

## **Executive Summary**

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

#### **1. Introduction**

This Action Plan is for the 2nd year of the five-year 2015-2019 Consolidated Plan. This Annual Action Plan were developed by the City of Lima's Department of Community Development.

The City of Lima receives federal grants directly from the U.S. Department of Housing & Urban Development (HUD) from two Community Planning and Development programs: the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships (HOME) Program.

The Annual Action Plan will detail the general objectives and specific activities, which will be funded to accomplish these goals. The strategy portion of the Consolidated Plan contains specific actions that will guide these funding decisions. The Plan includes programs and projects to meet the needs of housing, special needs population, and non-housing community development, economic development as well as present strategies to reduce poverty. The Plan also contains a policy of targeting neighborhoods for a sustained revitalization effort.

#### **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 Action Plan 2016-17 follows the guideline following priorities that were set for the Conplan 2015-19 for the City of Lima which includes the following:

Goal 1. Improve, Maintain, and Expand Affordable Housing: First home Lima, Housing Update, Emergency Repair and Housing Rehab Services benefit at least 80 LMI household. In addition plan to improve affordable housing with new LMI Housing Development and New rental program.

Goal 2: Revitalize and Create Sustainable Neighborhoods: Street and curb repair, Park Improvements , Demolition and Propert Maintenance benefit 15,050 persons

Goal 3: Provide Needed Public Services: Neighborhood Assistance, Police Support Services abd Bradfield Senior Center benifits 12,700 persons in mostly LMI areas

Goal 4: Increase Economic Opportunities: Outcome 25 Persons assisted with technical training and job placement

### **3. Evaluation of past performance**

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

The City of Lima has been a direct recipient of CDBG and HOME grant funds since the inception of these programs. As such, the preparation and development of the current Year 2 of the Consolidated Plan 2016-2019, Annual Action Plan 2016-2017 represents a logical continuation of the City's past housing assistance and community development programs and builds upon the foundation set forth in prior periods' Consolidated Plans.

At the end of each program year, the City of Lima prepares the Consolidated Annual Performance and Evaluation Report (CAPER), which describes the City's progress in meeting its identified needs, priorities and goals as set forth in the Consolidated Plan and Annual Action Plan. Through the monitoring of performance measures, the City is able to identify operational improvements, resource allocation issues, and policy questions to be addressed in future years.

Overall, the City of Lima continues to strive for success in the implementation of housing assistance and community development programs and services in order to meet the goals and objectives established in the Consolidated Plan.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

Three Public Hearings before the approval of the Action Plan offer citizens several chances to voice their opinion. A total of 69 persons attended these meetings on May 2nd, May 5th, June 6th, July 11th and July 25th at the Council Chambers. All sign-in sheets are included with the Action Plan submission. Local news paper notification with date, time and location of the public hearings were posted and a draft copy was available at the local public library and DCD front desk during the public comment period.

West Ohio CAP was consulted for setting Continuum of Care (CoC) goals, Allen County Land Revitalization Corporation for an additional 200 vacant home demolition, UD Department for Justice for COP program to provide salary assistance to LPD and ODOT for matching state funding for street improvement.

### **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.

Minutes of the Hearings and citizen comments are included as part of the Action Plan submission process.

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

No written comments received. See Public Hearing minutes under Appendices Section. There are no comments or views that were not accepted.

## **7. Summary**

City Council made final appropriation decisions for the 2016-2017 Action plan Budget on July 25, 2016 and took all public comments into consideration. The City of Lima proposes to undertake the following housing assistance and community development activities under its FY 2016 Annual Action Plan.

20 programs were funded with HOME and CDBG funds in this Action Plan that supported the stated goal and objectives. 18 of them are active in this plan year and two projects, CHDO Operating and CHDO set aside, with carry-over funds have no qualifying projects this year.

- 7 programs were aimed at providing decent affordable housing included First Home Lima, Housing Counseling, Home Update, Emergency Repair, LMI Housing development, New HOME Rental Development and Housing Rehabilitation Services.
- 4 programs helped to provide improved Suitable Living Environment included Demolition, Property Maintenance, Street and Curb Repair and Park Improvements.
- 4 programs helped provide needed Public Services with Police Services, Bradfield Senior and Youth Services, Neighborhood Assistance and Career Pathways in Advanced Manufacturing.
- 3 Planning and Program Administrative services included Fair Housing, HOME and CDBG Administration.

**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
CDBG Administrator	LIMA	Department of Community Development	
HOME Administrator	LIMA	Department of Community Development	

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The lead agency responsible for the development of this Action Plan 2016-2017 in the City of Lima Department of Development. The Department of Development is also responsible for administration of the City of Lima's CDBG and HOME funds.

**Consolidated Plan Public Contact Information**

Amy S. Odum, Director of Department of Community Development, City of Lima

50 Town Squarem Lima, OH 45801

Phone: (419)221-5146      Fax: (419) 221-5144      e-mail: amy.odum@cityhall.lima.oh.us

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

### **1. Introduction**

The City of Lima worked with a wide array of organizations and existing networks to develop the 2015-19 Consolidated Plan. This consultation occurs on an ongoing basis through periodic meetings with the City's many partner agencies. Each year, we maintain and foster relationships with these organizations to work on Annual Action Plans and to coordinate services. Through the City's partnerships with a number of local housing and community development agencies, the City is continually kept abreast regarding area needs.

Broad public input, stakeholder feedback and internal staff advice was sought out for the development of the Action Plan 2016-17, Year 2 of the Consolidated Plan, as outlined below.

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

The City of Lima has contracted with a consultant to develop and implement a consultation and citizen participation process which was conducted as part of the City's Consolidated Plan development. Agencies that have been consulted include housing providers, AMHA, New Lima (CHDO), area public service agencies, as well as local civic organizations. A summary of current collaborations includes: Allen County Community Development; Allen County Department of Jobs and Family Services; Allen County Health Partners; Allen County Probate Court; Allen County Veterans Services Commission; Career Development Company; Department of Rehabilitation and Correction; the Families in Transition program/Family Resource Center; Family Promise of Allen County; Lima Allen Council on Community Affairs; Lutheran Social Services; Allen County Board of MR/DD; SAFE HARBOR; Lima Rescue Mission; Samaritan House; Ohio Rehabilitation Services Commission; St. Vincent DePaul's Society; and YMCA SRO.

### **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.**

City of Lima participated in Lima-Allen County Housing Consortium and Continuum of care (COC) to coordinate between Government, mental health and other service agencies and the Annual Action Plan reflects the same goals and objectives.

### **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**

The City of Lima does not receive or administer ESG Funds. City of Lima participated in Lima-Alen County Housing Consortium and Continuum of care (COC) to coordinate between Government, mental health and other service agencies and the Annual Action Plan reflects the same goals and objectives.

**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	<b>Agency/Group/Organization</b>	James A Rhodes State College
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization received an email invitation to participate in and comment on all phases of the annual plan process. This included community meetings, public hearings and application briefing to explain the project application process.
2	<b>Agency/Group/Organization</b>	Bradfield Senior Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Health education
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization received an email invitation to participate in and comment on all phases of the annual plan process. This included community meetings, public hearings and application briefing to explain the project application process.
3	<b>Agency/Group/Organization</b>	NEW LIMA, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons LMI housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization received an email invitation to participate in and comment on all phases of the annual plan process. This included community meetings, public hearings and application briefing to explain the project application process.
4	<b>Agency/Group/Organization</b>	LACCA
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment LMI Housing Assistance
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization received an email invitation to participate in and comment on all phases of the annual plan process. This included community meetings, public hearings and application briefing to explain the project application process.
5	<b>Agency/Group/Organization</b>	ALLEN METROPOLITAN HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization received an email invitation to participate in and comment on all phases of the annual plan process. This included community meetings, public hearings and application briefing to explain the project application process.
6	<b>Agency/Group/Organization</b>	LIMA-ALLEN COUNTY REGIONAL PLANNING COMMISSION
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons

	<b>What section of the Plan was addressed by Consultation?</b>	assistance in Analysis of Housing Impediments
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization received an email invitation to participate in and comment on all phases of the annual plan process. This included community meetings, public hearings and application briefing to explain the project application process.
7	<b>Agency/Group/Organization</b>	Lima/Allen County Housing Consortium
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons private non-profit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization received an email invitation to participate in and comment on all phases of the annual plan process. This included community meetings, public hearings and application briefing to explain the project application process.
8	<b>Agency/Group/Organization</b>	Mizpah Community Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	social services for LMI families
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization received an email invitation to participate in and comment on all phases of the annual plan process. This included community meetings, public hearings and application briefing to explain the project application process.

9	<b>Agency/Group/Organization</b>	LACNIP
	<b>Agency/Group/Organization Type</b>	Services-Education Regional organization Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs social and educational assistance to LMI
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization received an email invitation to participate in and comment on all phases of the annual plan process. This included community meetings, public hearings and application briefing to explain the project application process.

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

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	West Ohio CAP	Continuum of Care goals are reflected in housing and service activities within annual plan. West Ohio CAP is the Region 12 Homeless Crisis Region lead agency.
Neighborhood Initiative Program	Allen County Land Reutilization Corporation	200 plus vacant abandoned homes will be demolished supporting the priority need of revitalizing neighborhoods to create suitable living. This supports CDBG funded demolition activities. Funding is made available via the NIP grant program administered by the Ohio Housing Finance agency. Estimated investment by NIP in City of Lima demolition and property disposition will be 5 million dollars.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Community Oriented Policing	U.S. Department of Justice	The U.S. Department of Justice COP program provides salary funding for officers assigned to community oriented policing activities. The CDBG project activity of Police support program provides assistance to CP officers in neighborhood improvement, supporting the priority need to revitalize neighborhoods to create suitable living .
Lima Transportation improvement	ODOT	The City of Lima uses CDBG investment to leverage \$13,237,000 investment by ODOT and State issue2 funds for street improvement. This meets the priority need of revitalizing neighborhoods to create sustainable living and supports CDBG street/curb reconstruction activities.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

**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**

Community meeting was held in City Council Chambers at 5:30 PM on the 2nd of May, 2016 followed by an Application briefing on 5th May, 2016.

Three Public Hearings were held at the City Council chambers on June 6, June 20 (continued on June 27) and July 11th and the final approval for 2016-17 HUD funding allocation was announced on July 25, 2016.

Local newspaper advertised the meeting schedule and the list of application received with date, time and location of all hearing related to HUD funding allocation.

Hard copy of the draft report was available to public throughout the public comment period at the Lima Public Library and DCD front desk.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	The City Council conducted three public hearings. see uploaded sign-in sheets for attendance records.	see meeting minutes uploaded for comments.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community	The City of Lima organized a Community meeting for reviewing community data, resources available and planning process on May 02, 2016. See sign-in sheet uploaded.	See meeting minutes.	All comments were accepted.	
3	Newspaper Ad	Non-targeted/broad community	The City of Lima published a public hearing notice in the Lima News describing the public hearing schedule for 2016-17 Action plan.	No comments received.	N/A	
4	Internet Outreach	Non-targeted/broad community	The City of Lima posted the Public Hearing Schedule and meeting schedule on the City's web site which remained available online during the public notification period.	No comments received	N/A	

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)
5	Hard copy available at Public Library and DCD front desk	Non-targeted/broad community	The City of Lima made a hard copy of the draft 2016-17 Action Plan available at the local Public Library and the DCD front desk for public viewing and invited any comments during the public comment period.	No comments received.	N/A	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The 5-year Consolidated Plan for 2015 - 2019 must identify the federal, state, local, and private resources expected to be available to the City of Lima to address priority needs and specific objectives identified in the Strategic Plan. The City of Lima is a direct entitlement community for two HUD-funded programs: the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership (HOME) Program; and receives an annual allocation of Federal funding from the U.S. Department of HUD for these programs. Below is a breakdown of these anticipated funding resources.

#### Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	955,533	20,000	216,749	1,192,282	2,492,117	CDBG funds will leverage private funding as well as other public funding from local, state, and federal funding sources.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	257,589	50,000	762,154	1,069,743	244,895	HOME funds will leverage private funding as well as other public funding from local, state, and federal funding sources

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**

CDBG Program: CDBG funding can leverage additional private, local, state, or federal funding for housing and community development activities. For example, the City expects to continue to carry out street reconstruction/improvements by leveraging a portion of its CDBG allocation to obtain State Issue-1 and State Issue II (ODOT and OPWC) funds. CDBG funding allocated for economic development can leverage private investment.

The City's assistance to local neighborhood nonprofit groups helps to leverage the efforts of approximately 2,280 volunteers who provide on average over 10,500 service hours annually for projects that help revitalize and create sustainable neighborhoods in low- and moderate-income areas of Lima.

HOME Program: HOME funds are used to leverage other public and private funds, and generate matching funds as required by HUD. These programs include: Operating Support for New Lima (the jurisdiction's Community Development Housing Organization (CHDO); CHDO Development Projects; LMI Housing Developments; and the Downpayment Assistance Program.

Leveraged funds from private and public sources are expected in housing and building renovation projects – although their levels of participation are yet uncertain at this time. The City will attempt to leverage more funds with other state and local resources whenever possible. The City will continue to work toward forging more partnerships with and among local groups, whether private, non-profit or government, interested in bringing about positive changes in labor skills upgrading, housing and economic development.

The City of Lima does not have match requirements for HOME funds in view of its severe fiscal distress status, as determined by HUD.

**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 meet identified needs that would result in population displacement.

The City of Lima, through its Land Bank activities owns and maintains several tracts of vacant land. The City is working with the Ohio State University School of Architecture, and graduate students from the School's City and Regional Planning program to identify strategies for vacant properties and properties that have a high probability of becoming vacant. The goal is to identify areas where the City can assemble properties to create developable sites and market them for residential and/or economic development. Redevelopment projects will be selected using participatory and competitive processes.

**Discussion**

The City will work cooperatively with local service provider agencies to enhance its affordable housing and supportive service delivery. This effort will be aimed at maximizing available resources in the leveraging of additional private, local, state, or federal funding sources. This leveraging can increase the impact these activities will have on the community, enabling more persons to be served in addition to furthering community and neighborhood revitalization. The principal goal of this coordinated strategy will be to assist low- and moderate income renters and owners, the homeless, female headed households with children, low-income elderly, public and assisted housing residents, persons with mental and physical disabilities, and other special needs populations. The City will seek creative partnerships with private lenders, community-based nonprofit organizations and other state and local agencies to provide affordable housing and other public service/community development activities to improve the quality of life for all of its residents.

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve, Maintain, and Expand Affordable Housing	2015	2019	Affordable Housing	City-wide	Decent Affordable Housing	CDBG: \$143,347 HOME: \$1,038,984	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted Rental units constructed: 11 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
2	Revitalize and Create Sustainable Neighborhoods	2015	2019	Non-Housing Community Development	City-wide CDBG Eligible Census Tracts	Revitalize Neighborhoods to Create Suitable Living	CDBG: \$539,894	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15050 Persons Assisted Buildings Demolished: 7 Buildings Housing Code Enforcement/Foreclosed Property Care: 2000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Provide Needed Public Services	2015	2019	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	City-wide	Provide Needed Public Services	CDBG: \$223,341	Public service activities other than Low/Moderate Income Housing Benefit: 12700 Persons Assisted
4	Increase Economic Opportunities	2015	2019	Non-Housing Community Development	City-wide	Expand Economic Opportunities	CDBG: \$7,000	Other: 25 Other
5	Planning and Program Administration	2015	2019	Planning, Administration	City-wide	Decent Affordable Housing	CDBG: \$25,000	Public service activities for Low/Moderate Income Housing Benefit: 400 Households Assisted

Table 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Improve, Maintain, and Expand Affordable Housing
	<b>Goal Description</b>	<p>The City will administer programs intended to improve access, increase availability and improve coordination of public services for housing; emergency preparedness and safety; crime awareness; and parks and recreation programs for LMI and special needs residents.</p> <p>The City will provide public services that maintain and improve neighborhood and household stability, such as - but not limited to - programs related to youth, healthy community growth, financial literacy and. Supported activities also include technical assistance to public or nonprofit entities to increase their capacity to carry out eligible neighborhood revitalization or economic development activities.</p>

2	<b>Goal Name</b>	Revitalize and Create Sustainable Neighborhoods
	<b>Goal Description</b>	The City will administer activities to improve the physical condition, health, and safety of residential neighborhoods with projects such as improvements to streets, sidewalks and parks in LMI areas. The City intends to also fund activities to demolish blighted structures. The City will also provide code enforcement services in areas identified by HUD as low- and moderate-income.
3	<b>Goal Name</b>	Provide Needed Public Services
	<b>Goal Description</b>	The City will administer programs intended to improve access, increase availability and improve coordination of public services for housing; emergency preparedness and safety; crime awareness; and parks and recreation programs for LMI and special needs residents.  The City will provide public services that maintain and improve neighborhood and household stability, such as - but not limited to - programs related to youth, healthy community growth, financial literacy and. Supported activities also include technical assistance to public or nonprofit entities to increase their capacity to carry out eligible neighborhood revitalization or economic development activities.
4	<b>Goal Name</b>	Increase Economic Opportunities
	<b>Goal Description</b>	The City's goal for expanding economic opportunities is to provide programs that will improve the accessibility of services for labor skill upgrading that will benefit LMI resident-adults who are either unemployed or underemployed.
5	<b>Goal Name</b>	Planning and Program Administration
	<b>Goal Description</b>	

**Table 7 – Goal Descriptions**

**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 91.215(b):**

The City will provide direct assistance with downpayment to 10 household in purchasing their first home, provide Housing Counseling to 60 persons and provide loan to 10 additional eligible homeowners for repair and rehabilitation.

## AP-35 Projects – 91.220(d)

### Introduction

The 2016-2017 Annual Action Plan includes 19 "projects" in two entitlement grant programs - CDBG and HOME, three of which are administration. There are three national objectives under the CDBG program that all projects must meet.

- 1) CDBG regulations require that no less than 70% of a grant can be awarded to projects that benefit low- and moderate-income persons.
- 2) CDBG funds may aid in the prevention or elimination of slum and blighted conditions.
- 3) CDBG funds may be utilized to address other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

The CDBG Program is flexible and allows the City to determine how best to meet the needs of its low- and moderate-income residents. The goals established in the Consolidated Plan guide the City in awarding CDBG funds.

Implementation of CDBG activities described below will be confined within Lima census tracts where at least 51% of the population is considered by HUD to be low- and moderate-income (LMI) persons, or will be limited to CDBG-eligible recipients, with the exception of slum and blight removal which could be in areas outside the CDBG eligible tracts for the purpose of reducing public health and safety risks. Eligible census tracts are shown on Map 11. The City of Lima will certify that 70% of the aggregate expenditure of CDBG funds will benefit persons of low and moderate incomes.

For HOME and housing related projects, activities will be implemented wherever LMI household beneficiaries are located in the City. This is to provide assistance where eligible households reside.

The figures listed for programs do not include funds that will be matched or leveraged through financial institutions and property owners on individual projects. Program income is budgeted back into the program that generated it.

#	Project Name
1	CHDO Operating Funds
2	CHDO Set-Aside Funds
3	First Home Lima
4	HOME Update

#	Project Name
5	LMI Housing Development
6	New Rental HOME Program
7	Housing Rehab
8	Police Support Services Program
9	Neighborhood Assistance
10	Property Maintenance
11	HOME Administration
12	Demolition
13	Street/Curb Reconstruction
14	Park Improvements
15	Career Pathways in Adv. Mfg.(Rhodes)
16	Fair Housing
17	Housing Counseling
18	Bradfield Center
19	Emergency Repairs
20	CDBG Administration

**Table 8 – Project Information**

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

Programs that benefit low-mod households and limited clientele populations receive priority in annual funding. The City has budgeted approximately 15% of the estimated 2016 CDBG funding to Public Service activities. Nearly all public service programs are offered citywide to low- and moderate-income residents.

Public Facilities Improvements (i.e. street /curb reconstruction) are targeted for CDBG eligible areas to meet the needs of Low and Moderate Income households. Each year our LMAs are evaluated to determine where there is the greatest need for these infrastructure improvements.

The Demolition Program uses CDBG funds to address blighted properties in CDBG-eligible areas. This program places a priority on demolishing structures that pose a health and safety hazard.

There are no obstacles to addressing underserved needs with the exception of the amount of funds available to the City and the significant difference in the census tracts and block groups that were determined from the 2006-2010 ACS data to be CDBG eligible with 51% or more of households having low- to moderate-income, compared to the 2000 LMI areas.

## Projects

### AP-38 Projects Summary

#### Project Summary Information

Table 9 – Project Summary

<b>1</b>	<b>Project Name</b>	CHDO Operating Funds
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Planning and Program Administration
	<b>Needs Addressed</b>	Decent Affordable Housing
	<b>Funding</b>	HOME: \$384
	<b>Description</b>	Support for the local community based housing development organization (CHDO)- New Lima, Inc. Funds include only carry-over from 2015-2016. No qualifying project identified this year.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	No qualified project this year. Funds to be committed within 2016-17 if CHDO Setaside project identified.
	<b>Location Description</b>	Not applicable - administration activity
	<b>Planned Activities</b>	Provides HOME operating funding for the local community based housing development organization to assist in the delivery of its housing program services.
<b>2</b>	<b>Project Name</b>	CHDO Set-Aside Funds
	<b>Target Area</b>	CDBG Eligible Census Tracts

	<b>Goals Supported</b>	Improve, Maintain, and Expand Affordable Housing
	<b>Needs Addressed</b>	Decent Affordable Housing
	<b>Funding</b>	HOME: \$198,869
	<b>Description</b>	Set-aside funds for certified community housing development organizations (CHDOs) to develop affordable housing in Lima. HUD requires a minimum of 15% of the HOME grant be used in development projects in partnership with CDHOs.State funding required for this project was not approved this year. HUD funding will be reserved for next year in anticipation of state funding being granted next year.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This program will assist approximately 48 low- to moderate-income senior rental households including 1 HOME funded unit.
	<b>Location Description</b>	649 W. Market Street
	<b>Planned Activities</b>	State funding required for this project was not approved this year. HUD funding will be reserved for next year in anticipation of state funding being granted next year.
<b>3</b>	<b>Project Name</b>	First Home Lima
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve, Maintain, and Expand Affordable Housing
	<b>Needs Addressed</b>	Decent Affordable Housing
	<b>Funding</b>	HOME: \$113,392
	<b>Description</b>	Assist first-time home buyers with down payment and closing costs.
	<b>Target Date</b>	9/30/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Administered by West Ohio CAP (formerly LACCA), this program will assist approximately 10 low- to moderate-income households
	<b>Location Description</b>	LMI homeowner households regardless of the housing unit's location in the City.
	<b>Planned Activities</b>	
4	<b>Project Name</b>	HOME Update
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve, Maintain, and Expand Affordable Housing
	<b>Needs Addressed</b>	Decent Affordable Housing
	<b>Funding</b>	HOME: \$135,625
	<b>Description</b>	This City of Lima's housing repair program provides deferred/forgivable loans to finance repairs for eligible housing units. The program is designed to assist lower income homeowners correct housing conditions, which if neglected, will adversely affect the health, safety and welfare of the homeowner. Repair work may include any repair needed to comply with all property maintenance codes, as determined by the City's housing rehab inspector.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This program will assist up to 5 low- to moderate- income households with repair loans of up to \$24,000. The household income of an eligible homeowner cannot exceed 50% AMI (Area Median Income) for the Lima area.
	<b>Location Description</b>	LMI homeowner households regardless of the housing unit's location in the City.

	<b>Planned Activities</b>	The Home Update Program is designed to assist lower income homeowners in repairing major health or safety issues in their home, which will correct ALL code violations. Many lower income homeowners cannot repay a loan; therefore the Home Update Program eliminates repayment of the repair loan if the homeowner maintains ownership and resides in the home for a period of 5 years.
5	<b>Project Name</b>	LMI Housing Development
	<b>Target Area</b>	CDBG Eligible Census Tracts
	<b>Goals Supported</b>	Improve, Maintain, and Expand Affordable Housing
	<b>Needs Addressed</b>	Decent Affordable Housing
	<b>Funding</b>	HOME: \$500,000
	<b>Description</b>	The City of Lima issued Request for Proposals from qualified private and nonprofit developers to rehabilitate or construct new affordable housing units as part of a major development in a strategic location in Lima in order to increase the supply of housing through production of decent, affordable housing.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The number and type of families that will benefit from this project are roughly estimated to be 47 new LMI rental units, 6 with HOME funding, 31 for LMI and 10 market rate units.
	<b>Location Description</b>	43 Town Square.
	<b>Planned Activities</b>	
6	<b>Project Name</b>	New Rental HOME Program
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve, Maintain, and Expand Affordable Housing
	<b>Needs Addressed</b>	Decent Affordable Housing

	<b>Funding</b>	HOME: \$90,714
	<b>Description</b>	
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 unit rental with one unit designated as HOME unit.
	<b>Location Description</b>	Not identified at this time.
	<b>Planned Activities</b>	Planned activity include RFP for a 4 unit rental with one unit designated as HOME unit.
7	<b>Project Name</b>	Housing Rehab
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve, Maintain, and Expand Affordable Housing
	<b>Needs Addressed</b>	Decent Affordable Housing
	<b>Funding</b>	CDBG: \$83,146
	<b>Description</b>	Defray delivery cost of services by staff involved in HOME funded housing projects and inspection services, in order to sustain the supply of affordable housing and increase access to homeownership and decent affordable housing and through down payment assistance.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project supports staff costs for the administration of the City's HOME funded housing programs. See HOME Update, Emergency Repair and First Home Lima for the estimated number and types of families to be assisted.
	<b>Location Description</b>	Not applicable - planning/administration activity.

	<b>Planned Activities</b>	Providing CDBG funding for the City's Department of Community Development staff directly involved in the delivery of housing rehabilitation program services.
<b>8</b>	<b>Project Name</b>	Police Support Services Program
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Revitalize and Create Sustainable Neighborhoods
	<b>Needs Addressed</b>	Revitalize Neighborhoods to Create Suitable Living
	<b>Funding</b>	CDBG: \$51,231
	<b>Description</b>	This project provides funding civilian police support personnel as part of neighborhood based Community Oriented Policing strategy. The primary purpose of this activity is to provide free security surveys to elderly-led households to determine security risks and recommend and/or install safety gadgets and practices. The PSSP also provides presentations to neighborhood groups on home security and assist regular police force in office activities, downtown patrolling, and in providing security in special public events.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that this program will benefit approximately 5,000 households (12,500 persons), primarily elderly and low- to moderate-income households.
	<b>Location Description</b>	Programs are performed on a city-wide basis
<b>Planned Activities</b>	This program will provide free security surveys to elderly-led households to determine security risks and recommend and/or install safety gadgets and practices, provide presentations to neighborhood groups on home security and assist regular police force in office activities, downtown patrolling, and in providing security in special public events.	
<b>9</b>	<b>Project Name</b>	Neighborhood Assistance
	<b>Target Area</b>	City-wide

	<b>Goals Supported</b>	Provide Needed Public Services
	<b>Needs Addressed</b>	Provide Needed Public Services
	<b>Funding</b>	CDBG: \$129,355
	<b>Description</b>	This program provides technical support and educational services to neighborhood-based nonprofit community organizations.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Through the support of this program, neighborhood nonprofit organizations are able to plan and organize volunteer activities that provide services to all city neighborhoods, but especially focused on LMI neighborhoods. Approximately 2,280 volunteers are expected to contribute an estimated 10,000 service hours toward City- or LACNIP neighborhood network-sponsored events.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Maintain neighborhood capacity building and education services to 10 community organizations. This program covers the salary & benefits for the Neighborhood Support Specialist. This program is a vital liaison between the City of Lima and the volunteer members of Neighborhood associations and Lima-Allen County Neighborhoods in Partnership (LACNIP), providing essential day-to-day administrative support and resources. CDBG funds will also be used to cover the costs of leadership training, recognition, in-school and community education programs, resources materials, and equipment.
<b>10</b>	<b>Project Name</b>	Property Maintenance
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Revitalize and Create Sustainable Neighborhoods
	<b>Needs Addressed</b>	Revitalize Neighborhoods to Create Suitable Living
	<b>Funding</b>	CDBG: \$211,221
	<b>Description</b>	Maintain property maintenance enforcement activities in areas identified by HUD as low- and moderate-income household areas.

	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 2,000 households in low- and moderate-income households areas will benefit from Code Enforcement.
	<b>Location Description</b>	LMI areas throughout the City
	<b>Planned Activities</b>	Provide services for inspection, prosecution and remediation relating to property maintenance code violations in the City of Lima. CDBG funds also will be utilized to fund salaries & benefits of one full time Property Maintenance Code Inspector; DCD director and secretary; PM inspection labor hours of the Housing Rehab Inspector, board-up costs, and inspection supplies and equipment costs as well as provision for software support.
11	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Planning and Program Administration
	<b>Needs Addressed</b>	Decent Affordable Housing
	<b>Funding</b>	HOME: \$30,759
	<b>Description</b>	
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable - planning/administration activity
	<b>Location Description</b>	not applicable

	<b>Planned Activities</b>	HOME funds under this Project will be used to pay for Lima Department of Community Development staff salaries, operating costs and other expenses associated with the planning and administration of the City's HOME Program. A portion of the administrative funding is used to provide training and HOME Update counseling, which is a credit counseling program for LMI families
<b>12</b>	<b>Project Name</b>	Demolition
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Revitalize and Create Sustainable Neighborhoods
	<b>Needs Addressed</b>	Revitalize Neighborhoods to Create Suitable Living
	<b>Funding</b>	CDBG: \$92,624
	<b>Description</b>	Demolition of vacant, deteriorated residential/commercial structures.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The removal of 7 vacant and dilapidated structures, including one commercial and seven residential will remove blighting influences within neighborhoods. For each demolished building, the immediately adjoining households will benefit from demolition and clearance activities.
	<b>Location Description</b>	Demolitions will be undertaken on a scattered site basis, with specific addresses to be determined, in LMI areas exhibiting slum and blight.
	<b>Planned Activities</b>	Funds will be used to demolish 1 commercial and 6 residential structures, vacant and deteriorated that are sources of blight and pose hazards to public health and safety
<b>13</b>	<b>Project Name</b>	Street/Curb Reconstruction
	<b>Target Area</b>	CDBG Eligible Census Tracts
	<b>Goals Supported</b>	Revitalize and Create Sustainable Neighborhoods
	<b>Needs Addressed</b>	Revitalize Neighborhoods to Create Suitable Living
	<b>Funding</b>	CDBG: \$195,986

	<b>Description</b>	Reconstruct deteriorated streets and curbs in CDBG-eligible areas.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 200 households whose housing units directly front on the public right-of-way where the improvements will be made and 15,000 individuals who travel along the targeted street segments.
	<b>Location Description</b>	CDBG-eligible areas in the City where the infrastructure is exhibiting signs of significant deterioration.
	<b>Planned Activities</b>	Funds to defray the cost of improvements to public infrastructure (street/curb reconstruction) in CDBG-eligible areas. A portion of this year's allocation will be used as local matches to leverage State Issue I, State Issue II and ODOT funds. These funds are expected to cover the reconstruction/resurfacing cost deteriorated streets in CDBG-eligible areas.
<b>14</b>	<b>Project Name</b>	Park Improvements
	<b>Target Area</b>	CDBG Eligible Census Tracts
	<b>Goals Supported</b>	Revitalize and Create Sustainable Neighborhoods
	<b>Needs Addressed</b>	Revitalize Neighborhoods to Create Suitable Living
	<b>Funding</b>	CDBG: \$40,063
	<b>Description</b>	Reconstruct courts and ball fields in order to provide recreation programs for LMI residents
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 50 LMI youth and their families will benefit from activities the park improvements will enable.
	<b>Location Description</b>	Improvements are planned for Schoonover Park, MLK and Cook Park, which are located in LMI areas.

	<b>Planned Activities</b>	This project will provide funds to defray part of the cost of redeveloping facilities and amenities in public parks in CDBG-eligible areas
<b>15</b>	<b>Project Name</b>	Career Pathways in Adv. Mfg.(Rhodes)
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Increase Economic Opportunities
	<b>Needs Addressed</b>	Expand Economic Opportunities
	<b>Funding</b>	CDBG: \$7,000
	<b>Description</b>	Defray part of the cost of providing workforce skills development in advance manufacturing for the CDBG eligible unemployed, under-employed and displaced workers
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This program will benefit approximately 25 un/underemployed LMI adults and youth 16 years and older
	<b>Location Description</b>	This program is available city-wide to eligible persons.
	<b>Planned Activities</b>	The project is done under contract with Rhodes State College, Lima.
<b>16</b>	<b>Project Name</b>	Fair Housing
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Planning and Program Administration
	<b>Needs Addressed</b>	Provide Needed Public Services
	<b>Funding</b>	CDBG: \$25,000

	<b>Description</b>	Provide educational, investigative and other activities to limit housing discrimination and affirmatively further fair housing choice. This program will continue to be implemented through LACCA, a local non-profit organization
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 400 LMI households (estimated to be 1,000 persons) are expected to benefit from these activities.
	<b>Location Description</b>	Available city-wide to eligible households
	<b>Planned Activities</b>	
17	<b>Project Name</b>	Housing Counseling
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Provide Needed Public Services
	<b>Needs Addressed</b>	Provide Needed Public Services
	<b>Funding</b>	CDBG: \$25,200
	<b>Description</b>	This program, offered through a contract with Lima/Allen Council on Community Affairs, provides technical assistance for homeowners and home buyers to improve access to and affordability of homeownership and credit for the purpose of providing decent, affordable housing.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 60 LMI households will benefit from this program.
	<b>Location Description</b>	This program is available city-wide to eligible households.

	<b>Planned Activities</b>	This homeownership training program will enable low-to-moderate income families become first-time homebuyers. In addition to an intensive 12 hour class, the program will provide individual counseling and support to all participants. LACCA, the contracted agency to implement this counseling program, will include information on predatory lending and foreclosure issues. LACCA's Home Ownership Down Payment Assistance program works in partnership with six local banks and one federal credit union to provide a smooth transition from the classroom setting to making homeownership a reality.
<b>18</b>	<b>Project Name</b>	Bradfield Center
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Provide Needed Public Services
	<b>Needs Addressed</b>	Provide Needed Public Services
	<b>Funding</b>	CDBG: \$55,755
	<b>Description</b>	This program will partially cover staff salaries and benefits and operational costs of implementing and monitoring LMI senior citizens' and youth's health, fitness and related education, promotion and assessment related programs. The program plans to expand to include youth services this year.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Based on the success of the past year's program, approximately 75 LMI seniors and 25 youth will benefit.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Health education, health check and yoga classes to 75 LMI seniors and 25 youth
<b>19</b>	<b>Project Name</b>	Emergency Repairs
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Improve, Maintain, and Expand Affordable Housing

	<b>Needs Addressed</b>	Decent Affordable Housing
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	Provides deferred/forgivable loans to finance emergency repairs for eligible housing units.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This program is expected to benefit up to 5 low income households (homeowners with incomes below 50% of the area median income).
	<b>Location Description</b>	This program is available city-wide to eligible households
	<b>Planned Activities</b>	This program, administered by the City of Lima, assists City resident homeowners with incomes below 50% of median income who need emergency home repairs. Primarily benefits very low-income elderly homeowners to help finance emergency repairs including electrical, plumbing, heating, and roofs.
<b>20</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Planning and Program Administration
	<b>Needs Addressed</b>	Decent Affordable Housing Revitalize Neighborhoods to Create Suitable Living Provide Needed Public Services Expand Economic Opportunities
	<b>Funding</b>	CDBG: \$240,701
	<b>Description</b>	The Department of Housing and Urban Development regulations for the Community Development Block Grant Program require that the City administer a large volume of program related activities. CDBG funds contribute to salaries and related administrative expenses for staff in the Department of Community Development.

<b>Target Date</b>	9/30/2017
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable - administration activity
<b>Location Description</b>	Not applicable - administration activity
<b>Planned Activities</b>	CDBG funding for the payment of Lima Department of Community Development staff and operating costs associated with CDBG administrative activities, including the overall management, coordination, reporting and record-keeping requirements of the CDBG Program.

## **AP-50 Geographic Distribution – 91.220(f)**

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

The City of Lima is a diverse community with a minority population of 11,623 representing 30.1% of the total population according to the 2009-2013 American Community Survey data. The most recent data provided by HUD from the 2006-2010 ACS shows that 10 of 23 Census Tracts and 25 of 52 Block Groups in the city that qualify as low-and moderate-income eligible areas. Because the City of Lima is predominately (57%) low-mod income, the geographic area includes the entire City.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City-wide	58
CDBG Eligible Census Tracts	42

**Table 10 - Geographic Distribution**

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

Geographic distribution of the project priorities aims at serving the maximum number of LMI population, including senior and youth, creating more homeownership in LMI majority census tracts within the city, repairing streets and curbs in those same tracts and city owned parks in LMI tracts only. Some of the programs are based on LMI concentration in the geographic area and others are based on individual income qualification or removing spot slum and blight and those programs are citywide serving primarily income qualified individuals.

### **Discussion**

The City aims at meeting or exceeding serving 70% LMI residents and primarily targets projects in the census designated low and moderate income area areas. However, some projects merits funding as serving income qualified individuals citywide. as described above, HUD census data on low and moderate (LMI) income population reported a majority of the Lima residents (57%) are considered LMI.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City of Lima's FY 2016 Annual Action Plan programs will expand affordable housing opportunities and preserve existing affordable housing for the City's low and moderate income households. Projects that will be funded include first time home buyer assistance and housing maintenance and repair programs operated by the City's Department of Community Development. These programs are described in detail under Section AP-35 "Projects".

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

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	11
Rehab of Existing Units	10
Acquisition of Existing Units	10
Total	31

**Table 12 - One Year Goals for Affordable Housing by Support Type**

## **Discussion**

Down payment assistance projects will benefit 10 LMI households who will have new decent, affordable homes available to them (First Home Lima).

Home updates and emergency repair projects will sustain the availability of affordable housing that will benefit up to 10 LMI households, including 5 low-income elderly, whose dwelling units will be repaired to address safety and health issues and/or brought up to local building and property maintenance standards (Home Update, Emergency Repairs).

In addition to the direct financial assistance noted above, financial literacy, homeownership counseling programs and fair housing services will benefit at least 460 LMI households who will have improved access to and choices of decent affordable housing. (Fair Housing and Housing Counseling, provided by West Ohio CAP (formerly LACCA)).

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Allen Metropolitan Housing Authority (AMHA) will continue to own and manage 247 units of conventional public housing units for low-income Lima residents. These units are located in one 40-unit apartment community and 207 scattered site homes across Allen County.

AMHA is approved to administer 1,041 Section 8 units, which allow families more flexibility than certificates in the selection of a housing unit. The numbers of public housing and Section 8 Vouchers fluctuate as units are added or removed from the inventory.

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

The Allen Metropolitan Housing Authority (AMHA) will undertake the following:

1. Continue to apply for Capital Funds for long term needs for both family and elderly housing;
2. Continue to apply for resident initiatives, self-sufficiency and drug prevention programs;
3. Continue to apply for Mainstream Housing funding and other appropriate funding for the disabled population;
4. Continue to provide support and apply for funding to enhance the Allen County Tenant Council, Furl Williams Tenant Council, and Resident Advisory Boards.
5. Administer Section 8 housing in the amount of 1,041 vouchers;
6. Expand homeownership program to increase the number of income eligible households that achieve ownership;
7. Administer 247 public housing units;
8. Administer self-sufficiency programs to promote employment and educational opportunities;
9. Apply for additional grant funds to assist various family types based on established need.

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

AMHA provides programs to help Section 8 Housing Choice Voucher program participants achieve homeownership. The Family Self-Sufficiency program can assist in buying a home. The FSS is a voluntary program designed to help families achieve financial independence, by helping families repair their credit, get out of debt, earn their college degrees, find well paying jobs and purchase homes. The Homeownership Program helps Housing Choice Voucher holders afford a home by allowing them to apply their rent and their housing subsidy (called a Housing Assistance Payment) towards mortgage payments. In addition, the program provides homebuyer education, credit counseling and other services to help Housing Choice Voucher families navigate the process of home buying.

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

## **provided or other assistance**

AMHA is not designated as troubled.

## **Discussion**

AMHA has 537 families on the Section 8 waiting list and 533 families on the conventional unit waiting list. Section 8 vouchers are typically popular because the tenant can choose a housing structure located away from conventional public housing units, which gives them flexibility in choosing where they will live.

The physical condition of the public housing units is generally good. The restoration of the units is based on an annual inspection and the architectural needs assessment. Aesthetic curb appeal and mechanical system upgrades are a high priority and are addressed as funds become available. Maintenance of the properties continues to be a high priority.

Two of public housing units are ADA/504 Accessible. Data of the accessibility of Section 8 units is not available. AMHA's strategy for improving management and operations includes capital funding and operational funds for the upcoming fiscal years.

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

### **Introduction**

Since 2010, the Allen County Continuum of Care (CoC), a partnership of City, county and nonprofit agencies to end chronic homelessness, has been managing many of the region’s homeless related activities and programs. The Lima Allen County Housing Consortium, the lead agency in the CoC, is spearheading a broad effort to bring numerous agencies together to increase the effectiveness of the CoC.

The CoC provides oversight for service agencies and shelters and coordinates efforts to reduce duplication of homeless services. The CoC is an independent body that promotes solution-oriented planning and coordination of services, development of performance based strategic planning and evaluation, and development of service partnerships to increase linkages.

The Lima/Allen County Analysis of Impediments 2016 report identified the need to “address homelessness through a multi-faceted strategy that includes emergency shelters, permanent supportive housing, medical and social services, and job training.” The City of Lima, as a member of the Housing Consortium, is committed to the effort to reach out to homeless persons.

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

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

The City of Lima will continue its partnership with Allen County and nonprofit agencies to support the Allen County Continuum of Care, and their outreach and assessment services of homeless persons.

The City of Lima supports the Point-In-Time count conducted by West Ohio CAP (formerly LACCA) as a mechanism to better assess and understand the needs of homeless persons. Additional strategies outlined in the AI report include:

- Establish community based educational programming to further local resident understanding and public acceptance.
- Establish baseline of information about the community homeless problem. Utilize street outreach workers to seek out those homeless persons living outside the shelter system in order to understand their needs. Coordinate through Blueprint for Homeless.
- Within the shelter system, provide immediate assessment and linkages to case management and mainstream social services, including agencies providing mental health care, substance abuse treatment, medical services and assistance to veterans, as recommended in the Blueprint for Homelessness.

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

The City of Lima remains committed to its partnership in the CoC, providing assistance for the at-risk homeless population and identifying housing opportunities with appropriate support services.

**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**

Strategies included in the AI 2016 report to help homeless persons make the transition to permanent housing include:

- Encourage all homeless service providers to adopt a housing first policy which seeks to minimize shelter stays and stabilize individuals and families as soon as feasible within permanent housing linked to supportive services as needed.
- Continue to support the production of permanent supportive housing units that can offer the opportunity for long-term homeless persons to leave the shelter system.

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

Strategies included in the AI 2016 report to help low-income persons and families avoid becoming homeless include:

- Expand resources for and educate residents about programs providing assistance in preventing the loss of housing through eviction or foreclosure.
- Work with the criminal justice system to strengthen the support for the reentry into the community of person returning from incarceration, as outlined in the Blueprint for

Homelessness.

### Discussion

The City of Lima is working with Allen County and most of area non-profit organizations to improve the quality of housing available to elderly, LMI and other special need groups. A voluntary Housing Quality Reporting form was collected from all area providers of low and moderate income housing to identify the prevalent problems in the area so that steps can be taken to mitigate or eliminate these problems.

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

### **Introduction**

As noted in the Strategic Plan (SP-55), there are three specific conditions that create barriers to affordable housing in Lima:

- Age of Housing Stock, which presents challenges to lower-income households in maintaining, renovating or rehabilitating older homes. The cost to renovate, replace aging systems and otherwise maintain an older house can be costly.
- Financial Capacity of Lima residents, especially the more than 5,039 LMI households who pay more than 30% or 50% of monthly income for housing.
- Public Policies Regarding Investment of Federal Housing and Community Development Funds. Reduced funding, increased reporting requires and increased restrictions on the use of federal funds has resulted in reduced financial resources to housing related programs and initiatives.

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

In order to address the need to remove barriers to affordable housing, the City of Lima's property maintenance, zoning and housing/building code should be reviewed. The City's current pyramid style zoning district use provisions can lead to incompatible land uses locating adjacent to one another, which can lead to disinvestment. In addition, the 2016 Analysis of Impediments recommends the following land use policy actions:

- Develop neighborhood plans to ensure a supportive environment for continued residential development while allowing for appropriate housing infill and renovation.
- Develop appropriate housing for senior citizens in proximity to shopping, medical facilities, social services, and public transportation to support their ability to remain independent.
- Develop alternative housing types including apartments, townhouses, condominiums, and converted commercial, industrial and institutional buildings to support live-work spaces and a wide variety of housing choice.
- Support housing rehabilitation programming as a most effective means of making affordable housing available to the greatest number of residents.
- Promote community and housing development through strategic, proactive land assembly.

### **Discussion**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

Through this section, the City of Lima addresses a number of items to strengthen the community and the implementation of projects and activities of this Annual Action Plan as described below.

### **Actions planned to address obstacles to meeting underserved needs**

The biggest obstacle facing the City in trying to meet underserved needs is financial, resulting from the continuing decrease in HUD funding for CDBG and HOME programs over the years. In the last ten years, Lima's CDBG entitlement grant has decreased from \$1.4M in FY 2005 to \$0.95M in FY 2016, a decrease of 32%. Likewise, the City's HOME grant has decreased from \$430,000 in FY 2005 to \$257,589 in FY 2016, a decrease of 40%. To overcome this obstacle, Lima seeks out opportunities to leverage funding whenever possible, through other grant programs, foundations or local funds.

### **Actions planned to foster and maintain affordable housing**

As described in great detail in sections of this Annual Action Plan, the City of Lima has allocated a large portion of its CDBG and HOME dollars to projects designed to expand and preserve affordable housing for low and moderate income households. Under its combined CDBG and HOME FY 2016-17 allocations, the City has budgeted over \$1.1M for affordable housing projects. These projects include direct financial assistance to LMI first time home buyers, emergency housing rehabilitation programs, housing counseling and financial counseling. These affordable housing projects represent approximately 52.26% of the total amount of HUD funding allocated by the City for 2016-17.

### **Actions planned to reduce lead-based paint hazards**

It is the City's intent to continue its lead-safe practices in all homeownership and housing rehabilitation projects and improve implementation through strategies outlined in the 5-Year Strategic Plan. The City will be doing these in-house and in partnership with relevant area and state entities concerned with lead paint safety. To improve in-house capability, the city has received technical assistance to improve the following:

- Program Management
- Data Collection

- Program Evaluation
- Community Education, Outreach, and Training
- Lead Hazard Activities
- Testing
- Interventions
- Relocations

Recommended changes in documentation and procedure in accordance with HUD regulations have been implemented

### **Actions planned to reduce the number of poverty-level families**

The City acknowledges the need to address poverty throughout the community, and will seek to reduce the number of families that are below the poverty line.

The City recognizes the need for workforce training and skills improvement; in fact, joblessness and the lack of adequate training/retraining were identified at the Consolidated Plan’s public focus groups as major threats to Lima’s future development. The City of Lima is committed to taking an active role in coordinating and supporting delivery systems and initiatives that provide:

- Skills upgrading for the unemployed and under-employed with the aim of improving their chances of getting better and meaningful, full-time employment. Partners include the Rhodes State College and Bradfield Center.
- Effective interfacing of school curricula and local employer processes with the view towards addressing the workforce requirement of existing employers and emerging industries in the area. Partners include the Rhodes State College, Lima City Schools, Apollo Career Center and the West Central Ohio Manufacturing Consortium.
- Meaningful employment opportunities for extremely low to moderate income individuals (through the activities of the local Jobs & Family Services – Workforce Investment Act).
- Expanded and easier access to business opportunities and loans to small entrepreneurs, especially LMIs, minorities and women. Partners include The Walter Potts Entrepreneurial Center and Rhodes’s Small Business Development Center.
- Complementary incentives to expand existing desirable businesses and attract new ones with high-paying jobs. Instruments include incentives through the CRA, EZ and the New Lima Jobs Program.
- Incentives for higher local labor content in construction and operations through the CRA Program and the New Lima Jobs Program.

- Increased motivation among the youth and adults alike to pursue higher education and be absorbed in higher-paying employment. Partners include the Rhodes State College, OSU-Lima, and the Chamber of Commerce (College Access).
- More focused implementation of Family Self-Sufficiency projects for public housing residents and Sec. 8 beneficiaries for them to move faster into homeownership through the Allen Metropolitan Housing Authority and LACCA.
- Creative housing loan packages, including home improvement loans, with traditional private lenders and public and non-profit housing providers. Partners include the Federal Home Loan Bank of Cincinnati.
- Creative funding mechanisms for supportive housing, especially for persons with special needs such as the elderly, mentally- and physically-challenged, victims of domestic violence, and those with AIDS. This will be carried out through the Housing Consortium, the local CHDO, and the application of state tax credits for affordable housing.

The City will help coordinate these strategies with organizations providing affordable housing programs and other services through regular interactions with other public agencies and non-profit organizations. The objective of these relationships is to facilitate the coordination of policies and programs, leading to the reduction in the number of Lima families in poverty.

### **Actions planned to develop institutional structure**

The City's Department of Community Development will continue to provide technical assistance to nonprofit and neighborhood organizations in their efforts to attain CHDO and/or CDC status. The City will also continue to work with neighborhood-focused organizations (e.g., Lima/Allen County Neighborhoods in Partnership, and the Housing Consortium) in order to improve communication and coordination of efforts in affordable housing, community, and economic development opportunities.

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

The City of Lima uses an RFP process to solicit funding proposals under the City's CDBG and HOME programs. This strategy provides the opportunity to enhance the coordination between public and provide housing and social service agencies. In addition, the consultation process that was part of the development of this Consolidated Plan provided an additional method for increasing discussion and communication between the City and local agencies. These are dynamic and ongoing processes, and as implementation of the Strategic Plan continues in this and future years, the City should see continuing cooperation and coordination on housing and community development programs.

Furthermore, the City regularly participates with the County and other local agencies on a number of regional issues, and has regular ongoing discussions with the Allen Metropolitan Housing Authority and the Allen County Regional Planning Commission.

## **Discussion**

All of the foregoing issues and activities serve to strengthen the City's efforts to carry out the goals and policies established in the Consolidated Plan, Five-Year Strategic Plan and Annual Action Plan.

## Program Specific Requirements

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

#### Introduction

This section provides information regarding various program specific requirements for the CDBG and HOME programs under which the City of Lima has been allocated funding by the U.S. Department of HUD for various, housing and community development projects and activities to be undertaken in this Annual Action Plan.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

- |  |          |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed  | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements  | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan   | 0        |
| 5. The amount of income from float-funded activities   | 0        |
| <b>Total Program Income:</b>   | <b>0</b> |

#### Other CDBG Requirements

- |   |        |
|---|--------|
| 1. The amount of urgent need activities   | 0      |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 78.52% |

**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:

The City of Lima will not utilize any other forms of investment beyond those identified in Section 92.205.

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:

The amount of subsidy to recapture is limited to the direct homebuyer assistance that was provided. The City of Lima will recapture the prorated HOME subsidy from the net available proceeds.

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:

The City has a procedure in place to ensure the affordability of HOME assisted housing (24 CFR, Sec. 92.254 of HOME Regs.). The First Home Lima (first time homebuyer) Program is subject to recapture restrictions including pay back. If the house is sold during the initial five-year period, repayment of the down payment assistance is required, reduced by the period of time in occupancy by the eligible owner. The financial instrument is a five year, forgivable note where 20 percent is forgiven for each year the eligible household remains in the unit.

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:

The City of Lima does not plan to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

## Discussion

The City of Lima also adheres to the following practices regarding the use of HOME funds:

With reference to affirmatively-marketing HOME-assisted projects containing five or more housing units, the local CHDO (New Lima) has adopted the following practices/procedures:

- Conscious use of the EHO logo and slogan in its press releases, communications and advertisements;
- Strategic placement of information brochures and advertisements for available affordable housing and development opportunities;
- Strategic use of local community organizations (LACCA, AMHA, neighborhood organizations, service clubs), churches, employment centers, groceries in disseminating information and public speaking as a form of outreach;
- Responsible management of records that describe actions and procedures, as well as periodic assessments of such actions, which are open for inspection and reported regularly to the CHDO's board of directors.

With reference to Minority Outreach efforts, all contract bids indicate equal opportunity. The City will continue to utilize the community television channel (GTV-2), informational flyers and local minority business bureau and the local major daily in disseminating information about the HOME-assisted rehabilitation projects.