

Demo

FY 2022 - 2026
Community Development Block Grant (CDBG)
Consolidated Plan



City of Mentor
8500 Civic Center Boulevard
Mentor, OH 44060-2418

To reallocate unspent CDBG funds from FY'19, FY'20, FY'21 and FY'22 for the purposes of funding ADA sidewalk ramps, a wheelchair lift and backup generator at a cultural center and community center.

Executive Summary

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

1. Introduction

The City of Mentor receives approximately \$165,000 per year in U.S. Housing and Urban Development Community Development Block Grant Funds (CDBG) since its inception in 1997. As an Entitlement Community, the City of Mentor strives to engage its citizens, community leaders, social service partners, and other stakeholders to ensure the CDBG funds are wisely invested into the community and per HUD guidelines.

The current population of the city of Mentor is 47,450 per the 2020 U.S. Census Bureau. Although the city has seen a slight decrease since the program began and the population was just over 50,000, the city continues to be a hub for economic development and diverse business interests. With a robust business district, Mentor also boasts a variety of housing sizes and cost that accommodate low- to moderate-income residents. Though, the rising rental and housing costs nationwide has infiltrated the city of Mentor, as well. Over the past several decades, the City has focused the majority of its CDBG funds into ensuring homeowners have the resources they need to maintain basic home maintenance. These efforts have been achieved through the Single-Family Housing Rehab program, which serves low- to moderate-income residents who cannot afford to make their home handicap accessible, replace a water heater, replace a roof, repair electrical, and much more. Through this program, which is implemented by a local nonprofit - Western Reserve Community Development Corporation - the City is able to ensure each applicant meets the qualifications and receives the assistance they need. This program has proven important in many instances where a zoning code violation was waived following the completion of the housing rehab. Programs like this are important to the City and its residents, as it ensures those that are not as financially stable are able to stay in their home, mitigating displacement. As the City continues its CDBG program, the Single-Family Housing Rehab program will continue to remain an annual commitment for its residents.

Other investments have included ADA upgrades to the sidewalks throughout the community; grant awards to local service providers; ADA recreational upgrades; and COVID-19 enhancements to prepare for, respond to, and reduce its spread. The service providers who receive CDBG funds from the City include but are not limited to the only domestic violence shelter in Lake County; the only homeless shelter in Lake County; the Free Dental Clinic; the Free Medical Clinic; Crossroads Health (mental health

care); and Lifeline (an organization that helps to elevate people out of poverty by offering a myriad of local services both in-house and through its 2-1-1 program. To the extent possible, with the 15% social service cap, the City is dedicated to ensuring these organizations continue to receive grant funds to better serve the needs of Mentor residents.

To dig deeper into the community's needs, this year, the City conducted an Analysis of Impediments to Fair Housing, which will be integrated into this Consolidated Plan and provide guidance on future CDBG investments. The AI was completed in coordination with the Center for Applied GIS at Youngstown State University. The AI was written based on the restored publication "Restoring Affirmatively Furthering Fair Housing Definitions and Certifications Interim Final Rule," which was published in the Federal Register on June 10, 2021 and took effect on July 31, 2021. Despite not reinstating the requirement to conduct an Analysis of Fair Housing or an Analysis of Impediments to Fair Housing, the City of Mentor wanted to maximize its impact and better understand the needs of the community as they have evolved since the last AI was completed several years ago. This document will provide a roadmap for this five-year Consolidated Plan.

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

The Analysis of Impediments to Fair Housing (AI) revealed some important statistics about Mentor as it compares to surrounding jurisdictions, the county, state, and nation that will be taken into consideration when drafting and implementing the five-year Consolidated Plan. First, the median household income in Mentor is \$73,208, which is significantly higher than Lake County and the state of Ohio, with median incomes of \$65,814 and \$58,116, respectively. The higher median income can be attributed to the economic success that has been fostered by the City through its Economic Development division, which works to attract new businesses to the area. The location of Mentor, as it's situated along several main transportation arteries, has also helped attract businesses to the area. The report also revealed a lower poverty rate in Mentor at 4.8%, compared to the national average of 13.6% and 8.2% in Lake County. The highest concentration of poverty were located in block groups 20300003 and 2032002 in the southwest part of the city, along with block group 2035002 in the eastern part of the city (north of US Route 2). The highest concentration of low-income persons (income below 150% of the poverty level) were in block groups 2028001, 20300002, and 20300002 (between SR 2 and US Route 20). Currently, 2,200 residents are defined as having income below the federal poverty rate (income between 100% and 149%); and 4,537 residents have an income below 150% of the federal poverty level. These data reveal a need to continue focusing on these areas and reaching these low-income populations through the strategic investment of CDBG funds.

3. Evaluation of past performance

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The City of Mentor has been successful in its program delivery by investing its CDBG allocation throughout important organizations and projects that serve Mentor's low- and moderate-income residents. It has invested in a range of programs from homeless shelters to domestic violence shelters, 2-1-1 resources, health, dental, and mental health services, handicap accessibility, public improvements, senior services, housing rehab, small business loans, and fair housing services and resources.

The greatest obstacle Mentor has experienced in distributing its CDBG funds is determining how much to award to service providers, given the 15% cap. Although the city does not have an abundance of providers, the City finds it important to invest in each one, as they each offer important and unduplicated services for its residents.

4. Summary of citizen participation process and consultation process

In preparation for this Consolidated Plan and the Analysis of Impediments to Fair Housing (AI), the City of Mentor conducted three public meetings on February 16, 2022, April 20, 2022, and July 6, 2022 in the Mentor City Hall Council Chambers. The total attendance at this meeting was two. Despite the lack of in-person participation, which could have been exacerbated by COVID-19, the City also distributed two surveys - one for service providers and one for residents. As a result, the City received nine responses from providers and 310 responses from residents. These surveys helped to supplement the low attendance at the three in-person meetings at city hall. Among the service providers that participated in the survey, one agency reported providing housing to their clientele; one agency reported providing shelter; six agencies reported serving clients protected under Federal and Ohio law (e.g., race, color, sex, national origin, disability, ancestry, religion, and familial status); and four agencies reported serving active military members. No fair housing issues were raised in the responses to the survey, although affordable housing was listed as a critical issue to multiple agencies.

5. Summary of public comments

The majority of comments from the public service providers listed affordable housing as a critical issue. The resident survey respondents focused on economic development, small business development, services and activities for youth and seniors, stopping the development of new housing, and enforcing the building code. The fair housing comments that were received from residents included a need to develop housing and transitional housing for homeless persons, and those dealing with mental health and addiction issues; developing accessible housing options for persons with disabilities; developing more affordable housing options for lower-income persons and families; and developing more affordable housing options for the city's workers.

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

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The City did not receive any comments or views that were not accepted. All comments and views were accepted and integrated into the AI and this Consolidated Plan.

7. Summary

The Analysis of Impediments (AI) also included stakeholder interviews with the City of Mentor Department of Planning and Development; City of Mentor Police Department; City of Mentor Department of Engineering and Building; and the City of Mentor Administration. The responses to the stakeholder interviews centered on community resistance and to general development in the city. The city is fairly built out, but in the areas in which significant areas of open space still exist, residents often oppose the development of additional housing or commercial or industrial structures. If there is a case of NIMBY in the city, it simply stems from the general lack of open space. The stakeholders were not opposed to fair housing testing in the city, as a way to detect discriminatory practices in the sale or rental of housing that otherwise may not surface. Overall, the stakeholders indicated that there is not a lack of just affordable housing in the city, but a lack of housing overall, at any price point.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MENTOR	City Manager's Office

Table 1 – Responsible Agencies

Narrative

The City of Mentor has contracted with Stephanie Johnson, former Grant Supervisor for the City to assist with the completion of the Consolidated Plan. The other components of the CDBG program are being overseen collaboratively among the city manager, Larry Rastatter (planner), and Barb Young (grants accountant).

Consolidated Plan Public Contact Information

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Mentor, OH 44060-2418

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

1. Introduction

The City of Mentor is dedicated to consulting residents, community service providers, and other stakeholders in the development of its five-year Consolidated Plan and investment of CDBG funds. The 2022-2026 Consolidated Plan included the introduction of two surveys - the Community Needs Survey and Service Provider Community Needs Survey. There were 310 responses from Mentor residents who provided insight into the need for affordable housing and lack of available land for further development. Nine service providers provided valuable insight into the vulnerable populations they serve that are protected under the Fair Housing Act and how the City could better meet the needs of these residents through the allocation of CDBG funds. The Analysis of Impediments (AI), which is being completed concurrently with this Consolidated Plan, also integrated one-on-one interviews with City officials, which included the chief of police, planning director, city engineer, and city manager.

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 has no public housing units within the boundaries of its jurisdiction, while the county (Lake County) is home to – Extended Housing, which supports individuals with severe and persistent mental illness to live as independently as possible. The City has provided funding to Extended Housing and continues to maintain a line of communication to ensure continued collaboration. Additionally, the City has awarded grant funds to the only homeless shelter in Lake County – Project Hope for the Homeless, a domestic violence shelter – the Forbes House, and the Fair Housing Resource Center, an organization dedicated to advocating for fair housing and diversity in Lake County.

The City has funded Beacon Health (formerly Neighboring Mental Health), a behavioral health services program focused on children, adolescents, young adults, and families, with a goal of strengthening the services they offer to Mentor residents. Funding has also been awarded to Lifeline, the County Community Action Agency which operates the 211 Call Center, for three consecutive years. To ensure LMI residents receive quality medical and dental services, the City has continued funding the Lake County Free Clinic, where medical and dental services are provided at no cost to LMI residents.

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

The City's efforts to meet the goal of reducing homelessness is incorporated within its activities with Project Hope and the Forbes House. The City had an active role in drafting the plan to end homelessness

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and will continue to participate when requested with the Lake County Continuum of Care and its activities. A City official attends the local Continuum of Care meetings on a quarterly basis; though, they did pause during the peak of COVID-19.

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

The City does not receive ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	LAKE METROPOLITAN HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was invited to participate in the Service Provider Community Needs Survey and was invited to attend one of three public meetings. The Housing Authority has been consulted every year for guidance on how to best allocate CDBG funds based on their insights gained through working in this concentrated field.
2	Agency/Group/Organization	Lifeline
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was invited to participate in the Service Provider Community Needs Survey and was invited to attend one of the three public meetings. A City official also sits on the board of directors for Lifeline.
3	Agency/Group/Organization	Lake County Free Clinic
	Agency/Group/Organization Type	Services-Health Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was invited to participate in the Service Provider Community Needs Survey and one of three public meetings.
4	Agency/Group/Organization	Forbes House
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was invited to participate in the Service Provider Community Needs Survey and attend one of three public meetings.
5	Agency/Group/Organization	Ecumenical Shelter Network of Lake County
	Agency/Group/Organization Type	Services - Housing Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was invited to participate in the Service Provider Community Needs Survey and to attend one of three public meetings.

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

The City of Mentor's grants administrator held three public meetings that were advertised on the City's website and social media outlets; Community Needs Surveys were provided in paper and electronic form to residents; and a Public Service Provider Community Needs Survey was distributed in the same manner. All efforts were made to reach all stakeholders, which included email follow-ups with leadership from each of the agencies that serve a population protected by the Fair Housing Act. No agency was excluded, and all agencies interested in participating were given an opportunity to participate.

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	Lake County	The City's goals supplement the work being conducted by the Lake County Continuum of Care in ensuring all Mentor residents have access to resources.

Table 3 – Other local / regional / federal planning efforts

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

The City of Mentor is the only jurisdiction within Lake County that receives its own CDBG funding, with the County receiving the bulk of these federal funds. The City collaborates with the County to ensure programming produced by both agencies with CDBG funding complements one another. This collaboration ensures there are no gaps in essential services for Lake County residents.

Narrative (optional):

The City has consulted with all essential organizations in the development of this plan.

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

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

Mentor residents were invited to participate in a Community Needs Survey which asked questions surrounding the quality of housing, housing needs, personal interests in improving housing in Mentor, and other housing-focused questions. There were 310 respondents who provided great insight into the goal-setting for this Consolidated Plan. Additionally, the City distributed Service Provider Community Needs Surveys to service providers, while also holding three public meetings to solicit input from the community on identify needs within Mentor.

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 Meeting	Non-targeted/broad community	1 attendee	None	None	
2	Public Meeting	Non-targeted/broad community	1 attendee	None	None	
3	Public Meeting	Non-targeted/broad community	0 attendees	None	None	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Community Needs Survey	Non-targeted/broad community	310 responses	The residents identified needs including economic development; focusing on small business development; services and activities for youth and seniors; stopping the development of new housing, in particular; and enforcing the building code. A number of respondents focused their comments on fair housing issues, including: developing housing and transitional housing for homeless persons, and those dealing with mental health and addiction issues; developing accessible housing options for persons with disabilities.	None	
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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	Community Needs Survey	Non-targeted/broad community	Nine service providers responded to the Service Provider Community Needs Survey.	The comments received from the service providers included: one agency reported on providing housing to their clientele; one agency reported on providing shelter to vulnerable populations; six agencies reported serving clients protected under Federal and Ohio law, including by race, color, sex, national origin, disability, ancestry, religion, and familial status; and four agencies reported on serving active military members. The respondents provide mostly healthcare and financial services to clients of a protected class,	None	
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Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Mentor solicited input on community needs through three outlets: 1) a Community Needs Survey distributed to the community; 2) a Service Provider Community Needs Survey distributed to service providers who serve Mentor residents; and 3) three public meetings that were advertised in The News-Herald, the City's website, and social media outlets. Combined, these strategies yielded great insight and another perspective on community needs and ideas on how to best address them through the use of CDBG funds.

The primary takeaways from these strategies included a need to focus on economic development, affordable housing, activities for youth and seniors, transitional housing for those with mental health and addiction issues, affordable healthcare for low-income residents, and the need to preserve open space, as the city is nearly built out and does not have a tremendous amount of land remaining for developments.

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

Summary of Housing Needs

The housing needs in Mentor include the need for continued assistance with home repairs through the CDBG-funded Single-Family Housing Rehab program; the need for more affordable housing; the need for transitional housing for those with mental health and substance abuse issues; and the need to preserve green space from additional new housing developments.

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	51,712	46,935	-9%
Households	19,604	19,620	0%
Median Income	\$62,500.00	\$70,625.00	13%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,025	1,515	3,305	1,950	11,820
Small Family Households	215	140	820	500	6,280
Large Family Households	55	15	140	80	810
Household contains at least one person 62-74 years of age	310	285	1,010	675	3,000
Household contains at least one person age 75 or older	195	840	615	250	820
Households with one or more children 6 years old or younger	80	25	300	170	725

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	20	50	10	35	115	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	20	20	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	215	165	10	15	405	575	315	130	50	1,070
Housing cost burden greater than 30% of income (and none of the above problems)	25	65	500	0	590	60	380	640	505	1,585

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	0	0	0	0	0	85	0	0	0	85

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	235	215	20	65	535	575	315	130	50	1,070
Having none of four housing problems	40	95	970	170	1,275	90	895	2,190	1,665	4,840
Household has negative income, but none of the other housing problems	0	0	0	0	0	85	0	0	0	85

Table 8 – Housing Problems 2

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	105	50	155	310	110	55	265	430
Large Related	55	4	0	59	0	10	20	30
Elderly	50	75	60	185	415	530	320	1,265
Other	55	135	310	500	110	105	175	390

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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	265	264	525	1,054	635	700	780	2,115

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	95	30	0	125	110	20	10	140
Large Related	45	0	0	45	0	0	20	20
Elderly	50	35	10	95	365	240	85	690
Other	45	110	0	155	95	55	20	170
Total need by income	235	175	10	420	570	315	135	1,020

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	0	20	20	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	0	0	20	20	0	0	0	0	0

Table 11 – Crowding Information – 1/2

Data 2013-2017 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Of the 21,128 housing units in Mentor, 29,129 are occupied. According to the 2020 U.S. Census Five-Year Estimates, there are 5,470 units occupied by a single person, and there are 3,111 units that are rentals, leaving 16,305 units that are single-family occupied. The majority of single-family residents in Mentor in need of housing assistance reside in the Headlands (Census Tract: 2026). However, this area also has the highest concentration of renters. It is important to note that the most frequent users of the City of Mentor's Single-Family Housing Rehab program are located in the Headlands. Those resources have been available to qualifying homeowners for decades and will continue throughout this five-year plan.

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

According to national statistics, approximately 35.6% of women and 28.5% of men will experience domestic violence at one point in their life. With a population of 24,153 women and 22,922 men, one could assume that approximately 8,500 women and 6,500 men are vulnerable to domestic violence. Additionally, 6,343, according to the U.S. Census, of Mentor residents have a disability. This figure represents 13.6% of the total population. The City of Mentor is dedicated to assisting both of these populations - those experiencing domestic violence and those with disabilities by providing CDBG funding to Forbes House, the only domestic violence shelter in Lake County, and through the Single-Family Housing Rehab program, which offers home upgrades to remove architectural barriers, making it easier for them to navigate their residence.

What are the most common housing problems?

The most common housing problems are the lack of public and transitional housing, along with an inability to finance upgrades in lower income portions of the community. The former challenge is exacerbated by a lack of land, as the City is nearly fully developed, and vacant land that becomes available has been recently preserved for greenspace to balance the commercial and residential real estate that comprises most of the land.

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

Not to our knowledge.

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

The City of Mentor has a safety net of services that serve the low-income individuals, those experiencing homelessness, and those in need of rapid rehousing. Through its CDBG allocations, the City provides funding to Lifeline, a safety net organization that connects residents with pertinent resources through 2-1-1 and in-house programming; the City also provides funding to Project Hope and Forbes House, the only homeless shelter and domestic violence shelters in Lake County, respectively.

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

Of the total population, 4.8% of residents are living below the poverty level. This at-risk population was determined using the U.S. Census 2020 Five-Year Estimates. Additionally, 13.6% of the population identifies as disabled. Again, these figures are from the U.S. Census 2020 Five-Year Estimates. Other vulnerable populations are difficult to approximate, however, it is important to note that the city does have residents experiencing domestic violence, homelessness, and lack of health care. To mitigate the negative effects these populations often encounter, the City provides CDBG funds to Forbes House, the only domestic violence shelter in Lake County; Project Hope, the only homeless shelter in Lake County; and Lake County Free Clinic, which serves the underinsured and uninsured at no-cost.

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

A lack of affordable housing nationwide, including in Mentor, can be linked to instability and an increased risk of homelessness. The City strives to invest in CDBG programming and services that mitigate the risk of homelessness among those who are most vulnerable.

Discussion

The City of Mentor has been and continues to be dedicated to providing CDBG funds to organizations and projects that serve all of the aforementioned populations. The City will continue to facilitate these partnerships with community organizations to carry out these services and projects to ensure these populations remain stable and in their own housing over the next five years.

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

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

Introduction

The Black or African American population only comprises 1.4% of the total population in the city of Mentor. The lack of this population in Mentor has been attributed to how the city evolved as a suburban community in the 1950s and 60s. The lack of diversity within Mentor is challenging, as there's a much greater concentration of diversity in neighboring Cleveland. However, the City utilizes Cleveland publications to promote housing stock for sale and employment opportunities to attract more diversity to the community. The City also strives to use minority business owners; however, this has posed challenging, given the low rate of diversity within the community. Twice each year, the City solicits minority businesses from urban communities to try and engage them in the CDBG projects being implemented in Mentor.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	895	45	85
White	890	45	85
Black / African American	10	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	975	540	0
White	895	540	0
Black / African American	15	0	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,285	2,020	0
White	1,265	1,975	0
Black / African American	0	0	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	620	1,330	0
White	590	1,295	0
Black / African American	15	10	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	25	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

Discussion

None.

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

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

Introduction

The Black or African American population in the city of Mentor comprises 1.4% of the total population, or 662 people (out of 47,075). Of those 662 Black or African American residents, the U.S. Census 2020 Five-Year Estimates reveals 68% of those as being below the Federal poverty level. That translates to 450 Black or African Americans living below the Federal poverty level in Mentor. Therefore, the Black or African American racial group is the most disparaged. This rate could be attributed to a lack of housing loans, inadequate employment, lack of education, among others. This population poses a particular challenge for the City of Mentor in its distribution of CDBG funds, as it cannot isolate its funding to serving only this population, as there are no nonprofits that solely serve Black or African Americans, and there is no concentration of Black or African Americans as it relates to housing clusters.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	810	130	85
White	810	125	85
Black / African American	0	10	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	530	990	0
White	485	945	0
Black / African American	15	0	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	150	3,160	0
White	150	3,090	0
Black / African American	0	0	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	1,835	0
White	100	1,790	0
Black / African American	0	25	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	25	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

Discussion

Over the next five years for this Consolidated Plan, the City will work with local organizations to try and increase the amount of CDBG benefits extended to the Black and African American population in Mentor. Though, it is important to note that the population is only 1.4% of the total population, making this effort challenging in multiple ways.

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

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

Introduction:

Only 227 of the 662 Black or African American residents in the city of Mentor own a home either through a mortgage (204) or paid off (23 residents). Just over one-third (34%) of the Black or African American population own a home, while the remaining 66% are renters. We know the highest concentration of rentals is in the lowest income neighborhood in Mentor, the Headlands. It is possible to make a correlation between Black or African American renters and this part of the community, given the rental rate and poverty rate in this area.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,475	2,545	1,515	85
White	15,055	2,460	1,470	85
Black / African American	54	25	15	0
Asian	225	15	0	0
American Indian, Alaska Native	15	0	0	0
Pacific Islander	0	0	0	0
Hispanic	100	10	0	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion:

As previously stated, it is difficult to deliver services through CDBG funding directly to the Black or African American population, as they comprise a small portion of the total population and are not concentrated in one residential area in the community. They also are not represented by one nonprofit or collectively served in a way that would make service delivery easy. One way to reach this population is to continue investing in social service programs that serve low-income residents and the Single-Family Housing Rehab program, which is available to qualifying residents. The hypothesis that a significant number of Black or African American residents live in the lowest income community of the Headlands is beneficial in that the majority of the renovations occurring through this program are implemented in this neighborhood.

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

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

The racial/ethnic group identified to have a disproportionate need is Black or African American. Their needs exceed all other races and ethnicities in the city of Mentor. However, it is important to note that they only comprise 1.4% of the total population, making it difficult to target this population. In 2020, the City of Mentor leaders, including the police chief, attended an affiliate of Black Lives Matter meetings to show a unified effort in improving relations between the two populations. These meetings sent an important message to those represented by the Black Lives Matter affiliate and revealed the City's commitment to coming to the table and having productive dialogue, which occurred at both meetings where City leadership and law enforcement were present.

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

It appears as though a large portion of the Black or African American population is below the Federal poverty level. Since they only comprise 1.4% of the total population, it is difficult to target them in an isolated way. However, the City provides grant funding to the only homeless shelter in Lake County, Project Hope, the only domestic violence shelter in Lake County, Forbes House, Lifeline's 2-1-1 program, and the Free Clinic for dental and medical assistance at no cost to uninsured and underinsured. All of these avenues of CDBG funding delivery does reach Black and African American residents who seek out these services.

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

The City of Mentor is unique in how it was developed as a suburban community. It did not develop like some traditionally segregated neighborhoods; therefore, there is no isolated pocket of Black or African Americans.

NA-35 Public Housing – 91.205(b)

Introduction

The city of Mentor does not currently have any public housing; however, it has affordable units that could serve populations below the Federal poverty level. Unfortunately, due to the current lack of open space and occupied buildings, it is challenging to introduce public housing into the city of Mentor. There is minimal space for residential and commercial development, and current vacant lands are being used for public parks, as the City sees the need to maintain some of its open space. There are currently 71 housing vouchers being used in the city of Mentor.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	238	1,293	0	1,275	0	9	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,483	11,231	0	11,140	0	10,021
Average length of stay	0	0	4	6	0	6	0	7
Average Household size	0	0	1	2	0	2	0	3
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	56	222	0	221	0	0
# of Disabled Families	0	0	115	461	0	453	0	4
# of Families requesting accessibility features	0	0	238	1,293	0	1,275	0	9
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	193	1,014	0	997	0	9	0
Black/African American	0	0	45	275	0	274	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	3	0	3	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	13	37	0	37	0	0	0
Not Hispanic	0	0	225	1,256	0	1,238	0	9	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Demo

Data Source: PIC (PIH Information Center)

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

Since the city of Mentor does not have any public housing available, there is not a waiting list for accessible units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

N/A

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

N/A

Discussion

As stated above, the city of Mentor does not have public housing available.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Mentor has allocated thousands of dollars to the homeless population in Mentor each year. This allocation goes through Project Hope, the only homeless shelter in Lake County. Project Hope tracts the number of Mentor residents served and reports those figures quarterly to the City of Mentor. The City does not have any homeless encampments or concentrations of those experiencing homelessness, so the best way to serve this population is by providing operational funds to Project Hope.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	20	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	22	37	0	0	0	0
Chronically Homeless Individuals	6	5	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	1	0	0	0	0
Unaccompanied Child	1	3	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

Demo

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

The City of Mentor is located in a suburban area. There are no rural or partially rural locations within the community.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	38	0
Black or African American	17	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

There are none at this time.

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

The majority of those experiencing homelessness are White; this is likely a product of the ratio of White residents in Mentor as compared to other races and ethnicities.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There is not a significant unsheltered population in Mentor. The majority of them are currently residing at Project Hope for the Homeless.

Discussion:

None.

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

Introduction:

There are special needs populations in our community, including a growing aging population and those with physical and mental disabilities.

Describe the characteristics of special needs populations in your community:

According to the U.S. Census 2019 One-Year Estimates, the 6,356 residents who identify as having special needs is comprised of the following in the city of Mentor: 1,513 hearing difficulty; 913 vision difficulty; 3,098 cognitive difficulty; ambulatory difficulty 3,565; self-care difficulty 1,021; and independent living difficulty 2,758.

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

In consultation with Extended Housing, they have indicated that there are 141 people on their waitlist that have identified Mentor as their preferred residence. Mentor continually requests informal proposals to review the need and grant applications from social service providers to address how the City with its limited grant funding can address the needs of this population.

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

The City of Mentor does not receive HOPWA funds.

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

Discussion:

The City of Mentor directly contributes to Special Elders each year. The Special Elders program is at the Mentor Senior Center and provides one-on-one assistance from those experiencing mental and physical limitations. This allows this population to continue engaging with friends and participating in programs, which extends their lifespan by keeping them out of the house and reducing a sedentary lifestyle.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The city of Mentor has myriad public facilities that include but are not limited to multiple parks (handicap accessible), skating parks, public pools, an ice arena, community centers, a senior center, public parks along Lake Erie, a marina, miles of hiking trails, a cultural center, outdoor exercise equipment, and a public amphitheater. All of these facilities are accessible by the entire community and are spread throughout the community, including low- to moderate-income neighborhoods.

How were these needs determined?

Several of these needs were determined based on community surveys, where the city solicited information on what public facilities are needed in Mentor. The most recent community survey was distributed to solicit input on the installation of outdoor exercise equipment. The great support the City received from the community led to its purchase and installation through the ODNR NatureWorks grant. Not all of the public facilities are grant-funded, but the City does pursue grant-funding for these facilities, when eligible.

Describe the jurisdiction’s need for Public Improvements:

The jurisdiction has a community center that is currently in need of public improvements. The community center is located in one of the lowest income communities in Mentor - the Headlands. Identifying this need and having available CDBG funds, the City of Mentor has now started to invest in the renovation of this facility. A newly renovated community center in this area of town will serve lower income residents while beautifying that portion of the community.

How were these needs determined?

The need to renovate the community center evolved from having multiple community meetings there with inadequate heat and cooling. Community members expressed the need to to upgrade the facility, as it serves as an important central location for events, meetings, and other activities.

Describe the jurisdiction’s need for Public Services:

The jurisdiction has adequate public services, from a homeless shelter to a domestic violence shelter, along with Lifeline (2-1-1) and the Lake County Free Clinic. Mentor also has Crossroads Health for those struggling with mental health issues. All of these organizations receive CDBG funding from the City of Mentor.

How were these needs determined?

All of these organizations have been in existence for decades, filling the gaps of public services when they first began operating.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Mentor is one of the nation's premier locations for doing business, given its easy access to several interstates, railroad crossings, and human capital. Today, Mentor is home to approximately 1,700 companies that employ 59,000 employees. There are over 325 independent retailer chains, which occupy 3.3 million square feet of prime real estate land in the city. There are several living wage jobs available to Mentor residents and those who commute into Mentor for employment.

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

Introduction

Of the 21,074 housing units, per U.S. Census 2020 Five-Year Estimates, only 823 of those are vacant, making up 3.9% of the total housing stock. In 2020, the housing market took an interesting turn due to inflation and low interest rates; therefore, making it difficult for people of middle- to low-income status to obtain housing. Since then, the interest rates have risen, and the housing stock is not turning over as quickly. It is estimated that it will take some time for the inflated home prices to decrease across the nation.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	16,460	79%
1-unit, attached structure	1,615	8%
2-4 units	700	3%
5-19 units	1,140	5%
20 or more units	635	3%
Mobile Home, boat, RV, van, etc	290	1%
Total	20,840	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	40	0%	85	3%
1 bedroom	80	0%	465	17%
2 bedrooms	2,100	12%	985	36%
3 or more bedrooms	14,645	87%	1,220	44%
Total	16,865	99%	2,755	100%

Table 28 – Unit Size by Tenure

Data Source: 2013-2017 ACS

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

The City of Mentor assists low- to moderate-income individuals with CDBG funds through the Single-Family Housing Rehab program, which allows owners to improve their home, whereas, they would not have afforded the improvements. This program allows individuals to stay in their residence without

financial burden. The program is setup as a five-year loan forgiveness program, which decreases by 20% each year and waived after completion of year five.

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

Several units were lost from the affordable housing inventory in 2021-2022 due to the pandemic, high inflation, and low supply housing. Consequently, low- and moderate-income families could not afford to purchase homes during this time. It is anticipated that the increased interest rates that have ensued over the past 12 months will drive housing prices down and increase affordability.

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

Aside from the absence of public housing and transitional housing, the housing in the city of Mentor does meet the needs of the population. There are smaller, quaint homes located in the Headlands, which cost less than surrounding homes. There are also neighborhoods where residents are not responsible for the daily maintenance of the exterior of their home. The city also has a wide variety of housing stock from the 50s, 60s, and 70s, which comprise the greatest portion of the housing stock. These homes serve as great first or second time houses for local buyers.

Describe the need for specific types of housing:

As stated above, there is a need for affordable and transitional housing. There's also a need for homes with larger lots; however, the current land use pattern does not allow for larger lots and does not make it easy to erect affordable and transitional housing. The residential and commercial buildings in Mentor are largely occupied, with little opportunity to renovate them into affordable and/or transitional housing.

Discussion

The City is dedicated to ensuring every resident has access to affordable, quality housing. The 2021-2022 inflation posed many challenges for communities across the nation, but the City is optimistic the increased interest rates will drive down the demand and stabilize the supply.

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

Introduction

The cost of housing has recently gone up approximately 20-30% due to inflation following the rise of COVID-19. To reduce demand and increase supply, the interest rates were increased drastically. Despite these efforts, housing prices still remain high throughout the community. Though, it is projected that an increase in supply (along with the increased interest rates) will improve affordability among residential units.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	173,400	169,400	(2%)
Median Contract Rent	714	808	13%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	245	8.9%
\$500-999	2,030	73.7%
\$1,000-1,499	390	14.2%
\$1,500-1,999	0	0.0%
\$2,000 or more	90	3.3%
Total	2,755	100.0%

Table 30 - Rent Paid

Data Source: 2013-2017 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	75	No Data
50% HAMFI	320	875
80% HAMFI	1,645	3,565
100% HAMFI	No Data	5,720
Total	2,040	10,160

Table 31 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	839	950	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments: None.

Is there sufficient housing for households at all income levels?

At this time, there is not sufficient housing for households all all income levels. There are homes of varying prices, some of which can be afforded by low- to moderate-income families; however, there is very little supply. This lack of supply has increased demand and raised the price of homes across Mentor. As the interest rate is further increased, the cost of houses should come down, but the affordability will go down, as well, because of the high interest rates.

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

It is difficult to project the affordability of housing and rent, as both have gone up 20-30% due to high demand and little supply. This past winter, there were several offers made on every house that came to the market, driving the price above asking. When the prices were driven above asking price, many families did not have an opportunity to purchase the homes because the owners feared the homes would appraise below the offering price. In alignment with the cost of housing, rental rates have gone up by \$300-400 per month in some rental communities. This trend is not isolated to Mentor, it has occurred nationwide.

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

The City does not receive HOME funding.

Discussion

None.

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

Introduction

The condition of housing in Mentor remains high due to the efforts of the code enforcement division. These staff ensure all codes are abided by in each sector of the city. If a low- or moderate-income homeowner cannot afford the improvements requested from code enforcement, the code enforcement officers will often reach out to the CDBG administrator to extend an invitation to participate in the Single-Family Housing Rehab program, which provides up to \$10,000 in upgrades in the form of a 5-year forgivable lien.

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

The City of Mentor has not adopted a specific definition for "Substandard Condition." In discussion with Code Enforcement and the Building Department there are no known housing units with the criteria identified as substandard (i.e., lack of plumbing or kitchen facilities). Although, there could easily be more than one person per room and costs in excess of 30% for some households that go unrecognized by the City. The primary identification method for these conditions occurs at regular intervals when the City conducts required apartment and rental housing inspections. Also, "suitable for rehabilitation" to overcome the criteria identified is not applicable since there are no units lacking facilities. If such units were to be discovered they would be considered in violation of the zoning and building codes and would need to be rehabilitated or vacated; therefore, no number of potential units can be described for future planning purposes as none are currently identified.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,010	18%	1,090	40%
With two selected Conditions	10	0%	100	4%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,845	82%	1,565	57%
Total	16,865	100%	2,755	101%

Table 33 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	965	6%	215	8%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1980-1999	5,555	33%	520	19%
1950-1979	8,865	53%	1,705	62%
Before 1950	1,490	9%	310	11%
Total	16,875	101%	2,750	100%

Table 34 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,355	61%	2,015	73%
Housing Units build before 1980 with children present	750	4%	665	24%

Table 35 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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

In total, there are 20,251 occupied units in Mentor. Nearly 10,650 housing units were constructed prior to 1980 and have the potential for lead-based paint hazards. Although the consultation with Lake County General Health District on this topic reveals no cases of EBLL have been reported in the city of Mentor. According to the U.S. Census and HUD income limits for Lake County, there are approximately 6,212 low- to moderate-income households living in Mentor; however, it is difficult to determine how many of these households reside in a home with lead-based paint. Though, it can be assumed that

several reside in homes with lead-based paint, given the age of homes in the Headlands and its affordability for low- to income households.

Discussion

There are currently 823 vacant housing units in Mentor, according to the U.S. Census 2020 Five-Year estimates. The rehabilitation needs of renters is monitored through two mechanisms: 1) the City's Single-family Rental Inspection program and 2) the Housing Choice Voucher program, which regularly inspects potentially vacant units. The rehabilitation needs of owners is growing more complicated as deferred maintenance is accumulating as owners are growing older. There is a potential for lead-based paint in approximately 53% of the total housing stock.

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

Introduction

There are no public housing units located within the city of Mentor. The local housing authority (Lake Metropolitan Housing Authority) does provide housing choice vouchers to be used within the city of Mentor.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			241	1,457			0	193	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

There are no public housing units within the city's boundaries.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

Having no public housing units in the jurisdiction, there are no restoration or revitalization needs for which to plan.

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

Lake Metropolitan Housing Authority has the entirety of its public housing units located in the city of Painesville.

Discussion:

None.

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

Introduction

The city of Mentor residents experiencing homelessness are served by Project Hope, the only homeless shelter in Lake County. Specifically, Project Hope is located in Painesville, which lies adjacent to the city of Mentor. Each year, the City contributes \$4,500-\$5,000 to this organization to ensure it residents experiencing homelessness receive the services they need for upward mobility, including the re-establishment of residence in Mentor.

Facilities and Housing Targeted to Homeless Households

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

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

The mainstream services for Mentor residents include mental health services (Crossroads Health), small business lender and low- to moderate-income employment retention agency (Mentor Economic Assistance Corporation), homeless shelter (Project Hope), domestic violence shelter (Forbes House), 2-1-1 and myriad mobilizing services (Lifeline), and free medical and dental care (Lake County Free Clinic). These organizations work hand-and-hand to ensure residents receive comprehensive services. The best starting point for any resident experiencing homelessness is Project Hope, followed by Lifeline. Together, those two organizations can ensure immediate housing, meals, stability, and the opportunity to network through these other agencies to re-establish residency in Mentor.

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

The services and facilities that meet the needs of chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth would be the same as above. All of the aforementioned organizations also serve these populations.

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

Introduction

The are no special needs facilities located in Mentor. The City of Mentor can only fund those programs from which it receives applications; if the organization that serves Mentor residents but is situated outside of its boundaries does not submit an application because they feel the potential amount of funding is too small to justify the reporting burden, the City must find alternative activities to fund; special needs facilities and services fall into this category as no organizations have submitted applications for assistance. It should be noted that the amount of funding available to expend on public services is approximately \$25,000 to \$30,000 per year.

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

No programs have specifically requested funding from the City for these categories of persons. The City has repeatedly asked Extended Housing, the only provider of supportive housing for persons with severe and persistent mental health problems, for requests to fund programs, but this request has not been greatly successful. Extended Housing currently owns a two-bedroom condominium unit in Mentor and provides rental subsidies for an additional four units.

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

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

The City of Mentor would like to undertake the funding of housing or support services for special needs persons should applications for assistance from qualifying public service providers be received.

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

The City will continue to invite special needs public service providers to apply for funding. It should be noted that the need for these services has not yet been determined or substantiated for Mentor residents.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

Introduction

Mentor has a diverse base of employers providing a range of jobs and income potential. Manufacturing; healthcare and social assistance; retail trade; educational services; accommodation and food services; and finance and insurance are the leadint employers in Mentor. Job skills training that meets the emerging trends in the employment sectors needs to be more fully developed to support the economic base.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	73	10	0	0	0
Arts, Entertainment, Accommodations	2,223	3,862	11	13	2
Construction	911	1,330	5	5	0
Education and Health Care Services	3,903	3,954	20	14	-6
Finance, Insurance, and Real Estate	1,394	680	7	2	-5
Information	260	512	1	2	1
Manufacturing	4,089	8,875	21	30	9
Other Services	751	1,066	4	4	0
Professional, Scientific, Management Services	1,853	2,274	10	8	-2
Public Administration	0	0	0	0	0
Retail Trade	2,379	4,968	12	17	5
Transportation and Warehousing	480	329	2	1	-1
Wholesale Trade	1,169	1,315	6	5	-1
Total	19,485	29,175	--	--	--

Table 40 - Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	25,885
Civilian Employed Population 16 years and over	25,030
Unemployment Rate	3.30
Unemployment Rate for Ages 16-24	5.76
Unemployment Rate for Ages 25-65	2.58

Table 41 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	6,655
Farming, fisheries and forestry occupations	874
Service	2,485
Sales and office	6,510
Construction, extraction, maintenance and repair	1,444
Production, transportation and material moving	1,150

Table 42 – Occupations by Sector

Data Source: 2013-2017 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,215	69%
30-59 Minutes	6,545	28%
60 or More Minutes	805	3%
Total	23,565	100%

Table 43 - Travel Time

Data Source: 2013-2017 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	630	30	435
High school graduate (includes equivalency)	4,735	210	1,595
Some college or Associate's degree	6,630	275	1,410

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	8,485	135	655

Table 44 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	35	4	15	175	295
9th to 12th grade, no diploma	315	125	195	575	740
High school graduate, GED, or alternative	925	1,065	1,180	4,290	3,920
Some college, no degree	1,170	915	875	3,490	2,270
Associate's degree	165	435	695	1,900	505
Bachelor's degree	575	1,390	1,410	3,080	1,325
Graduate or professional degree	0	815	720	1,875	715

Table 45 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,085
High school graduate (includes equivalency)	35,910
Some college or Associate's degree	41,565
Bachelor's degree	57,080
Graduate or professional degree	72,315

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

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

The major employment sectors in the city of Mentor are as follows:

- 1) Manufacturing (18.6%)
- 2) Health care and social assistance (13.3%)

3) Retail trade (12.0%)

4) Educational services (9.6%)

5) Accommodation and food services (6.5%)

Describe the workforce and infrastructure needs of the business community:

Skilled manufacturing training is the greatest workforce need identified through consultations with various public service providers and the greatest infrastructure need is fiber optic connectivity, as reported by the Mentor Economic Assistance Corporation.

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

The desirability of Mentor as a retail and manufacturing hub means that the economic impact of those areas is constantly in flux and both those areas will rise and fall as the economy does. To create resiliency, stable job skills training, and public transportation, access needs to also be continually developed. Another growth area that has recently been added is the development of a number of assisted living and similar facilities focused on the elderly. A significant facility in the medical area through the Cleveland Clinic is currently being built, which is located in Mentor and will serve its residents.

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

The skills and educational attainment appear balanced to economic opportunities in the middle and higher ends of the employment scale but are lacking at the lower ends. All of the social service agencies which have examined this have come to the conclusion that more job training and skills development need to occur for those citizens with the least amount of educational attainment. The employment opportunities currently available are for motivated workers capable of being trained in specialized activities, however, public transportation to those employment centers is lacking and contributing to underemployment in those areas.

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

There are no known workforce initiatives in place that will support any efforts by this jurisdiction to aid in the employment of lower skilled workers.

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

Yes

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

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Discussion

MA-50 Needs and Market Analysis Discussion

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

Housing cost burden is the housing problem that was reported in the Community Needs Assessment surveys; associated with that particular burden is the lack of affordable housing supply. However, there is no particular "concentration," or geographic clusters associated with this need. The cost of housing in Mentor is high across most types of housing units. No households reported multiple housing problems, and there are no units lacking either a kitchen or plumbing facilities.

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

There are no areas of racial or ethnic concentrations other than white in the city of Mentor. Census tract 2026 would have a higher incidence of low-income families but there are no racial or ethnic minority concentrations within the tract. It is important to note that aside from white, the next highest concentration of race includes Black or African Americans at 1.4% of the total population. Therefore, there's no "concentration" of this population, per se.

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

The housing market characteristics in census tract 2026 are not unlike all areas in Mentor in that the desire to live in Mentor has the same basic pressures of supply and demand as in all neighborhoods. The City's experience in operating the Neighborhood Stabilization Program grant has shown that homes in the areas where there is a greater incidence of lower-income families are just as desirable as elsewhere, with the major difference being the amount of decline or deferred maintenance the house requires to meet minimum standards.

Are there any community assets in these areas/neighborhoods?

Census Tract 2026 is known as the Headlands. The area is isolated geographically by the Mentor Marsh on its southern boundary and Lake Erie on the north. This area holds the most appealing asset in its proximity to Headlands Beach State Park just to the east, along with the aforementioned lake and marsh. It also has a branch of the Mentor Public Library and the underutilized Headlands Community Center building, which is currently being revitalized with CDBG funds. This area is located near the Mentor Nature Preserve and Lagoons, which also boasts the marina and extensive hiking trails. It has two schools in the census tract, including one elementary school and a school for special needs students. The Neighborhood Stabilization Grant program undertook the renovation of 9 homes in this neighborhood. The area has a small neighborhood plaza that holds a grocery store and could benefit greatly from a facade renovation and store expansion. This neighborhood holds the potential to be a

diverse and vibrant community, as new homes have been constructed over the past decade and the City's Code Enforcement division has a continual presence in the area.

Are there other strategic opportunities in any of these areas?

There are two underutilized opportunities in this area that could be vital assets to the community. There is a concentration of services at the intersection of Corduroy Road and Jordan Drive that serve this small neighborhood. A small plaza houses an IGA grocery store that could be expanded to more fully occupy the plaza and better serve the neighborhood, a façade improvement is essential to the plaza, as well.

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

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

Some of the newer developments in Mentor have fiber optic; however, many of the older communities do not. The installation of fiber optic would enhance access to the internet; however, the internet that is available is adequate and function, especially compared to rural communities. T

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

There's healthy competition among internet providers in Mentor, which keeps prices competitive and relatively affordable. The two primary internet providers are AT&T and Spectrum.

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

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

An increase in annual rain fall could pose drainage issues in some areas of the community due to the soil composition (primarily clay). That could lead to standing water in commercial and residential areas. The City has invested millions of dollars into the drainage system throughout Mentor, along with the intallation of rain gardens and bioswales to improve percolation of water in strategic locations.

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

Increased sitting water in residential yards could cause flooding in basements, which are found in the majority of homes in Lake County. Sump pumps are effective tools to mitigate basement flooding; however, there have been instances where sump pumps failed and left residents with water damage. Should a low- to moderate-income resident have water damage in their home, they can explore the CDBG-funded Single-Family Housing Rehab program for possible improvements up to \$10,000 in the form of a five-year forgiveable lien.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Mentor has invested in the development of an Analysis of Impediments to Fair Housing, which has informed the five-year strategic plan that is reflected in this Consolidated Plan. In several areas, the needs identified are already being addressed through small CDBG allocations to service providers and investment in public infrastructure. A significant improvement this year is the renovation of the Headlands Community Center. Thousands of dollars will be invested into the facility, which is located in one of the community's lowest income neighborhoods. In addition to that renovation, the City will continue to invest its largest portion of CDBG funds to Western Reserve Community Development Corporation's Single-Family Housing Rehab program. Additional funds will be invested in service providers (i.e., homeless shelter, domestic violence shelter, free medical and dental clinic, mental health clinic, and comprehensive service providers that address myriad issues that arise among the low- and moderate-income population. The City will also continue to invest in the Mentor Economic Assistance Corporation (MEACO) to provide small business loans to businesses that agree to retain or hire one or more (FTE) staff. The City will also continue to invest in public infrastructure like road reconstruction, ADA sidewalk enhancements, and other areas of need that arise over the next five years. These enhancements are made in the low- to moderate-income census tracts.

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

Geographic Area

Table 47 - Geographic Priority Areas

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

General Allocation Priorities

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

The City of Mentor focuses its investments in the lower income census tracts, particularly 2026 (the Headlands). However, the service provider investments are limited to organizations that serve low- to moderate-income residents, which is not geographically driven, aside from the requirement of being a Mentor resident.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City of Mentor
	Associated Goals	Safe and Decent Housing Suitable Living Environment
	Description	To provide safe and decent housing through the implementation of a program designed to help qualified low- to moderate-income qualifying homeowners located within the city of Mentor to improve housing conditions, provide decent, safe, and sanitary housing for homeowners and to extend the economic life of the city's existing housing stock.

	Basis for Relative Priority	The relative priority level was determined by examining the need and consulting with the housing service providers in the city of Mentor.
2	Priority Need Name	Support Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City of Mentor
	Associated Goals	Assisting Homeless and Special Needs Population Support Services
	Description	Provide grant funds to nonprofit organizations that offer support services to low- and moderate-income Mentor residents; including but not limited to job training, senior services, health care, and homeless prevention.
	Basis for Relative Priority	The basis for the relative priority was determined based on communications with social service agencies via the Public Service Provider Needs Survey and one-on-one meetings.

3	Priority Need Name	Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City of Mentor
	Associated Goals	Infrastructure Improvements
	Description	Target infrastructure improvements to low- to moderate-income residential areas, and make ADA improvements to infrastructure throughout the jurisdiction.
Basis for Relative Priority	The relative priority was determined through the Community Needs Survey and discussion within the local nonprofits and City of Mentor administration. The total funds requested in the public facilities improvements category, by the local nonprofits, is consistently high each year.	

4	Priority Need Name	Small Business Loans
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	City of Mentor
	Associated Goals	Economic Development
	Description	To provide funding to assistance to small businesses within the city by offering gap financing to businesses that will comply with job retention and creation requirements for low- to moderate-income residents.
	Basis for Relative Priority	The basis for relative priority was determined by consulting with the City of Mentor's Economic Development Department and the executive director of the Mentor Economic Assistance Corporation (MEACO) and by assessing the activity in the current loan program that was established by the jurisdiction. While the program is still active, the rate of loans being distributed have decreased.
5	Priority Need Name	Prevent, Prepare for, Respond to COVID-19
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City of Mentor
	Associated Goals	Prevent, Prepare for, and Respond to COVID-19
	Description	The City will utilize its CDBG-CV funds to prevent, prepare for, and respond to COVID-19.
	Basis for Relative Priority	This priority was based on the recent outbreak of COVID-19 and the high rates of death and long-term illness among those exposed to the virus.
6	Priority Need Name	Administration
	Priority Level	High

Population	Other
Geographic Areas Affected	City of Mentor
Associated Goals	Administration
Description	The City of Mentor will administer the CDBG grant program to ensure all priority needs are addressed.
Basis for Relative Priority	The administration of the CDBG grant is essential to the implementation of the CBDG-funded programs.

Narrative (Optional)

Priority needs that were identified in the Community Needs Survey and Community Needs Provider Survey and summarized in the Analysis of Impediments include:

- 1) Additional affordable housing;
- 2) Development of transitional housing;
- 3) More transit to lower income neighborhoods;
- 4) Fair housing training for realtors, real estate brokers, landlords, and residents.

The affordability issue is two-fold. First, the housing stock in Mentor is more than surrounding communities, and secondly, the recent inflation of housing costs across the nation did not spare Mentor. However, the City is dedicated to addressing these issues by continuing to work with Lake Metro Housing Authority and implement the Single-Family Housing Rehab program. Additionally, the housing prices are decreasing with the increase in interest rates. We are hopeful that the housing market will stabilize to make Mentor a more affordable community for all households. The City will also continue to invest in the social service providers to ensure they receive quality mental health care, free medical and dental care, comprehensive services to elevate their economic standing and stability, domestic violence resources and housing, and housing for those experiencing homelessness. Combined, these services are positioned to assist low- to moderate-income residents who need assistance with upward mobility, which can be threatened when these services are not available.

The City would welcome transitional housing to its community and continues to collaborate with the Continuum of Care partners to identify avenues for providing transitional housing to Mentor residents. The immediate challenge the City faces with the creation and implementation of transitional housing is

its limited funding available through CDBG, while the City also does not receive HOME funds. Consequently, the City is limited to multi-agency collaboration to identify resources that will assist individuals in need of transitional housing, which it will continue to pursue.

Laketran, the bus transit company in Lake County, has recently expanded its routes to include more neighborhoods within Lake County. In Mentor, Laketran has stops at city hall, the Headlands, the Great Lakes Mall, and other high-density areas. Although the City has little influence over Laketran's routes, it will continue to play an active role in working with the company to expand its routes to lower-income neighborhoods within the jurisdiction. The City will also continue to solicit feedback from community members on where the highest needs are so these needs can be communicated to Laketran.

The Fair Housing component of Mentor's CDBG program is being brought in-house, which will include the development of informational materials that will be distributed by all subrecipients and city hall. The City will also manage calls regarding fair housing complaints in Mentor and route them through the appropriate channels depending on the type of complaint. The City's Fair Housing Board will be available to assist with fair housing matters that arise within the community.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City had previously supported TBRA through two partners, Lifeline and Salvation Army, both partners have chosen not to re-apply for funding and the City lacks the internal capacity and adequate grant funding makes undertaking this type of program not possible.
TBRA for Non-Homeless Special Needs	As stated above, the City does not currently provide funding for TBRA. However, a significant amount of COVID-19 funds that were allocated to Lifeline and the County has been utilized for Mentor residents, filling the gap for the next couple of years. The City refers all inquiries to Lifeline and Fair Housing Resource Center, the agency implementing the program.
New Unit Production	The City does not have the available CDBG grant resources to produce new units.
Rehabilitation	The rehabilitation of housing units is the primary tool used by the City to reduce housing cost burdens for home owners as identified in the Needs Assessment.
Acquisition, including preservation	The City does not receive a significant amount of CDBG funding; consequently, acquisition is not feasible without jeopardizing the awards distributed to grantees who meet many needs among the low- and moderate-income population in Mentor.

Table 49 – Influence of Market Conditions

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

Introduction

The City of Mentor has \$322.93 cash on-hand that is the balance from the Neighborhood Stabilization Program (NSP) and lien reimbursements from the Single-Family Housing Rehab program. The City will also receive \$158,867 in CDBG funds for FY 2022, which have been applied to the FY 2022 Annual Action Plan. The City also has an additional \$191,774 in remaining CDBG-CV funds which will be utilized to prevent, prepare for, and respond to COVID-19.

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	158,867	0	0	158,867	0	The City of Mentor will receive \$158,867 in CDBG funds for FY 2022. It also has \$322.93 in program income, which has not been spent to-date.
Other	public - federal	Admin and Planning	323	0	0	323	323	This is program income from the NSP Funding and the Single Family Housing Rehabilitation program which has not been allocated at this time.

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: \$		
Other	public - federal	Other	191,774	0	0	191,774	191,774	The City will allocate \$191,774 in remaining CDBG-CV funds to prevent, prepare for, and respond to COVID-19.

Table 50 - Anticipated Resources

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

The City will utilize CDBG funds to leverage private, state, and local funds by showing an existing commitment to CDBG-eligible projects, which will increase the interest of grantors in providing additional funds to help the project come to fruition. This leveraging often occurs through rehabilitation and ADA construction projects. A prime example of this is the Mentor Marsh ADA boardwalk, where CDBG funds helped to leverage state funds for Phases I and II, along with local funds from the Lake County Visitors Bureau.

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

There is very limited public land available to address needs outlined in this plan. The investments made in publicly owned property will include upgrading the sidewalks to ADA and reconstructing the Mentor Rec Center to include ADA enhancements so all residents have access to the facilities.

Discussion

None

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Ecumenical Shelter Network of Lake County	Non-profit organizations	Homelessness	Region
Lifeline	Non-profit organizations	Non-homeless special needs Rental public services	Region
Forbes House	Non-profit organizations	Non-homeless special needs	Region
Lake County Free Clinic	Non-profit organizations		Region
	Government	Non-homeless special needs public services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Currently, the largest service delivery deficiency is the lack of transitional housing and services. The public service providers operating in the areas under discussion in this plan are efficient in the delivery of their services and there are no gaps evident in those services. Internally, the City of Mentor has been successful in the administration and delivery of this grant.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse	X		
Child Care			
Education	X		
Employment and Employment Training			
Healthcare	X		
HIV/AIDS			
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

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

The City of Mentor awards CDBG funds to Lifeline, which provides comprehensive services to residents, offering myriad programs that help low- and moderate-income residents achieve upward mobility and stability. The City also invests in Crossroads Health and Lake County Free Clinic, both of which provide reduced and free health services, respectively, to Mentor residents. Additional award recipients include Forbes House and Project Hope, which serve survivors of domestic violence and those experiencing homelessness, respectively. None of these organizations cater to HIV patients; however, they would have equal access to all of these programs as any Mentor resident.

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

The greatest strength is the compact nature of the social service networks within the community, especially the collaboration that occurs among all of these agencies. These services are available to these populations in Mentor. Existing gaps in the delivery system include transitional housing and educational opportunities for those experiencing homelessness.

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

Mentor's limited grant resources does not allow it the ability to directly overcome any gap in the delivery structure, such as the creation of a transitional housing facility. Mentor's continuing role and on-going strategy is to address priority needs by providing financial support to those organizations that currently exist and provide necessary services. However, the City is always exploring opportunities to address these gaps and looking for new organizations to partner with on this front.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Safe and Decent Housing	2022	2026	Affordable Housing	City of Mentor	Housing Rehabilitation	CDBG: \$60,000 CDBG-CV: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Assisting Homeless and Special Needs Population	2022	2026	Homeless	City of Mentor	Support Services	CDBG: \$10,640 CDBG-CV: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 420 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support Services	2022	2026	Social Services	City of Mentor	Support Services	CDBG: \$13,000 CDBG-CV: \$0	<p>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted</p> <p>Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted</p> <p>Public service activities other than Low/Moderate Income Housing Benefit: 1075 Persons Assisted</p> <p>Public service activities for Low/Moderate Income Housing Benefit: 350 Households Assisted</p> <p>Facade treatment/business building rehabilitation: 0 Business</p> <p>Brownfield acres remediated: 0 Acre</p> <p>Rental units constructed: 0 Household Housing Unit</p> <p>Rental units rehabilitated: 0 Household Housing Unit</p>

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Suitable Living Environment	2022	2026	Pubic Facility Improvements	City of Mentor	Housing Rehabilitation	CDBG: \$25,000	<p>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted</p> <p>Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 19416 Households Assisted</p> <p>Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted</p> <p>Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted</p> <p>Facade treatment/business building rehabilitation: 0 Business</p> <p>Brownfield acres remediated: 0 Acre</p> <p>Rental units constructed: 0 Household Housing Unit</p> <p>Rental units rehabilitated: 0 Household Housing Unit</p>

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Infrastructure Improvements	2022	2026	Infrastructure Improvements	City of Mentor	Infrastructure Improvements	CDBG: \$31,500 CDBG-CV: \$0	<p>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40732 Persons Assisted</p> <p>Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 6343 Households Assisted</p> <p>Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted</p> <p>Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted</p> <p>Facade treatment/business building rehabilitation: 0 Business</p> <p>Brownfield acres remediated: 0 Acre</p> <p>Rental units constructed: 0 Household Housing Unit</p> <p>Rental units rehabilitated: 0 Household Housing Unit</p>

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2022	2026	Economic Development	City of Mentor	Small Business Loans	CDBG: \$323 CDBG-CV: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Prevent, Prepare for, and Respond to COVID-19	2022	2026	Prevent, Prepare for, Respond to COVID-19	City of Mentor	Prevent, Prepare for, Respond to COVID-19	CDBG: \$0 CDBG-CV: \$191,774	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 47075 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Administration	2022	2026	Program Administration	City of Mentor	Administration	CDBG: \$18,727 CDBG-CV: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit

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Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Safe and Decent Housing
	Goal Description	The City of Mentor will provide safe and decent housing through its Single-Family Housing Rehab program, which is implemented by its subrecipient Western Reserve Community Development Corporation and offers up to \$10,000 for residents (homeowners) who meet the income qualifications for home renovations. This program will serve up to 7 residents per year, or 35 over the five-year Consolidated Plan period.
2	Goal Name	Assisting Homeless and Special Needs Population
	Goal Description	The City of Mentor will continue to provide CDBG funds to those experiencing homelessness by awarding funds to Project Hope for the Homeless (82 individuals served/50 households served) (410 individuals served over 5 years/250 households served over five years), the only homeless shelter serving Lake County. These funds will play an integral role in assisting Mentor residents in securing housing while receiving wraparound services to ensure longevity in stable housing and financial security. The City will also continue to invest in the Mentor Senior Center's Special Elders program (84 residents served/84 households served) (420 individuals and households served over 5 years), which provides funding to help those who have physical and mental limitations, allowing them one-on-one assistance to navigate the center's programming. This program is important, as it keeps seniors active for longer and enables them to participate in activities outside of their homes.
3	Goal Name	Support Services
	Goal Description	The City of Mentor will allocate CDBG funds to support services including Forbes House (70 households served) (350 individuals served over 5 years), a domestic violence shelter; Lake County Free Clinic, free medical (155 individuals served) (775 individuals served over 5 years) and dental services (60 individuals served) (300 individuals served over 5 years) for uninsured and underinsured; and Lifeline's 2-1-1 program (5,000 individuals served) (25,000 individuals served over 5 years) to provide comprehensive resources to those in need. Together, these services alleviate financial burden and help the low- to moderate-income residents of our community.

4	Goal Name	Suitable Living Environment
	Goal Description	The City will allocate CDBG resources to support public facility improvement activities that will assist with addressing the problem of aging and insufficient facilities in residential areas that have high concentrations of low- to moderate-income households. There will be 47,075 residents (19,416 households) benefiting from these enhancements, which represent the entire population of the city of Mentor.
5	Goal Name	Infrastructure Improvements
	Goal Description	The City of Mentor will allocate grant funds to improve public infrastructure, such as the Mentor Rec Center for \$26,500, to assist those with physical limitations, and rehabilitate facilities for public use in low- to moderate-income communities and used by low- to moderate-income residents. Many of these improvements will benefit 47,075 Mentor residents or 19,416 households. In Mentor, 6,343 residents have a disability, from ambulatory to hearing and cognitive. The City will also allocate \$5,000 to the Lake County Free Clinic facility upgrades, which is expected to serve 215 per year.
6	Goal Name	Economic Development
	Goal Description	The City of Mentor will continue to allocate grant funds to small businesses via the Mentor Economic Assistance Corporation (MEACO) as a catalyst for economic development and diversification among small business owners who otherwise would not be able to secure low interest funding. Through this financial assistance, business owners will agree to retain at least one FTE of low- to moderate-income status. It is anticipated that this program will assist five businesses over the five-year Consolidated Plan period.
7	Goal Name	Prevent, Prepare for, and Respond to COVID-19
	Goal Description	The City of Mentor will continue to invest in preventing, preparing for, and responding to COVID-19 through various mediums throughout the community. This investment will continue to protect Mentor residents, especially those who are most vulnerable. All Mentor residents will benefit from COVID-19 interventions, which represent 47,075 total residents.
8	Goal Name	Administration
	Goal Description	This goal is limited to the administration of the CDBG program, which will be conducted by staff at the City of Mentor.

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

There are currently 71 housing vouchers being utilized in the city of Mentor. The City does not have the resources to provide affordable housing as defined by HOME. The City will provide housing renovations through the Single-Family Housing Rehab program for approximately 35 residents over a 5 year period; these residents are from low- to moderate-income households. Limited funding prevents the City from providing additional affording housing options; however, the City is always collaborating with local organizations and stakeholders to ensure housing remains affordable for its residents.

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

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

N/A - the City does not have any public housing

Activities to Increase Resident Involvements

N/A

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

N/A

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City will continue to offer the Single-Family Housing Rehab program, which provides up to \$10,000 to low- and moderate-income residents with upgrades to their homes that they otherwise wouldn't be able to afford. This helps to keep them in their home and mitigates displacement.

SP-60 Homelessness Strategy – 91.215(d)

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

During the most recent Point-in-Time count no homeless persons were identified within the jurisdiction. The City prioritizes its limited resources to support Project Hope (the homeless shelter) and the Forbes House (the domestic violence shelter) as a means to reach out to people experiencing homelessness.

Addressing the emergency and transitional housing needs of homeless persons

Project Hope recently undertook a physical expansion that doubled the number of available beds to 70 and the Forbes House has 24 beds, both serve the entire county. The number of beds appears to be the internal capacity for each of those organizations. There is currently no HUD qualified provider of transitional housing located in the county.

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.

This is an aspect of the homeless strategy currently being spearheaded by the Lake County Continuum of Care of which the City will participate when requested. Limited grant funding only allows the City to support existing organizations in a minor way.

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

Again, the city averages \$160,000 per year in grant funding; the maximum 15% permitted under HUD regulations for public services means that approximately \$25,000 per year can be committed to those activities. That restriction translates to the City awarding grant funding to six to seven organizations serving these needs in the area, meaning the City can only contribute around \$2,500 to \$5,000 per organization.

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

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

Lake County General Health District reported only one incidence of Elevated Blood Lead Levels in the entire county and that did not occur in Mentor. The City addresses lead based paint hazards when they are encountered in the Single-Family Housing Rehabilitation program Painted surfaces that will be disturbed are tested and abated as required.

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

The extent of lead poisoning is very rare within the City and has not been recorded recently as stated above.

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

The extent of lead poisoning is very rare within the City and has not been recorded recently as stated above.

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

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

The strategy for reducing poverty-level families in Mentor will continue to include the Single-Family Housing Rehab program, which provides up to \$10,000 for low- to moderate-income single-family households in the form of a five-year forgivable lien. Additionally, the City will continue to invest in social service programs to ensure poverty-level residents receive the services they need, including mental health care, dental and medical care, and other support services through the City's subrecipient nonprofits. Many of these providers communicate amongst one another to ensure wrap-around services are implemented with these funds. The grants department will also continue to work with the code enforcement officers to provide resources and information to renters and homeowners, as they have the most interaction with them. This is a great avenue to reach out to those who need assistance, and they can be put in touch with the City and/or one of its CDBG-funded programs.

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

The City's poverty reducing goals, programs, and policies coordinate with this affordable housing plan by ensuring all residents have access to services that will not financially burden them, a homeless shelter, a domestic violence shelter, and to the \$10,000 forgivable lien for home repairs. All of these strategies help alleviate cost burden on residents, allowing them to spend their income on other areas to improve the condition. The most important component of this strategy is the Single-Family Housing Rehab program, which alleviates financial burden while increasing the home value for low- to moderate-income families. This program also reduces the likelihood of them being evicted or foreclosed on due to lack of funds. The City always strives to keep people in their home and works to educate the public on this program so that no one is displaced and can continue to call Mentor home.

SP-80 Monitoring – 91.230

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

The City of Mentor adheres to its CDBG Program Policy and CDBG Fiscal Policy, along with conducting ongoing communication with the Columbus field office to ensure compliance and adherence to the proposed Consolidated Plan. The monitoring will include but not be limited to quarterly reports and monthly check-ins with subrecipients to gauge their progress in implementing their CDBG-funded programs. They will also be responsible for submitting reimbursement requests that include but are not limited to timesheets (for salary and fringe benefit requests), receipts, proof of purchase, and other pertinent documentation. On-site visits will be conducted, when necessary, to ensure all subrecipients are maintaining their files properly and implementing their programs in accordance with 2 CFR 200 and 24 CFR 570. Semi-annually, the City will reach out to minority organizations in surrounding communities and organizations within Mentor to solicit more minority participation, especially in the Single-Family Housing Rehab program. The City and its subrecipient, Western Reserve Community Development Corporation, will be responsible for publishing a solicitation for minority and women owned businesses for contracting work for the Single-Family Housing Rehab program.

Expected Resources

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

Introduction

The City of Mentor has \$322.93 cash on-hand that is the balance from the Neighborhood Stabilization Program (NSP) and lien reimbursements from the Single-Family Housing Rehab program. The City will also receive \$158,867 in CDBG funds for FY 2022, which have been applied to the FY 2022 Annual Action Plan. The City also has an additional \$191,774 in remaining CDBG-CV funds which will be utilized to prevent, prepare for, and respond to COVID-19.

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	158,867	0	0	158,867	0	The City of Mentor will receive \$158,867 in CDBG funds for FY 2022. It also has \$322.93 in program income, which has not been spent to-date.

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: \$		
Other	public - federal	Admin and Planning	323	0	0	323	323	This is program income from the NSP Funding and the Single Family Housing Rehabilitation program which has not been allocated at this time.
Other	public - federal	Other	191,774	0	0	191,774	191,774	The City will allocate \$191,774 in remaining CDBG-CV funds to prevent, prepare for, and respond to COVID-19.

Table 54 - Expected Resources – Priority Table

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

The City will utilize CDBG funds to leverage private, state, and local funds by showing an existing commitment to CDBG-eligible projects, which will increase the interest of grantors in providing additional funds to help the project come to fruition. This leveraging often occurs through rehabilitation and ADA construction projects. A prime example of this is the Mentor Marsh ADA boardwalk, where CDBG funds helped to leverage state funds for Phases I and II, along with local funds from the Lake County Visitors Bureau.

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

There is very limited public land available to address needs outlined in this plan. The investments made in publicly owned property will include upgrading the sidewalks to ADA and reconstructing the Mentor Rec Center to include ADA enhancements so all residents have access to the facilities.

Discussion

None

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
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Safe and Decent Housing	2022	2026	Affordable Housing	City of Mentor	Housing Rehabilitation	CDBG: \$60,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 7 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing/Recovery

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Assisting Homeless and Special Needs Population	2022	2026	Homeless	City of Mentor	Support Services	CDBG: \$10,640 CDBG-CV: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 84 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 82 Persons Assisted Overnight/Emergency Shelter/Transitional Housing/Recovery
	Consolidated Plan				MENTOR			

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support Services	2022	2026	Social Services	City of Mentor	Support Services	CDBG: \$13,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 215 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Units
	Consolidated Plan				MENTOR			

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Suitable Living Environment	2022	2026	Pubic Facility Improvements	City of Mentor	Infrastructure Improvements	CDBG: \$26,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 6343 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing: 0
	Consolidated Plan				MENTOR			

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Infrastructure Improvements	2022	2026	Infrastructure Improvements	City of Mentor	Infrastructure Improvements	CDBG: \$25,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40732 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 6343 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing/Recovery

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MENTOR

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2022	2026	Economic Development	City of Mentor	Small Business Loans	CDBG: \$20,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing: 0
	Consolidated Plan				MENTOR			

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Prevent, Prepare for, and Respond to COVID-19	2022	2026	Prevent, Prepare for, Respond to COVID-19	City of Mentor	Prevent, Prepare for, Respond to COVID-19	CDBG: \$191,774	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing: 0
	Consolidated Plan				MENTOR			

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Administration	2022	2026	Program Administration	City of Mentor	Administration	CDBG: \$181,727	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing
	Consolidated Plan				MENTOR			

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Safe and Decent Housing
	Goal Description	The City will allocate grant funds to support the Single-Family Housing Rehab program, which provides up to \$10,000 to income qualifying households for housing rehab projects that they otherwise would not be able to afford. The City will serve approximately 35 households (7 per year).
2	Goal Name	Assisting Homeless and Special Needs Population
	Goal Description	The City of Mentor will allocate grant funds to Project Hope for the Homeless and the Mentor Senior Center's Special Elders program to assist the homeless and seniors who are not able to navigate the programming at the center without assistance. Project Hope for the Homeless will serve 82 Mentor residents and 50 Mentor households, while Special Elders will serve 84 individuals and 84 households.
3	Goal Name	Support Services
	Goal Description	The City of Mentor will allocate grant funds to support services to help low- to moderate-income residents with services that they otherwise would not have access to, which alleviates the financial burden. These services include Forbes House (70 individuals served) (Domestic Violence Shelter), Lake County Free Clinic (Dental (60 individuals served) & Medical (155 individuals served)), and Lifeline 2-1-1 (5,000 individuals served).
4	Goal Name	Suitable Living Environment
	Goal Description	The City will allocate CDBG resources to support public facility improvement activities that will assist with addressing the problem of aging and insufficient facilities in residential areas that have high concentrations of low- to moderate-income households. Public facility improvements to assist those with disabilities will serve 6,343 of the Mentor residents who currently have a disability.

5	Goal Name	Infrastructure Improvements
	Goal Description	The City of Mentor will allocate grant funds to infrastructure improvements that help those with physical limitations and improvements to facilities used by low- to moderate-income households. In total, these improvements will benefit 47,075 Mentor residents and 6,343 of those who have a disability, according to the U.S. Census Bureau 2020 Five-Year estimates.
6	Goal Name	Economic Development
	Goal Description	The City of Mentor will continue to invest in small businesses with low-interest loans as a catalyst for economic development and diversification, while employing at least one low- to moderate-income FTE per small business loan. It is anticipated that this program will serve 5 businesses, and therefore, 5 low- to moderate-income employees through retention or hiring certification made by the business in agreement for receiving the loan.
7	Goal Name	Prevent, Prepare for, and Respond to COVID-19
	Goal Description	The City of Mentor is going to invest in improvements to prevent, prepare for, and respond to COVID-19. These investments will benefit the entire Mentor population of 47,075 by mitigating the spread of COVID-19 throughout the community.
8	Goal Name	Administration
	Goal Description	The City of Mentor will allocate up to 20% of its CDBG allocation each year over the five-year grant period to administrate the CDBG program. The administration will occur at city hall by City staff.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Mentor will implement and fund the following projects and programs over the next five years: Senior Center Special Elders Program; Project Hope for the Homeless; Forbes House for domestic violence survivors; Free Dental Clinic; Free Medical Clinic; Lifeline supportive services; Western Reserve Community Development Corporation's Single-Family Housing Rehab program; ADA sidewalk improvements; ADA recreation center enhancements; Mentor Economic Assistance Corporation (MEACO); and renovations funds for the Lake County Free Clinic, which provides the free dental and medical care to residents.

Projects

#	Project Name
1	Rehabilitation
2	Accessibility
3	Support Services
4	MHCC-Prevent, Prepare, Respond to COVID-19
5	Administration
6	Mentor Small Business Loan Program

Table 56 – Project Information

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

The City strives to invest its CDBG funds into social service programs, maxing out the 15% cap each year, while also providing infrastructure improvements for public facilities and low- and moderate-income homeowners. The City always contributes the largest amount of its allocation to Western Reserve Community Development Corporation's Single-Family Housing Rehab program to ensure low- and moderate-income families are not financially burdened with needed upgrades. This program ensures these residents don't have to pick between paying their mortgage or replacing their water heater. Keeping these families in Mentor is a top priority, which is reflected in the funding allocated to this program every year.

AP-38 Project Summary
Project Summary Information

1	Project Name	Rehabilitation
	Target Area	City of Mentor
	Goals Supported	Suitable Living Environment Infrastructure Improvements
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$65,000
	Description	Rehabilitation projects will include upgrades to existing structures to improve accessibility or restore the integrity of the structure, with a focus of alleviating financial burdens for Mentor residents. The funds spent on Rehabilitation include \$60,000 for the Single-Family Housing Rehab program and \$5,000 for the renovation of the Lake County Free Clinic facility.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City of Mentor will allocate grant funds each of the five years of this Consolidated Plan to rehabilitate public facilities, including the Lake County Free Clinic facility, which directly serves 155 Mentor residents with medical and 60 with dental treatment for those who are underinsured and uninsured, and homes through the Single-Family Housing Rehab program which will serve 7 residents per year or 35 over 5 years. The City has allocated \$60,000 to the Single-Family Housing Rehab program and \$5,000 to the Free Clinic rehab.
	Location Description	The City of Mentor will implement these rehabilitation activities in the city of Mentor at the Mentor Recreation facility, Lake County Free Clinic (Painesville, Ohio), and other public facilities as needs arise.
Planned Activities	The City of Mentor will allocate grant funds for rehabilitation to improve the Lake County Free Clinic (new facility), public facilities throughout the jurisdiction, the Mentor Community Center located in the Headlands (lower income community in Mentor), and the Mentor Recreation Facility.	
2	Project Name	Accessibility
	Target Area	City of Mentor
	Goals Supported	Safe and Decent Housing Suitable Living Environment Infrastructure Improvements
	Needs Addressed	Housing Rehabilitation Infrastructure Improvements

	Funding	CDBG: \$51,500
	Description	Accessibility projects assist in removing barriers to ensure Mentor residents of all physical abilities can access facilities. The City of Mentor will invest a total of \$142,580 in unspent CDBG funds from FY'19, FY'20, FY'21 and FY'22 for the following project during FY'23: ADA sidewalk ramps (Ward I), platform wheelchair lift (Wildwood Cultural Center), backup power generator (Mentor Headlands Community Center). Advertising has been completed and city council has approved the amendment.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City of Mentor will allocate grant funds to improve accessibility for Mentor residents. The investments will include city hall upgrades to ensure residents with physical limitations can easily access the facility, and upgrades to the Headlands Community Center to ensure residents have easy access to the facility and its bathrooms, which are currently not up to ADA standards. In Year 1, the City will invest \$25,000 for ADA accessible sidewalks and \$26,500 for ADA upgrades to the Mentor Recreation Facility. These upgrades will benefit the community at-large, which is 47,062 residents.
	Location Description	All of the accessibility projects will be completed within the city of Mentor, with a concentration in public facilities, where the occupant has physical limitations and the facility is no longer easily accessible. In this case, the City will provide funding to remove architectural barriers that prevent accessibility.
	Planned Activities	The City will allocate grant funds for accessibility in public facilities including adding handicap accessible ramps to sidewalks throughout the community and handicap accessible features in the Mentor Recreation Facility.
3	Project Name	Support Services
	Target Area	City of Mentor
	Goals Supported	Support Services
	Needs Addressed	Support Services
	Funding	CDBG: \$23,640

	Description	Support Services include program delivery for low- to moderate-income individuals and households that reside in Mentor. This programming is delivered to alleviate a financial burden already experienced by this population, while often creating a network of additional social services that help Mentor residents achieve upward mobility.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City of Mentor will continue to invest in support services through Lifeline's 2-1-1 program, which serves 5,000 Mentor residents per year; Forbes House (domestic violence shelter), which serves 70 Mentor residents per year; Project Hope (homeless shelter), which serves 82 Mentor residents and 50 households per year; Lake County Free Clinic (dental and medical care for uninsured and underinsured), which serves 155 Mentor residents in its medical clinic per year and 60 in its dental clinic per year; and Senior Center Special Elders Program (those who have physical and mental limitations, keeping them engaged in activities at the center through the assistance of dedicated staff), which serves 84 individuals and 84 households per year. It is estimated that approximately 5,451 people will benefit from these support services, with the largest number of residents benefiting from 2-1-1, which connects them with resources to help them become more financially stable, allowing them to remain in the Mentor community.
	Location Description	The City will allocate grant funds to support services to organizations that are located in Painesville, Ohio (Lake County); however, these organizations serve a large number of Mentor residents, which will be the focus of the grant funds awarded to these agencies.
	Planned Activities	The City of Mentor will allocate grant funds to Lifeline's 2-1-1 program, Forbes House, Project Hope for the Homeless, Lake County Free Clinic, and Senior Center Special Elders program. All of these services will help Mentor residents in need of a variety of services, ensuring their safety, health, and well being.
4	Project Name	MHCC-Prevent, Prepare, Respond to COVID-19
	Target Area	City of Mentor
	Goals Supported	Prevent, Prepare for, and Respond to COVID-19
	Needs Addressed	Prevent, Prepare for, Respond to COVID-19
	Funding	CDBG-CV: \$191,774
	Description	These activities will prevent, prepare for, and respond to COVID-19 and will utilize CARES Act awards to achieve these goals.

	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City's allocation to prevent, prepare for, and respond to COVID-19 will benefit the entire jurisdiction, as these upgrades will prevent the spread of COVID-19 among community members, while investments will be conducted in public facilities, which are accessed by all residents. According to the 2020 Five-Year Census estimates, the total population of Mentor is 47,062.
	Location Description	The activities to prevent, prepare for, and respond to COVID-19 will be conducted throughout the jurisdiction based on need.
	Planned Activities	The City will allocate grant funds to improve facilities (i.e., interior architecture material replacement, restroom enhancements, etc.) that prevent the spread of COVID-19. Should mass inoculation be required, the City will continue to invest in conducting these efforts at the Public Works building.
5	Project Name	Administration
	Target Area	City of Mentor
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$18,727
	Description	The Administration projects include required grant management to ensure compliance and program delivery. A portion of the Administration project will include fair housing programming.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City of Mentor will allocate up to 25% of its CDBG allocation annually for the administration of the CDBG program. Administration of this program will benefit the community at-large which represents 47,062 residents.
	Location Description	The administration of the CDBG program will occur at city hall by City staff, which is located at 8500 Civic Center Boulevard, Mentor.
	Planned Activities	The City of Mentor will allocate grant funds for the administration of the CDBG program.
6	Project Name	Mentor Small Business Loan Program
	Target Area	City of Mentor
	Goals Supported	Economic Development
	Needs Addressed	Small Business Loans

Funding	:
Description	The City of Mentor will allocate grant funds to the Mentor Economic Assistance Corporation (MEACO) to provide low-interest loans to small businesses who will certify the retention or hiring of a qualifying low- to moderate-income Mentor residents.
Target Date	9/30/2026
Estimate the number and type of families that will benefit from the proposed activities	The City of Mentor will allocate grant funds to the Mentor Economic Assistance Corporation (MEACO), which will provide up to \$20,000 low-interest loans to small businesses who are unable to secure the capital through convention loans. In return, these businesses will certify the retention or hiring of one FTE who qualifies as a low- to moderate-income Mentor resident. It is anticipated that 5 residents will be assisted over the five-year period through these low-interest, small business loans.
Location Description	The allocation of grant funds for the small business loans will be distributed to businesses within the city of Mentor.
Planned Activities	The City of Mentor will allocate grant funds to the Mentor Economic Assistance Corporation (MEACO) for low-interest loans to small businesses who otherwise would not secure the loan through traditional avenues. In return, these owners will certify the retention or hiring of one FTE who is a low- to moderate-income Mentor resident.

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 entire City of Mentor is the geographic area that is targeted with the entitlement funds. There isn't a concentration of minority families in Mentor; however, there are two neighborhoods that have a higher concentration of low- to moderate-income families; those include the Native American streets (by name only) and the Headlands. Those two census tracts receive significant investments each year from the CDBG program.

Geographic Distribution

Target Area	Percentage of Funds
City of Mentor	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Investing a significant amount of money in the Single-Family Housing Rehab program ensures the bulk of the CDBG funds to directly to low- to moderate-income families in the two aforementioned communities.

Discussion

None.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City cannot produce new housing units or acquire existing units with available grant funds. The Needs Assessment section of this plan identifies housing cost burdens as the most pressing need. As the most cost-effective way to assist the most number of households, the City will continue to provide funding to Single-Family Housing Rehabilitation programs as its primary method of addressing those burdens and maintaining housing affordability for LMI persons and families.

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	8
Special-Needs	0
Total	58

Table 58 - 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	0
Rehab of Existing Units	8
Acquisition of Existing Units	0
Total	8

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

Acquisition and production of new units is limited due to the funding cap on the CDBG the city receives annually. The Needs Assessment section of this report identifies housing cost burdens as the single greatest need, which affects primarily homeowners, versus other groups. To address this need, the City will continue to work with Western Reserve Community Development Corporation and support its Single-Family Housing Rehabilitation program, as it is the most cost-effective strategy for impacting the greatest number of households and, thereby, maintaining housing affordability.

AP-60 Public Housing – 91.220(h)

Introduction

The City does not have any public housing within its jurisdiction. However, Lake Metropolitan Housing Authority does provide vouchers to families who choose to reside in Mentor. The allocation the City receives cannot cover the acquisition and renovation costs that would be needed to develop public housing in the community.

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

The City will continue to work with Lake Metropolitan Housing Authority, which has 71 vouchers currently being utilized in Mentor.

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

Not applicable.

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

The Lake Metropolitan Housing Authority is not designated as "troubled," and they have not applied for CDBG funds for consecutive years. This lack of participation in the CDBG program is likely due to the small award amounts compared to the amount of monitoring requirements that go into managing the grant program.

Discussion

None.

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

Introduction

The goals of the City to reduce and end homelessness in the coming year include continuing to support the existing organizations that are successful in providing shelter and services to homeless persons, while continually reviewing those programs for effectiveness. The City will continue its support of Project Hope and the Forbes House as the lead organizations serving homeless persons, homeless families, and victims of domestic violence.

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

Goal: The City will assist, when requested, the Lake County Continuum of Care in a capacity that is equal to our funding to provide outreach to homeless persons in Mentor.

Information on homeless persons is reported to the city from two sources – Project Hope and the Forbes House. Project Hope, the county's only homeless shelter, reported 57 people identified Mentor as their last permanent address during FY21. The Forbes House, the county's only domestic violence shelter, reported sheltering five adults and seven children originating from Mentor during FY21. The City's best use of its resources is to continue to support both these organizations with funding that is equitable in relation to the City's public service limits and also in relation to the number of residents served.

Addressing the emergency shelter and transitional housing needs of homeless persons

Goal: to fund the emergency shelters Project Hope (70 persons) and Forbes House (30 persons).

Project Hope and Forbes House are the emergency shelters operating in proximity to and serving clients from Mentor. Currently the transitional housing landscape is itself in transition and no organization offering transitional housing that meets fair housing regulations has made an application request for the current Action Plan cycle. The City has requested those organizations new to meeting this need make application for the next Action Plan cycle. Mentor has and will continue to support Project Hope and Forbes House with grant funding and will continue to request and review any grant requests from new transitional housing providers.

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

Currently, the City of Mentor supports Project Hope – the homeless shelter, and the Forbes House – a domestic violence shelter, and related services, as those are the only available options to meet the needs described above. The City has requested that the providers currently offering transitional housing services submit applications for funding and identify persons from Mentor requiring those services. The City can not undertake any goals to serve these populations without identified need and adequate partners.

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 City continues to participate with existing providers and the Lake County Continuum of Care to ensure that our funding has the greatest impact on services that address the above focus areas.

Discussion

The aim of the City will continue to be the support of the existing organizations within Lake County that have effective programs and services and fund those to the level that the City is able.

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

Introduction:

The City of Mentor's Consolidated Plan completed at the beginning of the economic downturn in 2008/9 examined land uses in detail. This information has been useful in determining the effects of public policy on the affordability of housing in Mentor. Market forces outside the control of the City is the driving force on affordability in Mentor. Mentor has one of the best school systems in the region and a desirable private high school that also contributes to the desirability of residing in Mentor; the schools, coupled with the younger age of the housing stock results in Mentor becoming a desirable and expensive place in which to live. Mentor is nearly built-out, which will contribute to and continue the trend of generally expensive housing. A compounding issue on affordability was the housing market post-COVID-19, which resulted in fewer houses on the market and people paying over asking price. During this time, there were multiple offers on all homes, and it left low- to moderate-income families with no opportunity to purchase a home. Since this shift in the market, the Fed has incrementally raised the interest rate, which has left houses on the market longer, but it reduces buying power of low- to moderate-income families.

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

Vacant land in the city accounts for approximately 10% or 1,162 acres of the total buildable land area. This lack of land makes it challenging for new developments targeted to public housing. The City has invested heavily in the lowest income communities in the jurisdiction, including renovating a community center, reconstructing roads, and building a handicap accessible boardwalk at the Mentor Marina and Lagoons. All of these investments increase the value of the homes in these areas. The City will continue to invest in these communities in an effort to increase the value of these homes, which are predominately occupied by low- and moderate-income families. Lastly, the City provides the Single-Family Housing Rehab program, which provides a five-year forgivable loan up to \$10,000 for income qualifying residents. This program plays a significant role in appreciating home values among the low- and moderate-income families that reside in Mentor.

Discussion:

None.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Mentor has invested a significant amount of time and effort to ensure the public's voice was captured in this Consolidated Plans, like those before it. This outreach provided the City with a roadmap to assist it in ensuring the plan follows the needs outlined by residents and service providers. It was positive to realize the needs outlined in these outreach avenues align very well with the City's existing CDBG investments. As such, the City will continue these programs and projects, while also introducing new projects and programs that meet these needs over the next five years.

Actions planned to address obstacles to meeting underserved needs

As stated above, the City will continue to invest in the social service providers that provide significant resources to the underserved. These programs include the Senior Center's Special Elders Program; Project Hope for the Homeless; Forbes House; Lake County Free Clinic (medical & dental); Crossroads Health (mental health); and Lifeline (2-1-1). The investment of CDBG funds into these programs is important, as it alleviates the financial burden on residents, while ensuring they have shelter, food, and resources to elevate their current financial standing in society.

Actions planned to foster and maintain affordable housing

The City will continue to monitor the market and look for opportunities to improve affordability, given the current post-COVID-19 market. The City will also continue to invest in Western Reserve Community Development's Single-Family Housing Rehab program, which provides up to \$10,000 for home repairs for low- and moderate income families. On average, this program results in 5 to 8 renovations per year. These renovations increase the value of the home, while not leaving the homeowner with a financial burden that could cost them their basic necessities (e.g., food, housing, etc.).

Actions planned to reduce lead-based paint hazards

Lead-based paint hazards will be addressed through the Single-Family Housing Rehab program.

Actions planned to reduce the number of poverty-level families

The City will continue to monitor and adjust its plan in the future and for the duration of this Consolidated Plan should poverty level families become a priority. It will accomplish this by maintaining contact with Lifeline, the local community action agency operating the 211 Call Center and the Lake County Continuum of Care both of which are excellent resources that have first hand knowledge of poverty and homeless trends.

Actions planned to develop institutional structure

Participation as requested in the Lake County Continuum of Care will continue to develop and monitor institutional structure in county-wide public service organizations.

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

The actions planned to enhance the coordination between public and private housing and social service agencies lies within the City's participation in the Continuum of Care in Lake County. Outside of this, the City conducts its own coordination and keeps communication with all nonprofits serving the Mentor population, despite their participation in the CDBG program. When possible, the City looks for opportunities to collaborate among these organizations to enhance the quality of life for underserved populations in Mentor.

Discussion:

None.

Program Specific Requirements

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

Introduction:

The City will continue to adhere to program specific requirements as outlined in 2 CFR 200 and 24 CFR 570. Additionally, the City will continue to closely monitor its subrecipients for compliance and goal attainment.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
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.	0.00%

1. 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)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

The only program income the City currently has is from a few homeowners who had to pay back a portion of the Single-Family Housing Rehab five-year forgivable lien due to selling the home before the five-year term ended and the income from the Neighborhood Stabilization Program. Both of these income streams are immediately reinvested into programs and projects that align with the community's needs.

Appendix - Alternate/Local Data Sources

1	Data Source Name Code Enforcement Vacant Housing Count
	List the name of the organization or individual who originated the data set. City of Mentor Code Enforcement Supervisor

	<p>Provide a brief summary of the data set.</p> <p>One vacant unit not suitable for rehabilitation.</p> <p>3 abandoned vacant units, 2 not suitable for rehabilitation</p> <p>26 REO properties, 2 not suitable for rehabilitation</p> <p>Zero abandoned REO properties</p>
	<p>What was the purpose for developing this data set?</p> <p>Code enforcement division enforces property maintenance codes on residential properties.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data covers the entire City of Mentor.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Summer grass mowing season - 2014.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This data set is complete.</p>
2	<p>Data Source Name</p> <p>Homeless Facilities</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Consultation with Project Hope and Forbes House data compiled by City of Mentor.</p>
	<p>Provide a brief summary of the data set.</p> <p>Number of emergency shelter beds.</p>
	<p>What was the purpose for developing this data set?</p> <p>Emergency shelter bed count.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Comprehensive data count.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Current, 2014.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>