

Executive Summary

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

1. Introduction

The City of Mentor's uses the small amount of CDBG funding it receives to maintain its housing stock, assist public service providers and help them to maintain their facilities and to provide minimal funding to create jobs.

2. Summarize the objectives and outcomes identified in the Plan

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

The City of Mentor's objectives have remained unchanged from the Consolidated Plan with a majority of funding utilized for the Single Family Housing Rehabilitation program to make housing affordable and to assist the maximum number of public service providers aiding City of Mentor residents. The City of Mentor will also provide funding to two public service providers for the maintenance of their facilities in Mentor providing assistance to Mentor residents. Funding will also be provided to the Mentor Economic Assistance Corporation's Small Business Loan Fund to create jobs.

3. Evaluation of past performance

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

The City of Mentor continues to utilize CDBG funding for allowable activities benefitting primarily low-to-moderate income beneficiaries.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Two public hearings were held for the FY2015 Action Plan. The first hearing was advertised on March 16, 2015 and the hearing was held 14 days later on March 30, 2015. On May 3, 2015 another public hearing was advertised for the May 25, 2015 public meeting. On May 5, 2015 Mentor City Council approved the FY2015 budget which also afforded the public another opportunity to submit comments.

5. Summary of public comments

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

No public comments were received at any public hearing.

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

No comments were received therefore no comments were rejected.

7. Summary

The City of Mentor has been consistent in its useage of CDBG funding with at or near 100% of funding used to assit low-to-moderate income individuals and families maintain affordable housing, gain access to necessary public services and maintain facilities for the benefit of those LMI persons using such facilities.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Department of Economic and Community Development

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

Primary contact information for all Consolidated and Action Plan information is the City of Mentor Community Development Department.

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

1. Introduction

The City of Mentor is in contact with all essential public service organizations operating in the Block Grant arena within Lake County. The pool of public service agencies is easily manageable given that it is somewhat small and all public service organizations were invited to make application for FY2015. This Annual Action Plan follows closely in time with the recently completed Consolidated Plan which solicited input from a wider pool of knowledgeable organizations not necessarily connected with block grant activities. The scope of activities funded through this action plan is nearly identical as previous years including funding for the following organizations: The Ecumenical Shelter Network operates Project Hope and also Families Moving Forward, Lake County's only homeless shelter and homeless family day shelter. The City will also provide funding to the Lake County Free Clinic which provides both medical and dental care for LMI Mentor residents. The 211 Call Center and The Mentor Special Elders Program are also funded. Two established providers of mental health services, Crossroads, and housing for persons with mental health issues, Extended Housing, will receive funding for facility maintenance, both are new or relatively new to the Mentor CDBG program. Western Reserve Community Development Corporation is the City's partner in the Single Family Housing Rehabilitation program and the Senior Drainage Assistance programs. Mentor Economic Assistance Corporation was provided a small amount of funding for the operation of the Small Business Loan program and finally the Fair Housing Resource Center provides the City with the necessary Fair Housing resources for its citizens.

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. There are three organizations in Lake County that provide some type of assisted housing: Extended Housing (mental health), New Directions for Living (transitional housing) and Forbes House (domestic violence); Extended Housing was the only organization that requested and received funding this fiscal year.

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 Families Moving Forward shelters, Extended Housing and also in the past Forbes

House. The City did have an active role in drafting the plan to end homelessness and will continue to participate when requested with the emerging Lake County Continuum of Care and its activities.

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

The City does not receive ESG funding.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Fair Housing Resource Center
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Lake County	

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The City advertised two public hearings for the FY2015 Action Plan on two occasions in the local newspaper. The first public meeting was advertised on March 16, 2015 and held 14 days later on March 30, 2015 and the second meeting was advertised on May 3, 2015 and held 24 days later on May 25, 2015. On May 5, 2015 Mentor City council approved the FY2015 CDBG Budget which would have provided the public with a third opportunity to comment on the activities. No citizen comments were made in any public forum or received in any other fashion.

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	Newspaper Ad	Non-targeted/broad community	No citizens attended any public hearing.	No comments received.	No comments received therefore none were rejected.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The only expected or anticipated resources to be used in this plan are those that are received under the CDBG program, averaging \$160,000 per year. The FY2015 grant allocation beginning October 1, 2015 will be \$169,218.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	169,218	0	0	169,218	480,000	Three years remaining on Consolidated Plan average funding per year is 160,000 therefore to complete the Consolidated Plan would be 480,000.

Table 5 - Expected Resources – Priority Table

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

matching requirements will be satisfied

Within the City of Mentor's CDBG allocation no additional funds are leveraged, however since the City works in conjunction with the Lake County Continuum of Care and also all the public service agencies located in Lake County each agency could be considered to leverage the minimal funds received from the City of Mentor with other grant funds. Each year the CDBG allocation is completely budgeted, prior year resources usually occur only when the Single Family Housing Rehabilitation program does not completely utilize budgeted funds.

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 no publically owned land or property that will be used within the jurisdiction to address the needs identified in this plan.

Discussion

The City of Mentor's allocation under the CDBG program is not used or adequate to leverage additional resources.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Single Family Housing Rehabilitation program	2014	2018	Affordable Housing		Single Family Housing Rehabilitation program	CDBG: \$53,200	Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Senior Drainage Assistance program	2014	2014	Affordable Housing		Single Family Housing Rehabilitation program	CDBG: \$50,000	Homeowner Housing Rehabilitated: 7 Household Housing Unit
3	Project Hope	2014	2018	Homeless		Project Hope	CDBG: \$2,500	Homeless Person Overnight Shelter: 50 Persons Assisted
4	Families Moving Forward	2014	2018	Homeless		Families Moving Forward	CDBG: \$2,500	Other: 50 Other
5	Lake County Free Clinic	2014	2014	medical services		Public Services	CDBG: \$4,000	Other: 138 Other
6	Lake County Free Clinic - Dental	2014	2014	Dental Services		Public Services	CDBG: \$2,000	Other: 25 Other
7	Special Elders program	2014	2014	Senior programs		Public Services	CDBG: \$6,140	Other: 79 Other
8	211 Call Center	2014	2014	Information and Referral services		Public Services	CDBG: \$3,000	Other: 5000 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Fair Housing Resource Center	2014	2014	Fair Housing Compliance		Administrative Activities	CDBG: \$15,500	Other: 200 Other
10	Mentor Economic Assistance Corporation	2014	2014	Non-Housing Community Development			CDBG: \$10,000	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Single Family Housing Rehabilitation program
	Goal Description	
2	Goal Name	Senior Drainage Assistance program
	Goal Description	
3	Goal Name	Project Hope
	Goal Description	
4	Goal Name	Families Moving Forward
	Goal Description	Families Moving Forward is a day shelter for homeless families which was a critical component identified while establishing the Lake County Continuum of Care.

5	Goal Name	Lake County Free Clinic
	Goal Description	The City supports the Lake County Free Clinic with funding for the provision of Medical and Dental services.
6	Goal Name	Lake County Free Clinic - Dental
	Goal Description	
7	Goal Name	Special Elders program
	Goal Description	
8	Goal Name	211 Call Center
	Goal Description	
9	Goal Name	Fair Housing Resource Center
	Goal Description	
10	Goal Name	Mentor Economic Assistance Corporation
	Goal Description	

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

The City does not receive adequate CDBG funding to properly address the provision of affordable housing. The City does however assist 12 - 15

households on average yearly through its Single Family Housing Rehabilitation program which reduces housing cost burdens which is the top priority in its Consolidated Plan. The City also was a recipient of Neighborhood Stabilization Program funding and continues to assist LMMI individuals and households in the purchase and rehabilitation of homes. With the remaining funding available the City expects to assist 4 additional households.

AP-35 Projects – 91.220(d)

Introduction

The City of Mentor is providing partial funding for the replacement of a roof at Crossroads an organization that provides mental health services to 300 LMI persons. The City is also providing funding to Extended Housing for the partial renovation of a residential facility serving 1 person with severe and persistent mental health issues.

#	Project Name

Table 8 – Project Information

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

Without CDBG funding these two organizations would have to allocate funding for building maintenance that would otherwise go toward the provision of necessary services.

Obstacles to addressing underserved needs is directly related to the level of funding that the City receives and the internal capacity of the existing organizations to undertake both existing programs and programs to address emerging trends identified in the work of the Continuum of Care.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

AP-50 Geographic Distribution – 91.220(f)

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

The City of Mentor municipal boundaries and its residents requesting assistance through public service agencies located outside those boundaries establish where assistance is directed. The City is mindful of providing assistance to public service agencies serving City residents and tries to equitably distribute those limited public service funds accordingly.

Geographic Distribution

Target Area	Percentage of Funds

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Allocation priorities are not determined by geography.

Discussion

Allocation priorities are based on suitable partners making application for assistance.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Within the restrictions of available funding, suitable partners fulfilling such needs and the needs identified within the Consolidated Plan funding toward housing is allocated in the following manner: Extended Housing provides housing for persons with severe and persistent mental health issues will be allocated \$2,500 toward the rehabilitation of one residential unit assisting one person; Project Hope and Families Moving Forward provide homeless shelter and homeless family day shelter and will be allocated \$2,500 for each activity and are projected to assist 50 persons with each activity. The Single Family Housing Rehabilitation program assisting 12 - 15 households with \$53,200 in funding and the Senior Drainage Assistance program assisting 7 -10 persons with \$50,000 in funding.

One Year Goals for the Number of Households to be Supported	
Homeless	100
Non-Homeless	0
Special-Needs	1
Total	101

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	19
Acquisition of Existing Units	0
Total	19

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

Discussion

Total available grant funds, which average approximately \$160,000 per year are inadequate to address the production of new units or the acquisition of existing units. The Needs Assessment section of the recently completed Consolidated Plan identifies Housing Cost burdens as the single greatest need and affects homeowners to a greater degree than other groups. The City will continue to fund the Single Family Housing Rehabilitation program as its most cost effective method of impacting the greatest number of households and thereby maintaining housing affordability.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Mentor does not have any Public Housing units within its boundaries.

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

No actions are planned.

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

No actions are planned.

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

Not applicable.

Discussion

The City of Mentor does not have any Public Housing units within its boundaries.

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

Introduction

Extended Housing provides housing for persons with severe and persistent mental health issues and will be allocated \$2,500 toward the rehabilitation of one residential unit assisting one person; Project Hope and Families Moving Forward provide homeless shelter and homeless family day shelter and will be allocated \$2,500 for each activity and are projected to assist 50 persons with each activity.

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

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

The Lake County Continuum of Care is the primary organization coordinating homeless outreach and the City of Mentor will continue to assist when requested.

Addressing the emergency shelter and transitional housing needs of homeless persons

The emergency shelter needs of individuals and families are met through Project Hope and Families Moving Forward and the City will continue to fund those organizations to the extent possible. A suitable partner that addresses the needs for transitional housing has not come forward to request assistance it is hoped that in the next Action Plan a suitable partner will be found.

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

The City will work with the local Continuum of Care and provide funding within regulatory restrictions for organizations seeking funding for appropriate activities to address these issues.

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 will work with the local Continuum of Care and provide funding within regulatory restrictions for organizations seeking funding for appropriate activities to address these issues.

Discussion

The extremely limited funding available for funding Public Services, usually averaging \$25,000 per year is allocated as equitably as possible between all viable organizations requesting funding.

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

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

Introduction

Market Forces driving development in Mentor will continue to make affordability a challenge for all buyers at all levels in the housing market. Development fees in Mentor have been reasonable and have remained affordable and are not a burden to development. Mentor is nearly built out and most current development has taken place in two developments where the expense of development has priced these areas out-of-the reach of most first-time home buyers. As Mentor's market forces continue to develop the remainder of residential land with higher-end developments demand will continue to force prices upward.

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

No actions are planned.

Discussion

No further discussion.

AP-85 Other Actions – 91.220(k)

Introduction

The actions planned to address obstacles to meet the underserved needs of the residents in the jurisdiction are to continually discuss needs with both funded and unfunded social service organizations and to encourage participation of those organizations in the grant process and to develop viable programs that meet those needs, especially in the areas of affordable housing. The level of the funding available to the City is a deficit in promoting programs that meet all the expectations and goals at the national level and the City will continue as requested to participate in the Lake County Continuum of Care as that organization becomes more adept in its role working with those appropriate social service organizations.

Actions planned to address obstacles to meeting underserved needs

see above

Actions planned to foster and maintain affordable housing

see above

Actions planned to reduce lead-based paint hazards

The City's Single Family Housing Rehabilitation program is the primary vehicle for accessing and remediating lead-based paint hazards as projects are undertaken that disturb those surfaces.

Actions planned to reduce the number of poverty-level families

The City will continue to work as requested with the Continuum of Care on addressing this issue with the funds available.

Actions planned to develop institutional structure

Institutional structure will continue to be enhanced as training opportunities become available.

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

The City will continue to seek out viable partners to work with and assist in the housing sector.

Discussion

The City is severely limited in being able to move forward on some of these issues as our funding level is

not adequate enough to have an impact when funding is equitably dispersed. Another issue is the availability of viable partners especially in the field of transitional housing. And finally the allocation of funding in relation to addressing issues identified in the recently completed Consolidated Plan which identified housing cost burdens as the most important issue identified in the plan.

Program Specific Requirements

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

Introduction

No program income is expected to be received in an amount exceeding 24,999. in a program year. The City does not have Section 108 loans or Urban Renewal settlements. The City does not have any Float funded Activities or urgent need activities. The percentage of CDBG funds to benefit LMI persons is expected to be at or near 100%.

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
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.	100.00%

Discussion

