental cost increased more than monthly wages. This puts significant pressure on low- and moderate-income families spending an ever-increasing percentage of their income on housing costs.

As higher-income renters and distressed homeowners seek cheaper alternatives to their current housing, competition for less expensive rental homes may increase. Meanwhile, few of the lowest-income renters can leave the rental market altogether. Consequently, rents for the least expensive homes may be less responsive to economic downturns, and in some cases, they could even increase because of greater demand. Even if rents at the bottom end of the market fall during a downturn, they will not fall sufficiently to provide extremely low-income renters with an adequate supply of affordable housing. Owners are incentivized to abandon their rental properties or convert them to other uses when



rental income is too low to cover basic operating costs and maintenance. They have little incentive to provide affordable housing in the private market to extremely low-income renters. During periods of economic growth, the private market alone does not provide an adequate supply of affordable rental housing to low-income households. The rents that the lowest-income households can afford typically do not cover the development and operating expenses of new housing. While new construction for higher-income renters encourages a chain of household moves that eventually benefits lower-income renters, new luxury units may not impact rents at the bottom of the market as much as they do rents at the top. National Low Income Housing Coalition, March 2021

### **Homeowner Stability**

The Federal Finance Housing Agency - FHFA House Price Index (FHFA HPI®) is a broad measure of the movement of single-family house prices. The FHFA HPI is a weighted, repeat-sales index that measures average price changes in repeat sales or refinancings on the same properties. Information is obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1975. The FHFA HPI is a timely, accurate indicator of house price trends at various geographic levels. The breadth of the sample provides more information than is available in other house price indexes.

The population of Elyria is largely stagnant, with little increase in wages. The FHFA HPI Calculator is available on the FHFA website and provides data on the increase of house prices in Elyria measured quarterly. A calculation for a home purchased in 2023 Quarter 1 for \$119,500 and sold in 2024 Quarter 2 would have an appreciation of 13% and have an estimated value of \$135,090. Continued cost increases will result in households that cannot maintain the aging housing stock, reduce renters ability to transition to homeownership, and cause existing residents to be unable to purchase homes inside the City.

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

Since 1974 the U.S. Department of Housing and Urban Development (HUD) has helped low-income households obtain better rental housing and reduce the share of their income that goes toward rent through a program that relies on the private rental market. A key parameter in operating the certificate and voucher programs is the Fair Market Rent (FMR). FMRs play different roles in the certificate and voucher programs. In both programs, FMRs set limits. In the certificate program, FMRs set limits on what units can be rented; in the voucher program, FMRs set limits on the subsidy provided to the household. Certificate program households cannot rent units with gross rents exceeding the FMR; the recipients receive a subsidy equal to the difference between the gross rent and 30 percent of their incomes. Voucher program households receive a subsidy equal to the difference between the FMR and 30 percent of their monthly incomes. Participants in the voucher program can choose units to live in with gross rents higher than the FMR, but they must pay the full cost of the difference between the gross rent and the FMR, plus 30 percent of their income. FMRs are intended to ensure that rental

assistance beneficiaries have access to safe, decent housing while balancing affordability with local market conditions. HUD updates FMRs annually, taking into account local rent surveys, inflation, and other economic factors.

According to HUD's 2024 Fair Market Rent data for the Cleveland-Elyria Metropolitan Statistical Area, fair market rent for an efficiency apartment is \$811; \$913 for a one-bedroom; \$1,108 for a two-bedroom. *NOTE: FMR includes the cost of utilities; for a resident living in a one-bedroom unit, the FMR \$913 is the total cost for rent AND utilities for that unit.* These monthly FMRs are below the High and Low HUD HOME rent.

There is need for the City to encourage/foster the rehabilitation and preservation of existing rental housing to ensure that these affordable units are also in good condition. New construction of affordable rental housing may only be successful to the extent that the production of such units can be subsidized to enable them to remain affordable and to the extent that existing rental housing is seen as substandard and undesirable.

## **Discussion**

## **MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)**

### **Introduction**

Housing is a major element of people's material living standards. It is essential to meet basic needs, such as for shelter from weather conditions and to offer a sense of personal security, privacy, and personal space. Good housing conditions are also essential for people's health and affect childhood development.

Housing is the key to reducing intergenerational poverty and increasing economic mobility. Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States. Stanford economist Raj Chetty found that children who moved to lower-poverty neighborhoods saw their earnings as adults increase by approximately 31%, an increased likelihood of living in better neighborhoods as adults, and a lowered likelihood of becoming a single parent. Moreover, children living in stable, affordable homes are more likely to thrive in school and have greater opportunities to learn inside and outside the classroom.

Increasing access to affordable housing bolsters economic growth. Research shows that the shortage of affordable housing costs the American economy about \$2 trillion a year in lower wages and productivity. Without affordable housing, families have constrained opportunities to increase earnings, causing slower GDP growth. In fact, researchers estimate that the growth in GDP between 1964 and 2009 would have been 13.5% higher if families had better access to affordable housing. This would have led to a \$1.7 trillion increase in income or \$8,775 in additional wages per worker. Moreover, each dollar invested in affordable housing boosts local economies by leveraging public and private resources to generate income—including resident earnings and additional local tax revenue—and supports job creation and retention.

*"The Problem,"* National Low Income Housing Alliance

Of the total 24,654 housing units in Elyria, 6,825 were built before 1950. Of those, 5,980 of these older housing units are occupied, which represents 26.5% of the total occupied housing units. This means there are 845 older housing units that are vacant. In contrast, 1,928 housing units have been built since 2000, of which 1,840 are occupied (8.2% of occupied units).

Of the 22,550 total occupied housing units in the City, 7135 (31.6%) have at least one "selected condition." In addition, 17,500 (77.6%) housing units were built before 1980, and therefore have a potential lead-based paint hazard.

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

For this Consolidated Plan, the City of Elyria will use the HUD housing quality standards as defined below:

**1. Standard Condition.** A unit of housing is considered to be in standard condition if it is generally in good repair, with no substandard habitability elements (i.e., lacking complete plumbing or kitchen facilities) or exterior elements. Such units may be eligible for housing rehabilitation funding if interior conditions are such that the HUD Section 8 Housing Quality Standards are not met, or a threat to the integrity or livability of the unit exists and should be addressed. Examples of ways in which the interiors of such homes might be rehabilitated include the replacement of heating systems, electrical system repairs or upgrades, plumbing system repairs or upgrades, energy efficiency improvements, and accessibility improvements.

**2. Substandard Condition but Suitable for Rehabilitation.** This category describes dwelling units that do not meet one or more of the HUD Section 8 quality standard conditions, likely due to deferred maintenance or work without permits, but that is both financially and structurally feasible for rehabilitation. Such units may be lacking complete plumbing and kitchen facilities and/or may have exterior elements in need of repair (e.g., a roof in need of replacement, siding in need of repair or replacement, missing or failing foundation). In order to be suitable for rehabilitation, the unit value generally exceeds the cost of repairs or upgrades that would be required to bring it to standard condition. This category of property does not include units that need correction or minor livability problems or maintenance work.

**3. Substandard Condition and Not Suitable for Rehabilitation.** This category describes dwelling units in such poor conditions as to be neither structurally nor financially feasible for rehabilitation. Such units will typically have an improvement value that is less than the cost of addressing the habitability and exterior elements that cause its classification as "substandard" or will be considered unfit to occupy for safety reasons by the city's building official.

The table below displays the number of housing units, by tenure, based on the number of "conditions" the unit has. Selected conditions are similar to housing problems in the Needs Assessment: are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,325	17%	4,845	52%
With two selected Conditions	4	0%	125	1%
With three selected Conditions	0	0%	15	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,460	83%	4,360	47%
<b>Total</b>	<b>13,789</b>	<b>100%</b>	<b>9,345</b>	<b>100%</b>

**Table 28 - Condition of Units**

Data Source: 2016-2020 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,300	9%	705	8%
1980-1999	2,000	15%	1,115	12%
1950-1979	6,635	48%	5,080	54%
Before 1950	3,855	28%	2,455	26%
<b>Total</b>	<b>13,790</b>	<b>100%</b>	<b>9,355</b>	<b>100%</b>

**Table 29 – Year Unit Built**

Data Source: 2016-2020 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,490	76%	7,535	81%
Housing Units build before 1980 with children present	590	4%	225	2%

**Table 30 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

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

**Table 31 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

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PLAN\_SECTION\_ID=[1313801000]>

## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Environmental lead is a toxic substance affecting the growth and development of up to one million U.S. preschool children today, with effects ranging from learning disabilities to death. High lead levels can

cause many health problems by damaging the brain, nervous system, and kidneys. Lead poisoning can cause decreased intelligence, behavioral and speech problems, anemia, decreased muscle and bone growth, poor muscle coordination, and hearing damage. Lead exposures remain prevalent despite considerable knowledge and increased screening and intervention efforts.

Increased lead exposure and increased body burden of lead remain a significant problem for children in the United States. Lead is an environmental toxicant that may cause adverse health effects to the nervous, hematopoietic, endocrine, renal, and reproductive systems. Lead exposure in young children is particularly hazardous because children absorb lead more readily than adults. Many children exposed to lead do not exhibit any signs of the disease. The child's signs or symptoms could be mistaken for other illnesses, and the child goes undiagnosed. The developing nervous system of children is particularly more susceptible to the effects of lead. The underdeveloped blood-brain barrier in young children increases the risk of lead entering the developing nervous system resulting in neurobehavioral disorders. Blood lead levels (BLLs) at any detectable level have been shown to cause behavioral and developmental disorders; therefore, **no safe blood lead level in children has been identified**. It is increasingly important for continued childhood lead poisoning prevention education and awareness.

Lead-contaminated water, soil, and paint have been recognized as potential sources of children's lead exposure. **Dust from deteriorating lead-based paint is considered the largest contributor to the lead problem**. Until the 1950s, many homes were covered inside and out with leaded paints. Lead began to fall from favor in the 1950s but was still commonly used until it was banned in homes after 1977.

Because of the long-term use of lead-based paints, many homes in the United States contain surfaces with paint that is now peeling, chalking, flaking, or wearing away. The dust or paint chips contain high levels of lead that easily find ways into the mouths of young children. A particular problem has emerged due to many homes with lead-based paints, which are now undergoing renovations. Often the dust created by this work has high lead levels, which are readily absorbed by the children's developing bodies.

Elyria has a sizable amount of housing built before 1980 that has the potential to be hazardous to children. **The 2016-2020 CHAS estimates that 10,490 units were built prior to 1980; approximately 590 of these units have children present**. While the reported cases of childhood lead poisoning in Lorain County are low, the State Health Department estimates emphasize that the number of unreported/undetected cases of childhood lead poisoning is unknown, and the low number of reported cases should not be misconstrued as evidence that lead poisoning is not more widespread

## Discussion

The City does not currently have a complete inventory of vacant dwellings. The HUD prepopulated fields for "vacant units" and "REO Properties" are blank because data is not available for the jurisdiction.



## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

Public Housing in Elyria is a program managed and operated by Lorain Metropolitan Housing Authority (LMHA), a federally funded organization designed to benefit eligible low-income families, seniors and persons with disabilities. LMHA administers the public housing program via various properties the organization owns and operates.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,451	2,926			0	0	809
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 32 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

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

The Lorain Metropolitan Housing Authority owns and operates 10 public housing communities, two LMHA Section 8 New Construction Properties and a number of scattered sites throughout Lorain County. There are a total of 1,438 housing units in the public housing communities, with 200 public housing units that are reserved for the elderly. In addition, the Housing Authority administers 3,129 Housing



Choice Vouchers for low- to moderate-income households for rental units in the City and surrounding region. There are 117 Veterans Affairs Supportive Housing (VASH) and 175 Disabled Vouchers included in that total.

In Elyria, there are three public housing communities, described below:

- Riverview Plaza – 180 Apartments: 1-bedroom apartments in a high rise.
- Harr Plaza – 100 Apartments designated for elderly and persons with disabilities: 1-bedroom apartments and ten ADA accessible apartments.
- Wilkes Villa – 174 Apartments: 1-bedroom single floor plan and 2, 3-, 4-, 5-, and 6-bedroom townhouses. Includes an on-site health clinic and childcare center.

There are also a total of 28 mobility accessible units (2%) and 402 units with accessible features for sensory impaired persons. Of these units, 12 of the mobility accessible units and 182 of the sensory impaired units are in the City of Elyria. There are also 31 single family homes and duplexes on scattered sites in Elyria.

The housing units are 99% occupied with a waiting list of over 417 families. The properties are consolidated into one Asset Management Project (AMP). According to the most recent REAC Physical Inspection of the AMP all three facilities received a score of 91b.

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 33 - Public Housing Condition

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

Each year HUD reviews and scores the housing authority's Section 8 program management based on 14 different criteria. This score reflects how well the housing authority manages the Section 8 waiting list, the physical quality of housing assisted with Section 8 and the financial management of the program.

In the 2015-2019 Consolidated Plan, the Lorain County Metropolitan Housing Authority scored an average of 87 points. The most recent score shows an increase to 91b. There is a need for rehabilitation funds to be used by the Housing Authority to make the public housing units in the City of Elyria decent, safe, and accessible.

All public housing units meet UPCS. In addition to annual inspections, LMHA performs: random inspections of units; routine special inspections of units which have demonstrated deficiencies in housekeeping; semi-annual safety inspections of units to ensure that critical safety systems (e.g. smoke/CO detectors, GFCI outlets, breaker panels, etc.) are functional. These inspections facilitate quicker turnaround of units when they become vacant.

LMHA has implemented an extensive Preventive Maintenance (PM) program of the high-rise building systems to ensure functionality, compliance with manufacturer recommendations, and to extend the expected useful life of all systems.

LMHA uses Capital Fund dollars to update units so they can compete with the private market, to improve the quality of public housing units and to increase customer satisfaction.

During projects involving substantial renovations, units will be constructed/renovated utilizing principles of universal design and visitability.

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

All public housing units meet HUD's Uniform Physical Conditions Standards (UPCS). In addition to annual inspections, LMHA performs: random inspections of units; routine special inspections of units which have demonstrated deficiencies in housekeeping; semi-annual safety inspections of units to ensure that critical safety systems (e.g. smoke/CO detectors, FCI outlets, breaker panels, etc.) are functional.

LMHA has implemented an extensive Preventive Maintenance (PM) program of the high-rise building systems to ensure functionality, compliance with manufacturer recommendations, and to extend the expected useful life of all systems.

LMHA uses Capital Fund dollars to update units to compete with the private market, to improve the quality of public housing units and to increase customer satisfaction. (LMHA's 2020 CFP allocation is \$1.2 million.) LMHA focuses on critical health and safety systems first when planning CFP projects.

LMHA responds to requests for reasonable accommodations for modifications to units to ensure that the household member has full access to live in the apartment without limitations. These requests include: installation of grab bars, installation of ramps, replacement of bathtubs with roll-in or walk-in showers, designation of accessible dedicated parking spaces, and transferring families to fully accessible units.

### **Discussion:**

The Lorain Metropolitan Housing Authority administers two programs that seek to improve participants' ability to be self-sufficient. Both programs, described below, have successfully helped many Lorain County residents improve not only their living environments but also their overall quality of life.

### **Family Self Sufficiency Program:**

The LMHA administers the Family Self-Sufficiency program. This program is designed to remove barriers participants experience when working towards self-sufficiency and to decrease dependency on public assistance. The participant sets goals that he or she would like to achieve in the next 5 years. The FSS Case Manager helps the participant identify barriers and methods for overcoming the obstacles that are keeping them from achieving their goals. This is accomplished by maintaining multiple partnership with service agencies in Lorain County. Participants are connected to the appropriate agency to meet their need. As an incentive for achievement, the participant earns money managed by the LMHA in an interest bearing escrow account. As the participant's rent portion increases because of their earned income increasing, deposits are made into this account. The participant is given the money in their escrow account upon graduation. Graduation happens when the participant achieves all of their goals.

This program has been incredibly successful since its inception over 15 years ago. Many FSS program graduates received checks over \$20,000. The average check ranges from \$2,000 to \$8,000. Most participants use their money for a down payment on a home, the purchase of a car, and other responsible ways that increase their financial well-being.

### **Housing Choice Voucher Program's Home Ownership Option Program:**

The LMHA administers the Housing Choice Vouchers Program's (HCVP) Home Ownership Option. This program gives the HCVP participant the ability to pay a house payment for a home they own instead of paying a rent payment. Eligible HCVP participants are educated and counseled by a HUD certified

Housing Counselor. If a participant is not immediately mortgage ready, the counselor will work with them on improving items such as money management, credit score, debt-to-income ratio, reserves, and other areas that require improvement so they participant can secure approval for a home loan.

Once the participant secures pre-approval for a mortgage, they will hire a realtor and search Lorain County for their perfect home. The home must pass LMHA's Housing Quality Standards as well as receive a satisfactory independent inspection. Once the prospective homebuyer closes on their home, LMHA will make housing assistance payments to the homeowner so they can pay their house payment. The HUD Housing Counselor will continue to work with the homeowner after the purchase to ensure a smooth transition from renting into homeownership.

Housing assistance payments are made for up to 15 years for homeowners who are able to work and 30 years for homeowners who are elderly or with a disability. Most working homeowners leave the Homeownership program before the 15-year mark because their earnings exceed the programs limit. The homeownership program has helped 179 families purchase a home of their own.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

Affordable housing has become increasingly difficult to secure as rent rates continue to rise and rental vacancy rates reach virtually zero. Additionally, the COVID-19 pandemic triggered job loss and reduced wages, further adding to the housing instability of thousands of households throughout Ohio. Ultimately, homelessness is often the end result and does not happen by choice.

Homelessness stems from a variety of factors;

- Unemployment,
- Unforeseen life changes,
- Substance use,
- Medical emergencies,
- Domestic violence, or
- Mental health issues.

Often, it strikes the people you least expect. Housing instability is particularly challenging due to the limiting wage opportunity and other financial barriers caused by the pandemic. Nonprofits, community organizations, and response networks throughout Ohio continue to increase capacity, become more sophisticated, and collaborate in their efforts to provide housing and critical support services for the most disadvantaged among us.

Often it is easy to see homelessness simply as someone living on the street. While this is the reality for some, it is not for the majority of those experiencing homelessness.

The list below outlines the various degrees of homelessness.

**Imminent Risk of Homelessness:** A person or family who will lose their primary nighttime residence within 14 days.

**Precariously Housed:** A person or family who lack a fixed, regular nighttime residence but have been offered accommodation from friends or family for an indeterminate time.

**Fleeing/Attempting to Flee Domestic Violence:** A person or family that is fleeing or is attempting to flee domestic violence, has no other

residence, lacks resources or support networks, or does not have permanent housing.

**Literally Homeless:** A person or a family who lacks a fixed, regular and adequate nighttime residence. Typically, this means living in a place not meant for habitation or in an emergency shelter.

**Chronically Homeless:** A person or family who has experienced homelessness for at least one year—or repeatedly—while having a disabling condition.

**Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 34 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

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

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

## MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

**Everyone needs safe, decent, stable housing.** For some of the most vulnerable people in America — people with mental illness, chronic health conditions, histories of trauma, and other struggles — a home helps them to get adequate treatment and start on the path toward recovery. But some conditions make it difficult for people to maintain a stable home without additional help. Supportive housing, a highly effective strategy that combines affordable housing with intensive coordinated services, can provide that needed assistance.

A broad body of research shows that supportive housing effectively helps people with disabilities maintain stable housing. People in supportive housing use costly systems like emergency health services less frequently and are less likely to be incarcerated. Supportive housing also can aid people with disabilities in getting better health care and help seniors trying to stay in the community as they age and families trying to keep their children out of foster care.

Supportive housing is a highly effective strategy that **combines affordable housing with intensive coordinated services** to help people struggling with chronic physical and mental health issues maintain stable housing and receive appropriate health care.

**Permanence and affordability.** Tenants generally pay no more than 30 percent of their income for rent. They have the same rights and responsibilities as other renters, such as having the lease in their name and the right to privacy in their unit, which means they cannot be evicted for reasons unrelated to being a good tenant.

**Integration.** Individuals and families are able to live independently in apartments or single-family homes in residential neighborhoods. Tenants in supportive housing should have access to public transportation, grocery stores, parks, and other neighborhood amenities common to all other residents. (Less accessible services put tenants' housing and health at risk: if they are unable to travel to providers' offices, for instance, they may stop using the services.)

**Emphasis on choice.** Supportive housing maximizes client choice, in clients' housing options and the services they receive. For instance, tenants can generally come and go as they please and have control over their daily schedule, like mealtimes and visitors. They also can direct the types of services they receive and the goals they set with the service provider.

**Low barriers to entry.** Supportive housing providers do not require clients to hit benchmarks before moving into housing or put other screening barriers in the way. Blanket bans on people with criminal histories or bad credit, for example, or requirements to meet goals, like employment or completing a course of treatment, before entering supportive housing would screen out the very people supportive housing aims to help. Individuals and families are able to live independently in apartments or single-family homes in residential neighborhoods.



*"Supportive Housing Helps Vulnerable People Live and Thrive in the Community"* Center on Budget and Policy Priorities, May 31, 2016

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

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

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PLAN\_SECTION\_ID=[1350402000]>

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

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

**MA-40 Barriers to Affordable Housing – 91.210(e)**

**Negative Effects of Public Policies on Affordable Housing and Residential Investment**

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The City of Elyria is located in northeastern Ohio, approximately 30 miles from Downtown Cleveland. It is the 14th largest city in the state and is the county seat of Lorain County. The City encompasses 20.8 square miles. It is well positioned along the Ohio Turnpike (Interstate 80) with an exit within the city limits. Other transportation options exist via rail and water transportation, being only six miles from Lake Erie.

Historically, the city's economic base relied heavily on manufacturing, particularly in the steel, automotive, and plastics industries. However, like many Rust Belt cities, Elyria has faced challenges due to the decline in manufacturing jobs over the past few decades. This has led the city to pursue diversification efforts and focus on economic redevelopment.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	175	46	1	0	-1
Arts, Entertainment, Accommodations	2,739	2,109	14	12	-2
Construction	1,061	964	5	5	0
Education and Health Care Services	4,252	4,039	21	23	2
Finance, Insurance, and Real Estate	929	533	5	3	-2
Information	319	308	2	2	0
Manufacturing	3,991	4,477	20	25	5
Other Services	723	487	4	3	-1
Professional, Scientific, Management Services	1,408	1,189	7	7	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Public Administration	0	0	0	0	0
Retail Trade	3,038	2,810	15	16	1
Transportation and Warehousing	709	432	4	2	-2
Wholesale Trade	889	540	4	3	-1
Total	20,233	17,934	--	--	--

**Table 35 - Business Activity**

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	26,950
Civilian Employed Population 16 years and over	25,515
Unemployment Rate	5.36
Unemployment Rate for Ages 16-24	16.42
Unemployment Rate for Ages 25-65	3.59

**Table 36 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	4,040
Farming, fisheries and forestry occupations	785
Service	3,885
Sales and office	5,405
Construction, extraction, maintenance and repair	2,050
Production, transportation and material moving	2,220

**Table 37 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,792	72%
30-59 Minutes	6,121	25%
60 or More Minutes	858	3%
<b>Total</b>	<b>24,771</b>	<b>100%</b>

**Table 38 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,605	245	1,690

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	6,090	215	2,170
Some college or Associate's degree	8,790	465	2,315
Bachelor's degree or higher	3,335	70	680

**Table 39 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	29	49	55	290	335
9th to 12th grade, no diploma	1,000	1,000	785	1,360	940
High school graduate, GED, or alternative	1,725	2,035	1,680	4,755	3,975
Some college, no degree	1,780	2,170	1,715	3,660	1,875
Associate's degree	445	735	1,135	2,160	565
Bachelor's degree	365	765	660	1,440	860
Graduate or professional degree	45	155	405	665	665

**Table 40 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,365
High school graduate (includes equivalency)	28,180
Some college or Associate's degree	33,003
Bachelor's degree	47,041
Graduate or professional degree	67,561

**Table 41 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

Key Economic Sectors:

- **Manufacturing:** Despite the decline, manufacturing remains an important part of Elyria's economy. Companies like Invacare, a global leader in medical equipment manufacturing, have headquarters in the city. Other manufacturers in the automotive and plastics sectors continue to contribute to local employment and economic output.
- **Healthcare:** Healthcare is a growing sector in Elyria, with University Hospitals Elyria Medical Center serving as a major employer. The healthcare industry provides stability to the local economy by offering well-paying jobs and attracting health-related services to the region.
- **Education:** Elyria benefits from its proximity to Lorain County Community College (LCCC), which plays a pivotal role in workforce development. LCCC's partnerships with local businesses and focus on training in advanced manufacturing, IT, and healthcare help support the city's economic development.
- **Retail and Service Industries:** Retail development in Elyria supports local consumption and provides employment opportunities, particularly through shopping centers and small businesses that cater to residents' needs.
- **Infrastructure and Redevelopment Efforts:** Elyria has undertaken redevelopment initiatives to revitalize its downtown area and attract new businesses. Improvements to infrastructure, such as transportation networks and public spaces, are part of the city's effort to make it more appealing for investment and livability. Redevelopment projects have included repurposing vacant buildings, enhancing parks, and improving housing.
- **Transportation and Logistics:** Elyria's location near major highways, including I-80 and I-90, makes it a strategic location for transportation and logistics. This connectivity supports local businesses and facilitates trade, while also attracting companies seeking access to regional markets.

### **Describe the workforce and infrastructure needs of the business community:**

#### Challenges:

- **Job Loss in Manufacturing:** The city has faced challenges due to deindustrialization, leading to job losses and economic stagnation in certain areas.
- **Aging Infrastructure:** Like many older cities, Elyria's infrastructure needs modernization, which has been a focus of recent development efforts.
- **Income Disparities:** Elyria faces economic disparities, with low-income households and poverty being significant challenges that the city continues to address.

#### Opportunities:

- **Workforce Development:** Lorain County Community College's strong focus on technical education and workforce development presents opportunities for Elyria to build a skilled workforce that can attract new industries, especially in healthcare, advanced manufacturing, and IT.

- **Downtown Redevelopment:** Efforts to revitalize downtown Elyria, including promoting small businesses, improving walkability, and enhancing public spaces, offer potential for increased economic activity and community engagement.

In summary, Elyria is working to transition from its traditional manufacturing base to a more diversified economy, with healthcare, education, and redevelopment efforts playing key roles in its economic development. While the city faces challenges related to its industrial past, these initiatives are creating new opportunities for growth.

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

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

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

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

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

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## **Discussion**



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan serves as a planning document that outlines the anticipated resources over the course of 5-years from CDBG entitlement funding, program income, and other sources. Additionally, a series of goals is described, illuminating how the City will prioritize available financial resources, geographic priorities, and expected outcomes.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 42 - Geographic Priority Areas

1	<b>Area Name:</b>	CDBG Target Area
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	City-wide
	<b>Area Type:</b>	
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	

<b>Are there barriers to improvement in this target area?</b>	
---------------------------------------------------------------	--

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Elyria utilizes CDBG dollars throughout the city to benefit LMI residents.

The city has one target area designated a Slum/Blight area that meets the requirements for this selection. Money may be targeted within this area to alleviate the blighting conditions and increase opportunities for all Elyria residents.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 43 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Provide Decent Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
<b>Associated Goals</b>	Planning and Administration Public Services Housing	

	<b>Description</b>	A decent place to live removes the barriers to opportunity, success, and health that have been part of a family's life for years if not generations. Creating safe and decent places to live can positively affect a family's health, students' study habits, and a neighborhood's overall attractiveness and stability. Decent housing includes a spectrum of solutions: construction, repair and renovation, housing finance, infrastructure development, and secure land tenure, among others.
	<b>Basis for Relative Priority</b>	Providing people with a range of housing choices has many positive aspects – both for the community in general and for individual families. As individuals and families move from one stage of life to the next, various housing types enable them to live in a place that suits their needs while allowing them to reside in the same community, keeping those ties and staying close to family members if they desire.
<b>2</b>	<b>Priority Need Name</b>	Create A Suitable Living Environment
	<b>Priority Level</b>	High

<p><b>Population</b></p>	<p>Extremely Low  Low  Moderate  Middle  Large Families  Families with Children  Elderly  Public Housing Residents  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence  Non-housing Community Development</p>
<p><b>Geographic Areas Affected</b></p>	<p>CDBG Target Area</p>
<p><b>Associated Goals</b></p>	<p>Planning and Administration  Public Services  Public Facilities and Infrastructure Improvements  Housing</p>
<p><b>Description</b></p>	<p><b>Create a Suitable Living Environment</b>  A good living environment is essential for good quality of life. A functional and sound living environment allows people to lead their daily lives and fulfill their basic needs: living, services, working, recreation, hobbies, rest, and privacy.</p>

	<b>Basis for Relative Priority</b>	<p>Jobs, family income, transportation costs, and housing are intricately connected. New research has shown that stable families, communities, and housing positively impact economic vitality. Providing opportunities for workers to live in the city where they work positively affects in-commuting and reduces transportation costs.</p> <p>Additionally, creating visibly inviting, accessible, safe places to live, work, and play strengthens the community for residents of Elyria. This may include projects within the local target area to help remediate blighting conditions and expand community opportunities.</p>
<b>3</b>	<b>Priority Need Name</b>	Expand Opportunities for LMI Persons
	<b>Priority Level</b>	High
	<b>Population</b>	<p>Extremely Low  Low  Moderate  Middle  Large Families  Families with Children  Elderly  Public Housing Residents  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Persons with HIV/AIDS and their Families  Victims of Domestic Violence  Non-housing Community Development</p>

<b>Geographic Areas Affected</b>	
<b>Associated Goals</b>	Planning and Administration Public Services
<b>Description</b>	Expanding opportunities to low- and moderate-income persons helps to foster local economic development, neighborhood improvement, and individual self-sufficiency.
<b>Basis for Relative Priority</b>	Expanding opportunities for low—and moderate-income residents helps them become financially stable and remain in safe and suitable housing.

**Narrative (Optional)**

The City of Elyria seeks to encourage viable community development by promoting integrated approaches that **provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons**. The primary means towards this end is the continued development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations. Housing and community development are not viewed as separate programs but rather as the various elements that make up a comprehensive vision of community development.



## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Elyria acknowledges the high need for decent, affordable housing. However, the city does not receive a HOME allocation and does not have a TBRA program.
TBRA for Non-Homeless Special Needs	The City of Elyria acknowledges the high need for decent, affordable housing. The City does not receive a HOME allocation and does not have a TBRA program.
New Unit Production	<p>The City continues to help support the production of new affordable homeowner and rental housing in Elyria. The City's population has stabilized after many years of population loss.</p> <p>As stabilization continues, and population growth becomes a reality, the city will look for additional opportunities to support development of affordable housing.</p>
Rehabilitation	<p>The City is committed to ensuring that the existing housing stock is safe and livable for low- to moderate-income residents. The City has a sizable percentage of housing stock over 30 years old and in need of repairs to maintain health and safety.</p> <p>The City of Elyria makes available multiple housing rehabilitation funding streams to help meet the needs of vulnerable residents.</p>
Acquisition, including preservation	The City may utilize strategic acquisitions to help support vital community development projects, including for housing.

**Table 44 – Influence of Market Conditions**

### HAMFI\_LMI information

#### HUD-Adjusted Median Family Incomes (HAMFI)

If the terms "area median income" (AMI) or "median family income" (MFI) are used in the CHAS, assume it refers to HAMFI. This is the median family income calculated by HUD for each jurisdiction to determine Fair Market Rents (FMRs) and HUD programs' income limits. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number) due to a series of adjustments that are made.

The Community Housing Affordability Strategy (CHAS) evaluates the conditions of families in the lower 80% of the Housing Affordability Median Income for the area.

Income Category

- **Extremely low-income**                    **30% HAMFI**
- **Very low-income**                        **>30% - 50% HAMFI**
- **Low income**                                **>50% - 80% HAMFI**
- Low- and middle-income                <100% HAMFI
- Upper income                                >100% HAMFI

The most relevant income category is 80% of HAMFI because most HUD programs base eligibility on this threshold, generally referred to as **low- to moderate-income**.

**It is critical to understand how the US Department of Housing and Urban Development (HUD) evaluates income within a community.** HUD sets income limits that determine eligibility for assisted housing programs, including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities.

**A family in Elyria is considered low- to moderate-income (80% HAMFI) if their annual income is:**

- \$54,540 as a single-person household
- \$62,200 as a two-person household
- \$70,000 as a three-person household
- \$77,750 as a four-person household
- \$84,000 as a five-person household
- \$90,200 as a six-person household

US Census estimates the population of **Elyria at 54,050 in 2009** and counts **53,845 for 2020**.

Elyria's **population change remained stagnant** with a negligible decline by 0.38% over that period, compared to a population increase of 6.3% nationwide.

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

### Introduction

### 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	750,039	30,000	0	780,039	3,000,156	The City of Elyria anticipates receiving approximately \$750,039 each year of the 5-yr plan.

Table 45 - Anticipated Resources

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

The City of Elyria does not receive funding from additional HUD programs that may require a match, including HOME, HOPWA, or ESG.

The projects outlined in the Strategic Plan, implemented by outside agencies, are anticipated to use CDBG funding to leverage their initial financial resources.

- Affordable housing supply projects are expected to leverage local, state, federal, and/or private funds.
- Subrecipients must report on match support for projects.

The City of Elyria leverages single-family residential rehabilitation projects with funding from a competitive CHIP grant. This allows limited funding to be allocated for greatest needs and expands overall households served.

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

### **Discussion**

The City expects partners to leverage CDBG funding to the fullest extent possible to implement robust programs that will further meet the needs of area residents.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ELYRIA	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

**Table 46 - Institutional Delivery Structure  
Assess of Strengths and Gaps in the Institutional Delivery System**

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		

Employment and Employment Training	X		
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X		
Transportation	X		
<b>Other</b>			

**Table 47 - Homeless Prevention Services Summary**

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

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

Elyria has an excellent variety of services available to all community members, especially beneficial to the populations targeted in the CDBG program, special needs residents, and persons experiencing homelessness. The most significant gap is in case management and service provision. Limited funds are available for this critical need and are provided mainly by area foundations and other grants, as the CDBG allocation for public services is minimal. The community also needs more permanent supportive housing options to help provide stable housing to special needs populations.

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

To overcome gaps in the system, the City will continue to provide opportunities for public, private, and governmental organizations to come together to share information, advocate for issues of concern, leverage resources to make projects happen, and address barriers associated with implementing activities, and coordinate efforts.

Funding gaps will exist. The City will continue to search for additional funding, leverage resources, and efficiently administer programs. Likewise, increased coordination between providers can lead to more efficient program management.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Planning and Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City-wide	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$500,000	Other: 1 Other
2	Public Services	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	City-wide	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$562,525	Public service activities other than Low/Moderate Income Housing Benefit: 525 Persons Assisted
3	Public Facilities and Infrastructure Improvements	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG Target Area City-wide	Create A Suitable Living Environment	CDBG: \$1,067,670	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7650 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Housing	2025	2029	Affordable Housing	City-wide	Provide Decent Housing Create A Suitable Living Environment	CDBG: \$1,650,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit  Housing Code Enforcement/Foreclosed Property Care: 22500 Household Housing Unit

Table 48 – Goals Summary

**Goal Descriptions**



1	<b>Goal Name</b>	Planning and Administration
	<b>Goal Description</b>	<p>General Administrative funds will pay reasonable program administrative costs and carrying charges related to planning and executing community development activities. Administering federal funds and ensuring compliance is critical for utilizing Federal resources. Elyria is committed to using CDBG entitlement funding for administration to help continue growing an efficient, effective, and resourceful community development program.</p> <p>Elyria may have administration projects that include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• General management, oversight, and coordination</li> <li>• Providing local officials and citizens with information about the CDBG program</li> <li>• Preparing budgets and schedules</li> <li>• Preparing reports and other HUD-required documents</li> <li>• Program planning</li> <li>• Public Information</li> <li>• Monitoring program activities</li> <li>• Fair Housing activities</li> <li>• Indirect costs</li> <li>• Submission of applications for Federal programs</li> </ul>

2	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	<p><b>Public services</b> are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address various individual needs and increase CDBG dollars' impact by complementing other activities.</p> <p>The City of Elyria may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low- to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement plus program income.</p> <p>Elyria's goal to improve and provide public services may include, but is not limited to:</p> <ul style="list-style-type: none"> <li>• Child care</li> <li>• Health services</li> <li>• Substance use services</li> <li>• Fair housing activities</li> <li>• Education programs</li> <li>• Energy conservation</li> <li>• Services for homeless persons</li> <li>• Services for seniors</li> <li>• Services for youth</li> <li>• Assistance with rent and/or utilities</li> </ul>

3	<b>Goal Name</b>	Public Facilities and Infrastructure Improvements
	<b>Goal Description</b>	<p><b>Public Infrastructure Improvements</b> will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. Public infrastructure improvements will generally include the acquisition, construction, reconstruction, and installation of public infrastructure.</p> <p>Elyria's goal to improve and expand public infrastructure may include, but is not limited to:</p> <ul style="list-style-type: none"> <li>• ADA Improvements</li> <li>• Sidewalks</li> <li>• Curb cuts</li> </ul> <p><b>Public Facilities and Improvements</b> are publicly-owned facilities and infrastructure such as streets, playgrounds, underground utilities, and buildings owned by nonprofits open to the general public. Safe and accessible infrastructure is essential to the quality of life and building communities that support community diversity and stability. Public facilities and public improvements are generally interpreted to include all facilities and improvements that are publicly owned or owned by a nonprofit and open to the general public. Acquisition, construction, reconstruction, rehabilitation, and installation of public facilities and improvements are eligible activities.</p> <p>Elyria's goal to improve and expand public facilities may include, but is not limited to:</p> <ul style="list-style-type: none"> <li>• Senior Centers</li> <li>• Homeless and Domestic Violence Facilities</li> <li>• Neighborhood Facilities</li> <li>• Health Facilities</li> <li>• Playgrounds and Parks</li> </ul>

4	<b>Goal Name</b>  <b>Goal Description</b>	Housing  The City prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons. Elyria is committed to improving and expanding access to safe and affordable housing for low- and moderate-income (LMI) residents. <b>Affordable and safe housing</b> helps to provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability.  Elyria's projects to improve housing sustainability may include, but are not limited to: <ul style="list-style-type: none"> <li>• Rehabilitation (single-unit residential and/or multi-family residential)</li> <li>• Energy efficiency improvements</li> <li>• The administrative cost for rehabilitation activities</li> <li>• Lead-based paint testing/abatement</li> <li>• Homeownership assistance</li> </ul>
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**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

During the 2025-2029 Consolidated Plan period, the City of Elyria will implement projects to support affordable housing for low—to moderate-income residents.

- Homeowner Housing Rehabilitated - 50 Households Assisted
- Lead-Based-Paint Mitigation - 3 Households Assisted as part of a rehab activity

Other programs will help support low- and moderate-income residents.

- Public Facilities and Infrastructure projects - 7,650 persons assisted
- Public services - 525 persons assisted



## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

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

Section 504 of the Rehabilitation Act of 1973 is a federal law, codified at 29 U.S.C. § 794, that prohibits discrimination based on disability in federally-assisted programs or activities. Specifically, Section 504 states, "No otherwise qualified individual with a disability in the United States. . . shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." This means that Section 504 prohibits discrimination based on disability in any program or activity that receives financial assistance from any federal agency, including HUD, as well as in programs conducted by federal agencies, including HUD.

An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term physical or mental impairment may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, developmental disabilities, drug addiction, or mental illness. In general, the definition of "person with disabilities" does not include current users of illegal controlled substances. However, individuals would be protected under Section 504 (as well as the ADA) if the purpose of the specific program or activity is to provide health or rehabilitation services to such individuals.

The term major life activity may include, for example, seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. This list is not exhaustive. Section 504 also protects persons with a record of such impairment or who are regarded as having such an impairment.

**Lorain Metropolitan Housing Authority (LMHA) does not have a Section 504 Voluntary Compliance Agreement.**

### **Activities to Increase Resident Involvements**

Lorain Metropolitan Housing Authority (LMHA) communities have a Resident Council. It is a group of elected residents who know the needs of their buildings and wish to make a difference in their community. The Resident Services Department (RSD) is the vital link between the residents and LMHA management, providing answers and action to solve your questions promptly.

From LMHA:

In collaboration with residents, RSD selects appropriate programs to enhance the lifestyle of our residents.

LMHA cannot do it alone. RSD works with local social service agencies to be informed of current issues that may affect our resident communities. Residents also contribute their ideas, which have resulted in many changes in their community.

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

No

**Plan to remove the 'troubled' designation**

**SP-55 Barriers to affordable housing – 91.215(h)**

**Barriers to Affordable Housing**

**Strategy to Remove or Ameliorate the Barriers to Affordable Housing**



## **SP-60 Homelessness Strategy – 91.215(d)**

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

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

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

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

**SP-65 Lead based paint Hazards – 91.215(i)**

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

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

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

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

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

The needs, goals, and projects outlined in the Consolidated Plan work together to help reduce poverty. While poverty is a function of factors (many of which are) beyond the control of City policies, providing Elyria residents with affordable, quality housing in economically diverse neighborhoods can foster economic mobility and soften the impact of poverty.

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

The 2025-2029 Consolidated Plan has goals designed to help address and reduce poverty in Elyria. The goals outlined in Consolidated Plan are focused solely on helping improve the lives of low- and moderate-income residents.

#### **Goal: Housing**

Improving and preserving the existing house stock is key to increasing the number of affordable housing units in Elyria. The City will help ensure that low- to moderate-income residents have safe and livable housing. **Housing rehabilitation** projects ensure that residents most at risk of having deferred home maintenance and unsafe living environments can remain in their homes.

Elyria is committed to improving and increasing access to safe and affordable housing for low- and moderate-income (LMI) residents. Affordable and safe housing helps provide financial stability, reduces the chances of a person becoming homeless, and promotes sustainability of housing.

#### **Goal: Public Services**

The City will work to utilize CDBG funds for public service. Projects will help low- to moderate-income residents with key community services. These projects may vary over the course of the consolidated plan. Still, the focus will remain on ensuring that low- and moderate-income residents have the support they need to ensure their safety, access to affordable housing, and increased access to economic improvements.

Public services are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement.

#### **Goal: Public Facilities and Infrastructure Improvements**

Public Infrastructure Improvements will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. In general, public infrastructure improvements may include acquisition, construction, reconstruction, and installation of public infrastructure and facilities.

## **SP-80 Monitoring – 91.230**

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

The City of Elyria will work closely with HUD to ensure that all statutory requirements are being met and that the information reported in the City's CAPER is accurate and complete. Additionally, the City will participate in online and on-site HUD training regularly.

**Monitoring is an ongoing, two-way communication process between the City and recipients.** The goal of monitoring is to encourage the completion of projects within the contract period while ensuring that project objectives are met. Successful monitoring involves frequent telephone contacts, written communications, analysis of reports and audits, and periodic meetings.

Monitoring is the principal means by which the City:

- Ensures that HUD-funded programs and technical areas are carried out efficiently, effectively, and in compliance with applicable laws and regulations
- Assists subrecipients in improving their performance, developing or increasing capacity, and augmenting their management and technical skills
- Stays abreast of the efficacy and technical areas of HUD CDBG programs.
- Documents the effectiveness of programs administered by the subrecipients.

The City performs a risk assessment of subrecipients to identify which subrecipients require comprehensive monitoring. High-risk subrecipients include those that are:

- New to the CDBG program;
- Experience turnover in key staff positions or change in goals or directions;
- Encountering complaints and/or bad press;
- Previous compliance or performance problems including failure to meet schedules, submit timely reports, or clear monitoring or audit findings;
- Carrying out high-risk activities (economic development, job creation, etc.);
- Undertaking multiple CDBG-funded activities for the first time

The City and CDBG subrecipients are held accountable to program goals through a range of monitoring and timeliness activities.

**Monitoring Visits:** The City will conduct an annual visit or desk monitoring of all subrecipients. On-site visits may include an on-site interview, inspection of financial and client records relating to the CDBG funding provided, evaluation of the subrecipient's performance, analysis of the strengths and

weaknesses of the program, assurance that activities comply with the Action Plan, and a report by the subrecipients of any needs, such as technical assistance or areas for program enhancement.

**Evaluating Performance:** Performance is measured against the goals identified in the initial CDBG subrecipient agreement. During the annual monitoring visit, the subrecipient has an opportunity to explain how goals and objectives for the year were achieved or why their goals were not reached. A follow-up letter to each subrecipient concludes the annual monitoring visit process. The letter summarizes the findings of the visit, and a copy is kept on file for reference.

**Financial Management:** Financial management oversight activities are also conducted each time a subrecipient requests reimbursement. City staff will verify that the subrecipient has started their program and is progressing toward their goals before approving a reimbursement request. Subrecipients also must submit the appropriate documentation to be reimbursed.

**Data Management:** The City will update the program and financial information in the Integrated Disbursement and Information System (IDIS) regularly to meet HUD's Timeliness requirements. The City will obtain program information from the monthly or quarterly reports received from the CDBG subrecipients.

## Expected Resources

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

#### Introduction

#### 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	750,039	30,000	0	780,039	3,000,156	The City of Elyria anticipates receiving approximately \$750,039 each year of the 5-yr plan.

Table 49 - Expected Resources – Priority Table

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

The City of Elyria does not receive funding from additional HUD programs that may require a match, including HOME, HOPWA, or ESG.

The projects outlined in the Strategic Plan, implemented by outside agencies, are anticipated to use CDBG funding to leverage their initial financial resources.

- Affordable housing supply projects are expected to leverage local, state, federal, and/or private funds.
- Subrecipients must report on match support for projects.

The City of Elyria leverages single-family residential rehabilitation projects with funding from a competitive CHIP grant. This allows limited funding to be allocated for greatest needs and expands overall households served.



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

### **Discussion**

The City expects partners to leverage CDBG funding to the fullest extent possible to implement robust programs that will further meet the needs of area residents.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Planning and Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City-wide	Provide Decent Housing Create A Suitable Living Environment Expand Opportunities for LMI Persons	CDBG: \$100,000	Other: 1 Other
2	Housing	2025	2029	Affordable Housing	City-wide	Provide Decent Housing	CDBG: \$310,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 5000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Services	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	City-wide	Expand Opportunities for LMI Persons	CDBG: \$112,505	Public service activities other than Low/Moderate Income Housing Benefit: 105 Persons Assisted
4	Public Facilities and Infrastructure Improvements	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG Target Area City-wide	Create A Suitable Living Environment	CDBG: \$227,533	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1750 Persons Assisted

Table 50 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Planning and Administration
	<b>Goal Description</b>	General Administrative funds will pay reasonable program administrative costs and carrying charges related to the planning and execution of community development activities. Administering federal funds and ensuring compliance is critical for utilizing Federal resources. Elyria is committed to using CDBG entitlement funding for administration to help to continue growing a community development program that is efficient, effective, and resourceful.

2	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	<p>The City prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate-income residents by increasing access to decent housing and creating a suitable living environment while expanding economic opportunities for LMI persons. Elyria is committed to improving and expanding access to safe and affordable housing for low- and moderate-income (LMI) residents. <b>Affordable and safe housing</b> helps to provide financial stability, reduces the chances of a person becoming homeless, and promotes housing sustainability.</p> <p>During this Action Plan program year, the City of Elyria anticipates funding single-family rehabilitation and code enforcement activities. Other eligible activities may be included if funding is available.</p>
3	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	<p><b>Public services</b> are an integral part of a comprehensive community development strategy. Public Service activities provide a wide range of activities that address needs in the community provided for the target population. Public services can strengthen communities by addressing the needs of specific populations. They can address a range of individual needs and increase CDBG dollars' impact by complementing other activities.</p> <p>The City of Elyria may allocate up to 15% of CDBG funds to public services programs that provide supportive services to low- to moderate-income persons or prevent homelessness. In general, these services are provided by local non-profit partners. This funding is capped at 15% of the CDBG entitlement.</p>
4	<b>Goal Name</b>	Public Facilities and Infrastructure Improvements
	<b>Goal Description</b>	<p><b>Public Infrastructure Improvements</b> will focus on safe and accessible infrastructure essential to the quality of life and building communities that support community diversity and stability. Public infrastructure improvements may include the acquisition, construction, reconstruction, and installation of public infrastructure.</p> <p><b>Public Facilities and Improvements</b> are publicly-owned facilities and infrastructure such as streets, playgrounds, underground utilities, and buildings owned by non-profits open to the general public. Safe and accessible infrastructure is essential to the quality of life and building communities that support community diversity and stability. In general, public facilities and public improvements are interpreted to include all facilities and improvements that are publicly owned or owned by a nonprofit and open to the general public. Acquisition, construction, reconstruction, rehabilitation, and installation of public facilities and improvements are eligible activities.</p>



# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The estimated entitlement allocation for PY25 is \$750,039. The city anticipates approximately \$30,000 in Program Income.

Estimated allocation breakdown for PY25 follows:

Administration and Planning \$100,000

Public Services \$112,505

Public Facilities and Infrastructure \$227,533

Housing

Code Enforcement \$10,000

Rehabilitation \$300,000

Adjustments may be made to address actual funding received.

### Projects

#	Project Name

Table 51 – Project Information

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

The Federal CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment, and extended economic opportunities. Eligible activities include housing rehabilitation and preservation, homeownership opportunities, public services, community infrastructure improvements, planning, and administration.

The system for establishing the priority for the selection of these projects is predicated upon the

following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of low- and moderate-income residents
- Coordination and leveraging of resources
- Response to expressed community needs
- Sustainability and/or long-term impact, and
- The ability to demonstrate measurable progress and success.

The limited resources available to address identified priorities are the primary obstacles to meeting underserved needs. When feasible, the City of Elyria will partner with other public agencies and nonprofit organizations to leverage resources and maximize housing and community development outcomes. In the end, however, the need far exceeds the funding available from all sources combined.

## AP-38 Project Summary

### Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Est nu of f wil the act
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## **AP-50 Geographic Distribution – 91.220(f)**

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

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
CDBG Target Area	
City-wide	

**Table 52 - Geographic Distribution**

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

**Discussion**



<u>Final Budget</u>	-	<u>anticipated c/o; subject</u>	<u>anticipated program</u>				
<u>CDBG PY2025</u>	\$750,039.00	<u>to change</u>	<u>income</u>				
<u>2025 PY Allocation, C/O &amp; PI:</u>	<u>\$1,207,327.00</u>	<u>\$427,288</u>	<u>\$30,000</u>				

		PY 2025 Allocation	PY2024 CarryOver	CDBG-CV	ISSUE 6	Program Income	PY2024
		\$750,039.00	\$427,288			\$30,000	\$1,207,327
Administration/Planning/F H	Personnel, Supplies, Title Work, Training	\$100,000.00	\$20,000			\$3,500	\$123,500
Housing Rehabilitation:	Personnel, Residential Rehabs	\$300,000.00	\$60,000			\$26,500	\$386,500
Code Enforcement:	Personnel, Boarding	\$10,000.00	\$84,000			\$0	\$94,000
Public Facilities - Parks, Recreational Facilities - Pocket Park	Pocket Park Development	\$0.00	\$112,838			\$0	\$112,838
Public Facilities - Park Facilities - South Park	South Park Ball Field	\$0.00	\$150,450				\$150,450
Public Facilities & Infrastructure Improvements - Sidewalks	Sidewalk Rehabilitation - 2nd St & West Ave	\$50,000.00	\$0				\$50,000
Public Facilities - Park Facilities - West Park Playground	West Park Playground	\$177,534.00	\$0			\$0	\$177,534
Elyria- Youth Programming	Open Rec	\$9,000.00				\$0.00	\$9,000
Elyria - Youth Programming	Reach & Rise	\$9,000.00				\$0.00	\$9,000
Elyria -Seniors Programming	Senior Programming	\$9,000.00				\$0.00	\$9,000
Salvation Army	Utility Assistance	\$9,125.00				\$0.00	\$9,125
Spark Theater	Youth Programming	\$9,380.00				\$0.00	\$9,380
Elyria Mini Pioneers	Youth Programming	\$9,000.00				\$0.00	\$9,000
Legal Aid	Legal Services	\$9,000.00				\$0.00	\$9,000
Neighborhood Alliance	Senior Programming	\$11,000.00				\$0.00	\$11,000
Save Our Children	Youth Programming	\$9,000.00					\$9,000
Big Brothers & Sisters	Youth Programming	\$9,000.00					\$9,000
Lorain County Urban League	Fair Housing	\$20,000.00	\$0			\$0.00	\$20,000

TOTALS \$750,039      \$427,288      \$0      \$0      \$30,000      \$1,207,327

	PY2024 Cap Amounts	Current Budgeted Amt	OVER/Under Cap Amount		
20% admin cap	\$150,357.80	\$123,500.00	\$26,857.80	includes CDBG-CV	<b>\$0.00</b>
15% pub serv cap	\$112,505.85	\$112,505.00	\$0.85	includes CDBG-CV	*the above number
30% Slum & Blight Cap	\$195,011.70	\$0	\$195,011.70		must equal zero

- Notes:
1. All program income to be programmed into administration and housing rehabilitation as needed. Housing rehabilitation includes, but is not limited to: Title Work, Mortgages, Lead Assessment, and CHIP leverage.
  2. Additional carryover, not programmed in this exhibit, will be programmed into the same activity for public infrastructure. If that activity does not exist, it will be programmed into Housing Rehabilitation.
  3. Maximum admin/planning cannot exceed 20% of Allocation plus 20% of Program Income.
  4. Public Service Maximum \$114656 based on \$764378 anticipated PY2024 Allocation and no carryover. Actual amount will change after C/O is factored in.
  5. Increase or decrease in actual allocation will be equally divided among activities.
  6. Unexpended public services funds to be programmed into housing rehabilitation

0.981240957  
 0.018759043      1.88% DECREASE