

Executive Summary

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

1. Introduction

The United States Department of Housing and Development (HUD) requires that all local jurisdictions seeking to participate in HUD's formula grant programs complete and submit a Consolidated Plan which will be used to govern which local programs qualify to receive funding and how the impact of those programs will be measured. Here in Lake County the planning process included both an inventory and assessment of local economic development, community development and housing needs and broad local participation in the development of our county's strategies and objectives for addressing those needs over the five-year Consolidated Plan period. The goal of this planning process is to help local communities identify needs and apply for funding that can be used to expand economic opportunities, essential public services, and decent and affordable housing for Lake County residents. The FY 2026 Annual Plan has used the Consolidated Plan's documented goals and measurable objectives in pursuit of meeting needs at the local level. Needs within Lake County continue and vary by community and neighborhood.

Fiscal year 2026 is the fifth year of the FY 22-26 Consolidated Plan. The Assessment of Fair Housing is incorporated into the goals of the Consolidated Plan and this FY26 Annual Action Plan.

Appropriation levels to CDBG has remained level over the past few years while HOME funds have fluctuated from year to year. The current FY 26 annual allocations include \$1,409,401.00 in CDBG and \$490,718.18 in HOME. Additional funding to be expended during this annual cycle comes from program income. The planned use of those funds, \$100,000.00 (CDBG Anticipated PI) and \$2,000.00 (HOME Anticipated PI) are detailed within.

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

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

2. Summarize the objectives and outcomes identified in the Plan

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

The County has identified five (5) primary funding objectives:

OBJECTIVE #1: Offer Housing Programs to Provide Safe and Decent Housing for Low-to-Moderate Income Households – Promote safe and decent housing for low-to-moderate income households throughout the County by providing programs to meet the needs of varied household types and qualifying income levels. (25 households - housing rehabilitation county-wide)

OBJECTIVE #2: Targeted Infrastructure Improvements in Low-to-Moderate Income Residential Areas – Promote a suitable living environment by allocating CDBG resources to support infrastructure and public facility improvement activities that will assist with addressing the problem of aging and insufficient infrastructure and building rehabilitation in residential areas that have high concentrations of low-to-moderate income households. (6 projects assisted)

OBJECTIVE #3: Provide Appropriate Supportive Services for Low-to-Moderate Income Persons – Provide assistance to nonprofit organizations that offer needed programs with supportive services for low-to-moderate income persons living in the community. The County maintains a strong working relationship with the nonprofit organizations operating in the local community and has used CDBG and HOME funds to support many needed programs. (2,638 beneficiaries)

OBJECTIVE # 4: Coordinate efforts between Public Agencies and Continuum of Care Agencies to Address the Issues of the Homeless and Special Needs Population – The County will continue efforts to participate and support the Coalition for Housing Organization and Continuum of Care Organization to facilitate efforts between public agencies and Continuum of Care agencies to provide housing assistance and other services to prevent and assist homelessness. (155 households - tenant based rental assistance/rapid rehousing, rental housing development 6 units, and homebuyer project 1 unit)

OBJECTIVE # 5: Promote a Regionally Coordinated Economic Development planning strategy, which includes businesses, non-profits, officials from the County and its communities, officials from outside the County, and area residents that identify ways to create and maintain employment in lower to middle income sectors of the workforce. Continuing to manage loan programs funded under previous fiscal years and supporting local community ED efforts.

3. Evaluation of past performance

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

The jurisdiction continues to meet expenditure deadlines, project accomplishments on an annual basis. The jurisdiction was in compliance with the last timeliness test. The jurisdiction has and will continue to monitor all subrecipients receiving federal funds for performance and cost effectiveness. Past performance and cost effectiveness will be taken into account when evaluating subrecipients for subsequent funding requests. This jurisdiction is working closely with Subrecipients to move forward with programs and projects as efficiently as possible.

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

5. Summary of public comments

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

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

7. Summary

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	LAKE COUNTY	
CDBG Administrator	LAKE COUNTY	Lake County
HOPWA Administrator		
HOME Administrator	LAKE COUNTY	Lake County
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

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

Consolidated Plan Public Contact Information

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

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

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

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

1. Introduction

This jurisdiction makes consultation efforts to gain a better understanding of stakeholder's and the public's values, interests, issues, and concerns about the jurisdiction's planned activities involving federal funds. Consultation helps to assess how well the plan is working to meet community needs and to help determine the need for further action, possible changes and improvements to consolidated and annual plans.

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

Lake County and Lake Metropolitan Housing Authority have worked on several activities together including: capital improvements, environmental assessments, and the Assessment of Fair Housing. Other assisted housing providers have provided limited input either in response to a direct inquiry or when they are seeking support for other (LIHTC/ Ohio HTF) funds. This jurisdiction annually reviews the LMHA Annual Plan and certified consistency with the Consolidated Plan.

The Lake County ADAMHS Board has a representative that participates in the Coalition and the Continuum of Care. It also administers a number of direct HUD homeless grants (Shelter Plus Care and Permanent Supportive Housing). Several local agencies receive support from both ADAMHS and the locally administered CDBG/HOME funds. Additional services related to mental health is available for all ages through Crossroads Health. Signature Health has locations in Painesville and Willoughby is a federally qualified health center.

What has operated as Lake Health operating two hospitals, several urgent care centers and a variety of physician offices in the immediate local area has completed a merger with University Hospitals of Cleveland. The Cleveland Clinic also has an expanding presence in the county with a hospital that opened to residents starting in 2023. The Lake County Free Clinic moved to a permanent facility in Painesville City in 2023. The clinic has expanded volunteer support through Case Western Reserve University's physician assistant program, and financial support through various foundations and grants including CDBG funding.

The Lake County General Health District has coordinated with Lake County Planning and Community Development office to promote financial resources available to City of Kirtland residents that are impacted by the Kirtland Old Town Area sewer project. This program is continuing into 2025/2026.

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

Lake County is part of the Balance of State Continuum of Care. Staff of the Lake County Planning & Community Development Office participate in the local C of C and sometimes regional or state meetings. Various parts of county government participate in the annual Point in Time Count through volunteering on the night of the count (Veteran Services Commission).

The HOME ARP Allocation Plan included extensive consultation with agencies and funders involved in homelessness and housing. Staff will refer to that document for guidance on needs identified and modes of effective implementation of services for eligible populations. HOME ARP funds were awarded to activities in late 2024 and the activities are currently underway.

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

Lake County does not receive ESG funds as a HUD jurisdiction directly, but rather organizations such as Ecumenical Shelter Network of Lake County, Inc. (Project Hope for the Homeless) and Extended Housing, Inc. (through the Lake County ADAMHS Board) receive funds derived from ESG and Ohio Housing Trust Fund in support of their activities. Lake County is a part of the Balance of State Continuum of Care (BOSCO). Staff of the Lake County Planning & Community Development Office participate in local Cof C meetings. Region 5 of the BOSCO is composed of the following counties: Lake, Geauga, Ashtabula, Trumbull and Portage. The policies and performance standards that apply can be found on the website of Coalition on Homelessness and Housing in Ohio (www.cohhio.org) within the members services tab. The most recent task to be adopted and implemented is that of Coordinated Entry. The procedures, policies and performance standards in place have been framed largely to coincide with the processes in place at the federal level.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Extended Housing Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Extended Housing is a Coalition and Continuum member and recipient of past and current CDBG and HOME Program funds. The agency was consulted through discussion of CDBG and HOME as agenda items on these organizations' meeting agendas, and by virtual meeting on April 7, 2026. Extended Housing staff also attended the AAP public hearings. Areas of improved coordination is in the housing and mental health services categories. The agency is currently working on two projects that will create new units for permanent supportive housing - located in Painesville and Willoughby. They will seek HOME Program funds for the projects.
2	Agency/Group/Organization	Lake County Stormwater Management
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Resilience to Natural Hazards

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Lake County Stormwater Management Department was consulted by written correspondence on August 21, 2025 and at meetings. The consultation topic was storm sewer infrastructure in Painesville Township, specifically in an area called Center Park Estates which was a low mod area. Center Park Estates was identified by the township as having a stormwater drainage problem, and various meetings were held to discuss mitigation and long-term capital improvements. There are three primary areas that typically have flooding problems every year in the Township. Stormwater Management Department is responsible for storm sewer cleaning and repairing, watershed studies, infrastructure improvements that reduce flooding and improve the quality of stormwater runoff. CDBG Staff discussed the CDBG eligibility of capital improvements in low to moderate income areas in the County. Areas of improved coordination include the level of preparedness in Lake County for flood prone areas.
3	Agency/Group/Organization	CITY OF WICKLIFFE
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public lands use

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Wickliffe City Recreation Department was consulted on April 9, 2026 by virtual meeting. This department oversees eight public parks. The City has plans to make improvements at three of the parks located in low mod areas. Improvements intended to make the parks more accessible include the installation of rubber surface on a playground and installation of ADA accessible play structures. Other improvements include the installation of a safety net, picnic tables and park benches, perimeter landscaping, and mulching. They intend to resolve degrading equipment, lack of accessibility, and allow for amenity expansion. The City will seek CDBG funding to support the projects. Areas for improved coordination include expanded accessibility of public amenities in LMAs and for disabled persons.
4	Agency/Group/Organization	Lake County Emergency Management Agency
	Agency/Group/Organization Type	Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Resilience to Natural Hazards

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Lake County Emergency Management Agency (EMA) was consulted by written correspondence and at organizational meetings. The Lake County Hazard Mitigation Plan is still in place until the next update in 2027. EMA resubmitted a grant request with the State Mitigation Branch for the required update in July 2026. The EMA staff is completing their annual review of the County Emergency Operation Plan, and received its 4-yr State review and approval in 2025. The Radiological Emergency Response had its annual FEMA/State review at Lake County EOC on June 30, 2026 the plan review has received its approval letter on July 1, 2026 which received to the State of Ohio EMA this update will be affective in January 2027. COOP Plans update was completed in October 2024 for all county departments and elected office. The County Haz-Mat plan update is currently in process and should be completed by October 2026. The Lake County General Health District (LCGHD) has an Emergency Preparedness Division that participates in trainings and exercises that are required by state and federal grants, including CDC and PHEP Cooperative Agreement. Lake County is also a Cities Readiness Initiative (CRI) jurisdiction. The CRI is a program that strengthens preparedness and increases the need for Lake County to be able to respond to large scale public health emergencies, such as bioterrorism and other events. Areas of improved coordination include increasing the level of preparedness in Lake County.
5	Agency/Group/Organization	FAIRPORT HARBOR VILLAGE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Fairport Harbor Village was consulted by in-person meeting on April 10, 2026. Fairport Harbor is updating its infrastructure and town spaces. The Village will be seeking CDBG funds to support Phase III of the Streetscape Project on Third Street. The Lake County Land Bank has acquired the former DeNora Tech building and plans call for demolishing the structure and creating space for future development. The long-vacant property has been an area concern for local residents and government leaders and is considered a blighted property. This Lake County community has the second most Low Mod areas in the county, after Painesville City. Areas of improved coordination include economic development activities to strengthen the low mod areas by attracting new businesses and connecting residents to jobs.
6	Agency/Group/Organization	UNITED WAY
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Resilience to Natural Hazards

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of Lake County (UWLC) was consulted in writing on May 4, 2026 and at organizational meetings. UWLC is the agency lead for Code Blue Lake County, which is a program that provides emergency shelter to homeless persons during cold weather events. This function speaks to resilience to natural hazards; Northeast Ohio experienced record daily snowfall in bitterly cold Arctic air in several weather events during the program year. The Code Blue protocol was revised in December 2025 and involves many partners, including Lake County. Additionally, the agency has a location in Mentor that supports many community services, including the Back to School Bash, Feed Lake County, and more. The agency will seek CDBG funding to complete and ADA Entryway Improvement to their main entryway. Areas of improved coordination includes homeless needs and resilience to natural hazards.
7	Agency/Group/Organization	LAKE GEauga HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lake Geauga Habitat for Humanity was consulted by virtual meeting on April 9, 2026. The agency's goal is to increase access to affordable housing, and objectives include acquiring and developing vacant lots, revitalizing underserved communities, and promoting economic and social mobility. This coming year, they intend to purchase and develop two vacant lots. They will seek CDBG and HOME funding. In addition to working with the Land Bank to identify parcels, they will work with CDBG and Planning Department staff to find buildable lots. The agency has found that in the target area, there is a significant gap between the number of low-to-medium income families and the availability of homes. Market-rate housing is unaffordable for many working families, forcing them into substandard or overcrowded housing or high rental rates. Areas of improved coordination includes market analysis and disparities in homeownership.
8	Agency/Group/Organization	Lifeline, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-homeless Services-Education Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy Broadband Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lifeline, Inc. is Lake County's Community Action Agency, a Housing Coalition and Continuum member, the Lead for the Coordinated Entry System, and is a past and current recipient of CDBG and HOME Program funding. Lifeline's senior services programs includes the Digital Inclusion Program. Services include free electronic devices to those that qualify and referral to services to support learning and connectivity. Last year, a meeting was held for Lake County seniors, in coordination with Lake County Commissioners/Senior Services, to discuss broadband needs and services, and to provide assistance through the Senior Digital Inclusion Program. Areas of improved coordination include ongoing support for broadband needs and services to vulnerable populations. Additional coordination with this agency was done in writing on May 15, 2026 regarding the VITA tax assistance program. Lifeline will seek CDBG funding to support this program, that will serve income-qualified low/mod persons with tax assistance. Lifeline's mission is to lift low to moderate income people out of poverty and help them become self-sufficient. Areas of improved coordination include anti-poverty strategy.
9	Agency/Group/Organization	LAKE METROPOLITAN HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lake MHA is involved with the jurisdiction through the AFH, environmental assessments, and the Coalition and Continuum of Care. Lake County continues to encourage dialogue with the nonprofit community through leadership and participation in the Coalition for Housing and Supportive Services of Lake County, Inc. and one of its committees the Lake County Continuum of Care. Lake MHA was consulted in writing on March 30, 2026. Lake County certified that the LMHA 5-year Plan is consistent with the Lake County Consolidated Plan. LMHA is addressing critical housing and economic challenges facing our community, as detailed in their most recent Plan. Lake County Commissioners provided American Rescue Plan Act funding to LMHA that supported the building of additional units at the Willoughby location that are specifically designed for seniors, veterans, and the disabled. Areas of improved coordination include supporting facility improvements and continuing efforts to increase the quantity and quality of affordable housing in Lake County.
10	Agency/Group/Organization	Ecumenical Shelter Network
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Ecumenical Shelter Network operates Project Hope Shelter, which is the only emergency homeless shelter in Lake County. Program include overnight shelter for adults, a separate wing for families and children, an optional aftercare program, and an offsite senior care program at Hope House. This agency was consulted by virtual meeting on April 7, 2026. The agency will seek CDBG funding to support shelter operations and intake services. The Project Hope Director has a leadership position on the Housing Coalition and Continuum boards. These groups are committed to promoting safe, decent, affordable housing opportunities and related supportive services through education, collaboration and advocacy. CDBG staff are also members of these groups and participate in monthly meetings and group events. Areas of improved coordination include homeless services and homeless strategy.
11	Agency/Group/Organization	CITY OF PAINESVILLE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Painesville City was consulted by virtual meeting on May 5, 2026. CDBG staff met with members of Painesville City Planning Department to discuss the creation of a Residential Siding Program that would assist low/mod homeowners with rehabilitation of siding. The siding improvements will help eliminate potential blight concerns through the city, which will uplift neighborhoods and encourage further rehabilitation of dwellings. CDBG staff directed the city to the Lead Safe Housing Rule toolkit that is available on the HUD Exchange website, and gave specific information for the types of repairs that will be supported through the city's program. Additionally, Lake County is implementing the LeadSafe Ohio Program grant, which assisted several Painesville City residents. The city was able to refer residents to this program to address lead-based paint concerns and make improvements to remove the hazard. Areas of improvement includes Lead-Based Paint Strategy; finding hazards, fixing them, and educating the community.
12	Agency/Group/Organization	LAKE COUNTY
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG Staff participated in a Stakeholder Goals and Strategies Discussion by in-person meeting on January 12, 2026. The meeting topic was the "Vision 2050" comprehensive plan. This is Lake County's first comprehensive plan in 65 years. Led by the Lake County Board of Commissioners, Lake County Planning Commission, and their consulting partner Envision, the plan aims to shape the future of Lake County through 2050. The Board recognized the importance of holding a stakeholders meeting that included local housing and public services professionals. This meeting included Lake Metropolitan Housing Authority (LMA), Extended Housing (housing services for persons with mental illness), Project Hope Homeless Shelter, Lake County Board of DD (housing for persons with developmental disabilities), Lifeline, Inc. (Community Action Agency), Lake County Land Bank, and others. Housing is a core part of a comprehensive plan, and it includes rules for land use, zoning, and neighborhood growth in future years. All participants offered valuable information to be utilized in the plan. The local government will use the plan to balance housing supply, affordability, and infrastructure. Areas of improved coordination include housing needs assessment.
13	Agency/Group/Organization	Coalition for Housing & Support Services of Lake County
	Agency/Group/Organization Type	Services - Housing Services-homeless Service-Fair Housing Coalition

What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Coalition for Housing and Support Services of Lake County was consulted at an in-person meeting on July 14, 2026. The Coalition is committed to promoting safe, decent, affordable housing opportunities and related supportive services through education, collaboration and advocacy. The meeting topics included the performance reports from partner agencies including Extended Housing, Forbes House, Lifeline, and Project Hope for the Homeless. Members also discussed HCRP and COC grant application renewals, the point-in-time count - overview and potential team date for August, and agency sharing. During the agency sharing portion CDBG staff discussed the upcoming Public Hearing #2 for CDBG/HOME fiscal year 2026. The proposed FY26 CDBG/HOME goals, as listed in the annual plan, includes safe and decent housing. Proposed activities include housing rehabilitation for Low/Mod households, New Construction Homebuyer Project, CHDO New Construction Rental, and TBRA Subsidy and Placement. The public is encouraged to attend the meeting or view the live YouTube broadcast, and to submit comments. Several of the Coalition members/partner agencies are past and current subrecipients of CDBG/HOME funds. Areas of improved coordination include Housing Needs Assessment and Homeless Services.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Ohio BOSCO & Region 5	The policies and procedures of the Ohio BOSCO and the Region 5 to which Lake County is assigned impact homeless programming.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

ConPlan: The jurisdiction maintains ongoing outreach to the community as a whole and agencies that provide for households in need through the organizations noted in the preceding paragraphs and through regular local government meetings and local press. The Lake County Continuum of Care meets monthly and key organizations attend the Region 5 and State mandatory meetings as indicated. Input and involvement from housing, social service agencies and other entities is routinely sought and received. Continuum communications and documentation is maintained largely through email. The Ecumenical Shelter Network of Lake County, Inc. completed a significant expansion of the homeless shelter several years ago and additional beds have been put into use.

AFH: The jurisdiction continues to incorporate the goals established by the AFH into Consolidated Plan and Action Plans.

AP-12 Participation – 91.105, 91.200(c)

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

Citizen Participation Outreach

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

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The annual allocation of HOME Program funds is \$490,718.18. HOME anticipated Program Income is \$2,000.00. Please note, in the AP-15 chart the dollar amounts are rounded down because the chart does not allow grantees to enter cents.

The following types of activities will be funded with HOME Program funds: Homebuyer project, TBRA, CHDO project, and other eligible activities.

The annual allocation of CDBG funds is \$1,409,401.00. CDBG anticipated Program Income is \$100,000.00.

Program income is expected to come from loan repayments and housing rehab lien repayments. The following types of activities will be funded with CDBG funds: admin and planning, housing programs, public facilities and infrastructure, public services, and other eligible activities.

With the approved HOME ARP Allocation Plan, those funds are available and are being implemented. While HOME ARP is tied to FY21 it is anticipated that it will have a positive impact during the next few calendar years and beyond. It is anticipated that 100% of CDBG-CV funds will be expended

by the end of the FY25 grant period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,409,401.00	100,000.00	0.00	1,509,401.00	0.00	CDBG funds will be used for the following: admin and planning; housing; public improvements; public services and other eligible activities.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	490,718.00	2,000.00	0.00	492,718.00	0.00	HOME funds will be used for the following: TBRA; CHDO project; and other eligible activities.

Table 5 - Expected Resources – Priority Table

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

Through the application process implemented by the jurisdiction, eligible entities such as non-profits and local governments (Cities, Villages, Townships) submit applications for CDBG and HOME funds. The

County requires each applicant to indicate a match amount. For CDBG funds, although match amounts are not required, the County awards points based on the match amount, which encourages applicants to provide the highest match possible for the eligible activity. For HOME, match amounts are documented through the application process and activity implementation. All match amounts are reported in the HUD IDIS system.

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

No publicly owned land or property will be used to address the needs identified in the plan.

Discussion

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

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

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

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AFH GOAL: STRENGTHEN FAIR HOUSING EDUCATION	2022	2026	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County City of Painesville	AFH FACTOR: SOURCE OF INCOME DISCRIMINATION AFH FACTOR: LACK OF LOCAL FAIR HOUSING LAWS	CDBG: \$.00 HOME: \$.00	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE	2022	2026	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County City of Painesville	AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: PRIVATE DISCRIMINATION AFH FACTOR: LACK OF PRIVATE INVESTMENT IN SPECIFIC AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: LENDING DISCRIMINATION AFH FACTOR: ADMISSION & OCCUPANCY, PUBLIC HOUSING AFH FACTOR: SOURCE OF INCOME DISCRIMINATION AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED	CDBG: \$.00 HOME: \$.00	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	AFH GOAL: MONITOR LOCAL ZONING CODES	2022	2026	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County City of Painesville	AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: LAND USE AND ZONING LAWS AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED	CDBG: \$.00 HOME: \$.00	Other: 0 Other
4	AFH GOAL: PROVIDE GREATER ACCESS TO TRANSPORTATION	2022	2026	Non-Housing Community Development	Lake County City of Painesville	AFH FACTOR: TRANSPORTATION AVAILABILITY, TYPE, ETC AFH FACTOR: LACK OF REGIONAL COOPERATION	CDBG: \$.00 HOME: \$.00	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING	2022	2026	Affordable Housing	Lake County City of Painesville	AFH FACTOR: LACK OF PRIVATE INVESTMENT IN SPECIFIC AFH FACTOR: LOCATION OF PROFICIENT SCHOOLS AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: IMPEDIMENTS TO MOBILITY AFH FACTOR: SITE SELECTION POLICIES	CDBG: \$.00 HOME: \$.00	Other: 0 Other
6	AFH GOAL: EVALUATE THE PREVALENCE OF HATE CRIMES	2022	2026	Non-Housing Community Development	Lake County City of Painesville	AFH FACTOR: LACK OF REPORTING HATE CRIMES	CDBG: \$.00 HOME: \$.00	Other: 0 Other
7	AFH GOAL: PROVIDE INCREASED FAIR HOUSING INFO.	2022	2026	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Lake County City of Painesville	AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: ACCESS TO FINANCIAL SERVICES	CDBG: \$.00 HOME: \$.00	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	SAFE AND DECENT HOUSING	2022	2026	Affordable Housing	City of Painesville	AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES HOUSING REHABILITATION	CDBG: \$362,000.00 HOME: \$135,132.00	Rental units constructed: 6 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit
9	SUITABLE LIVING ENVIRONMENT	2022	2026	Non-Housing Community Development	Lake County City of Painesville	AFH FACTOR: IMPEDIMENTS TO MOBILITY PUBLIC FACILITIES IMPROVEMENTS	CDBG: \$145,700.00 HOME: \$.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1156 Persons Assisted
10	SUPPORTIVE SERVICES	2022	2026	Affordable Housing Homeless Non-Homeless Special Needs	Lake County City of Painesville	AFH FACTOR: LACK OF LOCAL FAIR HOUSING LAWS SOCIAL SERVICES SUPPORT	CDBG: \$211,410.00 HOME: \$.00	Public service activities other than Low/Moderate Income Housing Benefit: 2638 Persons Assisted
11	ASSIST HOMELESS AND SPECIAL NEEDS	2022	2026	Affordable Housing Homeless Non-Homeless Special Needs	Lake County City of Painesville	AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING HOMELESS PERSONS ASSISTANCE	CDBG: \$.00 HOME: \$286,000.00	Tenant-based rental assistance / Rapid Rehousing: 155 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	REGIONALLY COORDINATED EC. DEV. PLANNING STRATEGY	2022	2026	Non-Housing Community Development	Lake County City of Painesville	ECONOMIC DEVELOPMENT OPPORTUNITIES	CDBG: \$.00 HOME: \$.00	Other: 0 Other
13	INFRASTRUCTURE IMPROVEMENTS	2022	2026	Non-Housing Community Development	Lake County City of Painesville	AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC	CDBG: \$508,411.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2700 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	AFH GOAL: STRENGTHEN FAIR HOUSING EDUCATION
	Goal Description	
2	Goal Name	AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE
	Goal Description	
3	Goal Name	AFH GOAL: MONITOR LOCAL ZONING CODES
	Goal Description	

4	Goal Name	AFH GOAL: PROVIDE GREATER ACCESS TO TRANSPORTATION
	Goal Description	
5	Goal Name	AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING
	Goal Description	
6	Goal Name	AFH GOAL: EVALUATE THE PREVALENCE OF HATE CRIMES
	Goal Description	
7	Goal Name	AFH GOAL: PROVIDE INCREASED FAIR HOUSING INFO.
	Goal Description	
8	Goal Name	SAFE AND DECENT HOUSING
	Goal Description	
9	Goal Name	SUITABLE LIVING ENVIRONMENT
	Goal Description	
10	Goal Name	SUPPORTIVE SERVICES
	Goal Description	
11	Goal Name	ASSIST HOMELESS AND SPECIAL NEEDS
	Goal Description	

12	Goal Name	REGIONALLY COORDINATED EC. DEV. PLANNING STRATEGY
	Goal Description	This jurisdiction will continue to process repayments from the (now closed) Economic Development Loan Program and CDBG-CV Loan Program.
13	Goal Name	INFRASTRUCTURE IMPROVEMENTS
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Please note, the HOME Administration (Project #8) is allocating HOME program funds in the amount of \$49,071.82. The amount is rounded down in the AP-35 chart because the chart does not allow grantees to enter cents.

Projects

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

Table 7 - Project Information

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

Allocation priorities are guided by the consideration of priority needs that were identified during the creation of the Consolidated Plan and AFH. As in previous years, the main obstacle is that the amount of funds received annually is much less than the amount of funds requested by applicants. Additionally, there are issues surrounding construction: material costs have increased and it is difficult to obtain competitive bids. CDBG-CV funds will continue to be utilized for eligible projects. This jurisdiction continues to provide close-out and monitoring functions for the micro and small business grant/loan

program and other CV activities.

AP-38 Project Summary
Project Summary Information

1	Project Name	PUBLIC IMPROVEMENTS
	Target Area	Lake County City of Painesville
	Goals Supported	INFRASTRUCTURE IMPROVEMENTS
	Needs Addressed	INFRASTRUCTURE IMPROVEMENTS
	Funding	CDBG: \$508,411.00
	Description	
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2,700 persons will benefit from proposed activities. Proposed activities will improve resources available to persons who reside within low/mod block group areas and will assist persons with mobility limitations.
	Location Description	Proposed activities are located in Fairport Harbor Village, Painesville Township, Painesville City; Locations of back up projects include Eastlake City, North Perry Village, Timberlake Village, Madison Township, Wickliffe City, and Willowick City.
2	Planned Activities	Fairport Harbor Village, Streetscape Phase 3 at High Street (\$366,400) 570.201(c) / 03K and 570.208(a)(1)(i) Tract 2040 BG 3 53.87% LMI (870 persons); Painesville City, Pedestrian Signals Upgrade (\$75,000) 570.201(c) / 03k and 570.208(a)(1)(i), (1,215 persons – 2045 BG 1,3 69.43% L/M); Perry Township, Streets Resurfacing in LMA (\$67,011) 570.201(c) / 03k and 570.208(a)(1)(i) Tract 2048 BG 3 (615 persons); back up activities include Eastlake City Vine Street Lighting Project; North Perry Village ADA Harbor Trail Installation; Timberlake Village ADA Beach Accessibility Improvement; and infrastructure improvements in Low Mod Areas and ADA Improvements in Grand River Village, Kirtland City, Lakeline Village, Madison Village, Mentor On The Lake City, North Perry Village, Perry Village, Wickliffe City, Willoughby City, Willoughby Hills City, and Willowick City.
	Project Name	PUBLIC FACILITIES
	Target Area	Lake County
	Goals Supported	SUITABLE LIVING ENVIRONMENT

	Needs Addressed	AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: IMPEDIMENTS TO MOBILITY PUBLIC FACILITIES IMPROVEMENTS
	Funding	CDBG: \$145,700.00
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	1,156 persons will benefit from proposed activities. Proposed activities will improve resources available to persons who reside within low/mod block group areas and will assist persons with mobility limitations.
	Location Description	Proposed activities are located in Painesville Township, Mentor City, and Wickliffe City. Locations of back up projects include Painesville City, Madison Township, Willowick City, and Fairport Harbor Village.
	Planned Activities	LC Buildings and Grounds, Caley Home Improvements (\$50,000) 570.202(a)(2) / 03Q and 570.208(a)(2)(A) (19 persons) ; United Way of Lake County, ADA Entryway Improvements at UWLC Facility (\$17,000) 570.201(c) / 03E and 570.208(a)(2)(D)(ii) (357 persons) ; Wickliffe City, Improvements at LMA Parks 570.201(c) / 03F and 570.208(a)(1)(i), (780 persons – Tract 2008 BG 1, 60.47% L/M) ; back up activities include Crossroads Health Facility Improvements, Lake County Historical Society Facility Improvements, Lake County YMCA Outdoor Recreation and Wellness Space new construction, Madison Twp Park ADA Restroom new construction, Willowick City Senior Center Improvements, and Zion Lutheran Church Community Center Improvements.
3	Project Name	HOUSING PROGRAMS
	Target Area	Lake County City of Painesville
	Goals Supported	AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING SAFE AND DECENT HOUSING
	Needs Addressed	AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES AFH FACTOR: IMPEDIMENTS TO MOBILITY HOUSING REHABILITATION
	Funding	CDBG: \$362,000.00

	Description	
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	25 households will benefit from the proposed housing rehabilitation activities. Households will be income qualified as low-to-moderate income households. 1 to 2 housing units for Low/Mod household will result from acquisition of real property.
	Location Description	Proposed housing rehabilitation programs area county-wide, excluding the units of local government outside of the urban county jurisdiction.
	Planned Activities	Western reserve Community Development, LC Housing Rehab Programs and Activity Delivery (\$232,000 + \$100,000 PI) 570.202(a)(1) / 14A, 14H and 570.208(a)(3) LMH (25 households); Lake Geauga Habitat for Humanity, Land Acquisition (\$20,000) 570.202(a) / 01 and 570.208(a)(3) (1 unit); Lake County Planning and Community Development, Housing Rehabilitation Activity Delivery (\$10,000) 570.202(a)(1) / 14H and 570.208(a)(3)
4	Project Name	PUBLIC SERVICES
	Target Area	Lake County City of Painesville
	Goals Supported	AFH GOAL: STRENGTHEN FAIR HOUSING EDUCATION AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE AFH GOAL: PROVIDE INCREASED FAIR HOUSING INFO. SUPPORTIVE SERVICES
	Needs Addressed	AFH FACTOR: PRIVATE DISCRIMINATION AFH FACTOR: ACCESS TO FINANCIAL SERVICES AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED SOCIAL SERVICES SUPPORT
	Funding	CDBG: \$211,410.00
	Description	
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2,638 persons will benefit from proposed activities. Beneficiaries will include income-qualified households and limited clientele (homeless persons, survivors of domestic violence).
	Location Description	Services will be provided county-wide.

	Planned Activities	Fair Housing Resource Center, Fair Housing Services Direct Client Benefit (\$51,000) 570.201(e)/05J 570.208(a)(2)(D)/LMC (500 households) ; Fair Housing Resource Center, Housing Stability & Tenant Resource Program (\$60,000) 570.201(e)/05U 570.208(a)(2)(D)/LMC (500 households) ; Birthright Lake, Diaper Pantry Program (\$11,310) 570.201(e)/05L 570.208(a)(2)(C)/LMC (238 persons) ; Forbes House, Survivor Services (\$20,000) 570.201(e)/05G 570.208(a)(2)(A)/LMC (200 persons) ; Lifeline, Volunteer Income Tax Assistance Program (\$25,000) 570.201(e)/05Z 570.208(a)(2)(D)/LMC (400 persons) ; Ecumenical Shelter Network, Calls for Hope 211 (\$15,000) 570.201(e)/03T 570.208(a)(2)(i)(C)/LMC (400 persons) ; Ecumenical Shelter Network, Project Hope Recruiting for Hope (\$29,100) 570.201(e)/03T 570.208(a)(2)(i)(C)/LMC (400 persons)
5	Project Name	CDBG PROGRAM ADMINISTRATION
	Target Area	Lake County City of Painesville
	Goals Supported	AFH GOAL: STRENGTHEN FAIR HOUSING EDUCATION AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE AFH GOAL: MONITOR LOCAL ZONING CODES AFH GOAL: PROVIDE GREATER ACCESS TO TRANSPORTATION AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING AFH GOAL: EVALUATE THE PREVALENCE OF HATE CRIMES AFH GOAL: PROVIDE INCREASED FAIR HOUSING INFO. SAFE AND DECENT HOUSING SUITABLE LIVING ENVIRONMENT SUPPORTIVE SERVICES ASSIST HOMELESS AND SPECIAL NEEDS REGIONALLY COORDINATED EC. DEV. PLANNING STRATEGY INFRASTRUCTURE IMPROVEMENTS

	Needs Addressed	AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: PRIVATE DISCRIMINATION AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LACK OF PRIVATE INVESTMENT IN SPECIFIC AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: ACCESS TO FINANCIAL SERVICES AFH FACTOR: LENDING DISCRIMINATION AFH FACTOR: TRANSPORTATION AVAILABILITY, TYPE, ETC AFH FACTOR: LACK OF REGIONAL COOPERATION AFH FACTOR: LAND USE AND ZONING LAWS AFH FACTOR: LOCATION OF EMPLOYERS AFH FACTOR: LOCATION OF ENVI. HEALTH HAZARDS AFH FACTOR: LOCATION OF PROFICIENT SCHOOLS AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES AFH FACTOR: DISPLACEMENT OF RESIDENTS, ECONOMIC AFH FACTOR: ADMISSION & OCCUPANCY, PUBLIC HOUSING AFH FACTOR: SOURCE OF INCOME DISCRIMINATION AFH FACTOR: IMPEDIMENTS TO MOBILITY AFH FACTOR: SITE SELECTION POLICIES AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED AFH FACTOR: LACK OF REPORTING HATE CRIMES AFH FACTOR: LACK OF LOCAL FAIR HOUSING LAWS HOUSING REHABILITATION INFRASTRUCTURE IMPROVEMENTS SOCIAL SERVICES SUPPORT ECONOMIC DEVELOPMENT OPPORTUNITIES HOMELESS PERSONS ASSISTANCE PUBLIC FACILITIES IMPROVEMENTS
	Funding	CDBG: \$281,880.00
	Description	
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Proposed CDBG Program Administration activities will not benefit families directly but will support the goals and objectives of the CDBG funding and will result in positive outcomes in the jurisdiction. Monitoring and close out functions will also occur for CDBG-CV funded projects.

	Location Description	Proposed CDBG Program Administration activities will support the goals and objectives of the CDBG-proposed projects that will be carried out county-wide.
	Planned Activities	Program Administration (\$272,880) Matrix Code 21A; Fair Housing Admin (\$9,000) Matrix Code 21D;
6	Project Name	TENANT BASED RENTAL ASSISTANCE
	Target Area	Lake County City of Painesville
	Goals Supported	AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING SAFE AND DECENT HOUSING SUPPORTIVE SERVICES ASSIST HOMELESS AND SPECIAL NEEDS
	Needs Addressed	AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: PRIVATE DISCRIMINATION AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LACK OF PRIVATE INVESTMENT IN SPECIFIC AFH FACTOR: LAND USE AND ZONING LAWS AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: DISPLACEMENT OF RESIDENTS, ECONOMIC AFH FACTOR: SOURCE OF INCOME DISCRIMINATION AFH FACTOR: LACK OF LOCAL FAIR HOUSING LAWS SOCIAL SERVICES SUPPORT HOMELESS PERSONS ASSISTANCE
	Funding	HOME: \$286,000.00
	Description	
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Proposed activities will benefit income-qualified households (primarily very low-income <50% AMI). Targeted segments of the population that will benefit include: Seniors/elderly, persons with disability (physical, developmental, behavioral/mental health) domestic violence survivors, persons re-entering the community from correctional facilities, and persons improving their self sufficiency.
	Location Description	Proposed activities will be county-wide.

	Planned Activities	Provision of partial security deposits and 1st months rent, security deposits (83) through Lifeline, Inc. and subsidy programs (6) through Lifeline, Inc., Forbes (6), and Fair Housing Resource Center, Inc. (60).
7	Project Name	CHDO OPERATING
	Target Area	City of Painesville
	Goals Supported	AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING SAFE AND DECENT HOUSING ASSIST HOMELESS AND SPECIAL NEEDS
	Needs Addressed	AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: SITE SELECTION POLICIES AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED
	Funding	HOME: \$20,514.16
	Description	
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Proposed activity is CHDO operating that will support the development of supportive housing.
	Location Description	City of Painesville, Ohio
	Planned Activities	CHDO operating by Extended Housing, Inc., to support the development of supportive housing.
8	Project Name	CHDO PROJECT NEW CONSTRUCTION RENTAL
	Target Area	City of Painesville
	Goals Supported	AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING SAFE AND DECENT HOUSING ASSIST HOMELESS AND SPECIAL NEEDS
	Needs Addressed	AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: SITE SELECTION POLICIES AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED
	Funding	HOME: \$80,132.20

	Description	
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Proposed activity will lead to the development of 6 units of permanent supportive housing on site currently owned and zoned multifamily.
	Location Description	City of Painesville, Ohio.
	Planned Activities	New units constructed for persons with disabilities.
	Planned Activities	New units constructed for persons with disabilities.
9	Project Name	HOME BUYER PROJECT
	Target Area	Lake County City of Painesville
	Goals Supported	AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING SAFE AND DECENT HOUSING SUITABLE LIVING ENVIRONMENT SUPPORTIVE SERVICES ASSIST HOMELESS AND SPECIAL NEEDS
	Needs Addressed	AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: ACCESS TO FINANCIAL SERVICES AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES
	Funding	HOME: \$55,000.00
	Description	
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Proposed activities will benefit 1 to 2 income-qualified households (low income <80% AMI).
	Location Description	Proposed activities will be located in Lake County (addresses not yet selected).
	Planned Activities	Habitat to construct 1 to 2 new single family homes. Subsidy secured with restriction recorded. HUD approved local policy in place.
	Project Name	HOME ADMINISTRATION

10	Target Area	Lake County City of Painesville
	Goals Supported	AFH GOAL: STRENGTHEN FAIR HOUSING EDUCATION AFH GOAL: INCREASE LEVEL OF FAIR HOUSING KNOWLEDGE AFH GOAL: MONITOR LOCAL ZONING CODES AFH GOAL: PROVIDE GREATER ACCESS TO TRANSPORTATION AFH GOAL: INCREASE AMOUNT OF AFFORDABLE HOUSING AFH GOAL: EVALUATE THE PREVALENCE OF HATE CRIMES AFH GOAL: PROVIDE INCREASED FAIR HOUSING INFO. SAFE AND DECENT HOUSING SUITABLE LIVING ENVIRONMENT SUPPORTIVE SERVICES ASSIST HOMELESS AND SPECIAL NEEDS REGIONALLY COORDINATED EC. DEV. PLANNING STRATEGY INFRASTRUCTURE IMPROVEMENTS

	Needs Addressed	AFH FACTOR: COMMUNITY OPPOSITION AFH FACTOR: PRIVATE DISCRIMINATION AFH FACTOR: LOCATION AND TYPE OF HOUSING AFH FACTOR: LACK OF PRIVATE INVESTMENT IN SPECIFIC AFH FACTOR: LACK OF PUBLIC INVESTMENT IN SPECIFIC AFH FACTOR: ACCESS TO FINANCIAL SERVICES AFH FACTOR: LENDING DISCRIMINATION AFH FACTOR: TRANSPORTATION AVAILABILITY, TYPE, ETC AFH FACTOR: LACK OF REGIONAL COOPERATION AFH FACTOR: LAND USE AND ZONING LAWS AFH FACTOR: LOCATION OF EMPLOYERS AFH FACTOR: LOCATION OF ENVI. HEALTH HAZARDS AFH FACTOR: LOCATION OF PROFICIENT SCHOOLS AFH FACTOR: LOCATION AND TYPE AFFORDABLE HOUSING AFH FACTOR: AVAIL. OF AFFORD. UNITS, ALL SIZES AFH FACTOR: DISPLACEMENT OF RESIDENTS, ECONOMIC AFH FACTOR: ADMISSION & OCCUPANCY, PUBLIC HOUSING AFH FACTOR: SOURCE OF INCOME DISCRIMINATION AFH FACTOR: IMPEDIMENTS TO MOBILITY AFH FACTOR: SITE SELECTION POLICIES AFH FACTOR: LAWS AFFECTING HOUSING FOR DISABLED AFH FACTOR: LACK OF REPORTING HATE CRIMES AFH FACTOR: LACK OF LOCAL FAIR HOUSING LAWS HOUSING REHABILITATION SOCIAL SERVICES SUPPORT HOMELESS PERSONS ASSISTANCE
	Funding	HOME: \$49,071.82
	Description	
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Proposed HOME Administration activities will not benefit families directly, but will support the goals and objectives of the HOME Program funding that is assisting community programs and projects.
	Location Description	Proposed HOME Administration activities will support programs and projects county-wide.
	Planned Activities	HOME Program Administration activities.

AP-50 Geographic Distribution – 91.220(f)

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

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

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

Geographic Distribution

Target Area	Percentage of Funds
Lake County	89
City of Painesville	11

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Painesville City Characteristics:

Housing: The Community Development/Building/Code Enforcement Department for the City of Painesville has identified housing rehabilitation as a major need. Peeling and chipping paint and damaged residential sidewalks have also been identified as an issue with homes in the City. The housing stock in the City is older, primarily constructed in the 1950's and 1960's.

Commercial: The City of Painesville has been undergoing great transformations. However, several buildings in the City are independently owned and in extremely poor conditions. Some of the major issues include: perceived blight, security lighting, stressed windows or broken windows, paint chipping,

falling exterior decorative elements, bricks in need of tuck pointing, stairway fire escapes that are hanging and other key factors that are making it difficult to rent, lease and sell space within the downtown. There are also several buildings that are in need of new awnings, lighting and small window improvements. The Richmond Street District area and other key gateway corridors have several buildings that have aged and are showing signs of distress and blight.

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

Discussion

In the past year, Painesville city has has a few industrial expansions, including an 18,500 sqft expansion of Weaver Meats, resulting in more industrial jobs for Painesville. Also, PCC Airfoils completed the addition of their 32 thousand sqft addition that will bring new jobs to Painesville in the coming year. Several ground breakings in the city will have a big impact: The \$26 million Grand River Walk development, which will bring new housing and activity to Downtown Painesville - 111 residential units and future home to Burgers 2 Beer. The redevelopment of Vic Place, which will result in a \$26.4 million mixed-use project that will include 78 market-rate apartments, 60,000 sqft of new office/commercial space and restaurants. Regarding public investment, the South Park Place Safety & Streetscape Improvement Project is completed and will enable the city to attract new development to the square and improve walkability. New construction is underway at Kiwanis Recreation Park for the amphitheater, which will bring people together and create new experiences for the community. The City partnered with Lake County Health District to install new playground equipment at Huntington Park.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

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

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

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

The most recent Lake MHA Annual Plan notes its objectives and plans to fulfill goals during the next year to address the needs to public housing.: Promote an environment of safety and security for residents of Lake MHA. Lake MHA continues to fund upgrades to its security surveillance and all Multifamily-owned properties. Adequate security and parking at Woodlawn Homes remains a concern for the residents. Lake MHA has completed its review and has determined that upgraded security cameras are required to ensure the safety of residents. LMHA is seeking to procure LPR video surveillance (license plate reader) that will feed data in real time to Painesville City Police. Installation of LPR surveillance is expected to be installed at the other property locations later this year. Provide healthy and supportive living environments through policy and partnerships. LMHA will work to strengthen partnerships and collaboration with the Lake County Government and Fair Housing Resource Center, Inc. in support of our shared goal to affirmatively further fair housing. They will seek out opportunities to collaborate with partners to provide housing opportunities for individuals living with disabilities, and assist Lake County elderly/disabled with aging in place. By 2030, it is estimated that 1 in 3 residents will be 60 + years of age.

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

participate in homeownership

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

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

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

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

Discussion

Lake MHA has launched a landlord incentive program to engage new landlords and develop/maintain existing landlord relationships. Lake MHA remains hopeful that the program will improve engagement among landlords of residential single-family home units. In addition, Lake MHA co-sponsored a landlord education and appreciation event which was well attended. Lake MHA will continue to hold these events on an annual basis including smaller community meetings throughout the year.

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

Introduction

The availability of the HOME ARP funds and the implementation of the HOME ARP allocation plan will impact homeless planning and the manner and rate at which homeless projects and activities will be undertaken.

The allocation and use of ERAP1 & 2 was impactful. ERAP2 was closed out in September of 2025.

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

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

1. Project Hope will continue to receive support through the OH-BOSCOC and additional HOME ARP funds and CDBG funds are being implemented to provide additional support,
2. The CDBG award to Fair Housing Resource Center for Fair Housing Services, and other programming
3. Staff will continue involvement in the Coalition's Continuum of Care committee providing data and support for collaboration and networking
4. Provide educational (landlord/tenant info/advocacy/fair housing guidance) and financial resources to persons leaving a shelter/street homelessness and securing permanent housing.
5. CODE BLUE is a severe winter weather protocol that involves members of the faith community. County staff play a varied role. CODE BLUE overnight shelter has been conducted for the past few years at the Subzero Mission and United Way facilities. Salvation Army has and may continue to allow available space as day shelter during CODE BLUE days.

SubZero Mission continues to be engaged by providing services and goods to persons that are homeless. PATH Homeless Outreach Workers through Extended Housing will continue their work that involves engaging those homeless persons that are on the street and linking them to health assessment and other support services as indicated.

Addressing the emergency shelter and transitional housing needs of homeless persons

The need for emergency shelter is mainly addressed by Project Hope, a shelter for males, females and families. Project Hope has implemented a 3-unit transitional housing program for seniors ages 62 and older who find themselves homeless.

Forbes House is a domestic violence provider that has approximately 24 beds. Forbes House, working

with Lake County Commissioners, completed ARPA-funded renovation and expansion of their existing shelter facility. CDBG funds was also utilized for improvements.

The need for rapid re-housing and to a limited extent transitional housing is addressed through the Ohio BOSCOC's HCRP that is administered at the regional level with the local provider being Lifeline, Inc. The need for transitional housing with supports remains for a variety of sub-populations including seniors, youth aging out of foster care and other types of households seeking stability or entry into the housing market.

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

Lake County, while a CDBG & HOME entitlement jurisdiction, does not control funding available through the Continuum of Care process at OH-BOSCOC. Some of those funds are dispersed through the regions. Lake is a part of Region 5. The lead entity for the HCRP grant is Coleman Professional Services. The HCRP funds Lifeline for rapid re-housing and transitional. Local contacts for the other homeless funding streams include: Project Hope (ESG), Extended Housing and the Lake ADAMHS Board (SPC & PSH). The county will continue to dedicate funding to support homeless needs and the efforts of the Continuum of Care. While many households leave homelessness and may be stable for a time chronic issues with high cost housing, funding and short duration of assistance, poor health, mental illness, addiction, employability, and lack of education combine to lead people back to street or sheltered homelessness.

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

The availability of the HOME ARP funds will impact homeless planning and the projects and activities to be undertaken. The allocation and use of ERAP1 & 2 was impactful.

HOME funds (TBRA – Placement and Subsidy) will continue to be used as a means to help people take that first step of securing a place of their own. State funds to address households that are both below 30% AMI and imminently homeless are made available but are quite limited. The extremely low income populations are also served by BOSCOC competitive funds under S+C and Transitional Housing and PATH Programs administered through the Lake County ADAMHS Board and their recipient Extended Housing

Inc. HCRP funds from OH – BOSCO will be used for rapid re-housing and transitional housing by Lifeline, Inc. as a partner of the lead agency of Homeless Region 5, Coleman Professional Services. Funds will assist a limited number of households.

Discussion

Agencies involved in housing and homelessness note a continued increased demand for services and units affordable, available and accessible to their clientele.

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

Introduction:

Education, collaboration and planning are some of the means used by the jurisdiction to promote affordable, sustainable housing.

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

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with

special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).