



FY 2020 One-Year Action Plan Mentor, Ohio

8500 Civic Center Boulevard
Mentor, Ohio 44060

Submitted to the U.S. Department of Housing and Urban Development

Annual Action Plan
2020

1

Executive Summary

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

1. Introduction

The City of Mentor has been successfully administering the Community Development Block Grant (CDBG) since 1997. The U.S. Department of Housing and Urban Development (HUD) requires local jurisdictions participating in the CDBG program to complete a Consolidated Plan, which serves as a guide for programming, including subrecipient awards and measurable outcomes. The City of Mentor has been awarded \$160,491 in CDBG funds for the program year beginning on October 1, 2020 and ending September 30, 2021.

The FY 2020 Action Plan is the second-year plan for the three-year Consolidated Plan cycle, which runs from FY 2019 to FY 2021. The City has undertaken a rigorous review of community needs, which has been accompanied by community input and guidance on the use of this CDBG allocation. Based on that review, the City of Mentor will be allocating grant funds to programming that includes supportive services, economic development, safe and decent housing, and assisting homeless and special needs population.

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 objective of this plan is two-fold - first, to reduce housing cost burdens and maintain the housing stock especially for the high number of aging homeowners in Mentor. Secondly, the City will continue to support public service agencies operating in Lake County that provide services to Mentor residents and fulfill the goals of HUD. The outcomes will be measured in the number of homeowners that are provided with housing rehabilitation and the number of individuals assisted through the various public service agencies operating programs which serve the needs of the public.

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's CDBG programming has been very successful providing funding for a diverse group of local organizations that provide housing rehabilitation, shelter for victims of domestic violence, shelter for those experiencing homelessness, mental health services, medical and dental care, 2-1-1 services, fair housing education, and assistance to small business owners. The City's largest contribution has gone to housing rehabilitation for low- to moderate-income families, which includes roof replacements, new furnaces and boilers, electrical work, removing architectural barriers and improving accessibility, and much more. The Single-Family Housing Rehabilitation (SFHR) program is important to the City and its residents, as it provides a loan that is forgiven in five years if the homeowner(s) does not sell the property. Therefore, this program gives the city's most disadvantaged population access to capital that they otherwise may not qualify for and, in many cases, appreciates the value of the home. On average, the SFHR program provides funds to 10-15 households per year.

Grant funds provided to local service providers have also been impactful in the city of Mentor, as the awards have helped to provide shelter and education for those experiencing homelessness and victims of domestic violence. This programming over the years has provided hundreds of Mentor residents with stable housing and a foundation from which they can prosper. Awards to these shelter agencies is accompanied by grant awards to important social service providers, including a mental health counseling facility and a free medical and dental healthcare facility. These additional services are often inaccessible by low- to moderate-income individuals, as they lack insurance coverage and do not have the money to spend on the services. Providing these services at no-cost is imperative, as mental health services can heal those with substance abuse and mental health ailments, prevent substance abuse, and stabilize challenging family dynamics; all of which can perpetuate poverty. Access to free medical and dental care is also tantamount in serving the low- to moderate-income residents of Mentor, as it prevents health deterioration or alleviates chronic illnesses or injuries. Upward mobility cannot be achieved without providing robust healthcare resources because it allows people to begin addressing other obstacles that are secondary to personal health.

The City of Mentor also understands the importance of small businesses in the local economy. As such, the City has always awarded grant funds to small businesses, with a goal of providing additional capital to increase their chances of success.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Two Public Hearings are specifically held each year in preparation for the Annual Action Plan. The first notice published on April 10, 2020 in The News-Herald notified the community that the CDBG application period was open and that there would be a public meeting held on April 16, 2020. During this meeting, the City staff took questions and explained the application process. There were five attendees that participated in the meeting, which was held virtually due to COVID-19. The City updated its Citizen Participation Plan to allow for this form of communication during the pandemic. Notice of the second public meeting was published on July 8, 2020 in The News-Herald and was held on July 22, 2020.

During this meeting, the City staff announced the allocations and proposed activities. There were two citizens present during this meeting.

COUNCIL CHAMBER
City of Mentor

City Manager
Director of Planning
07/07/2020

ORDINANCE NO. 20-O-058

AN ORDINANCE AUTHORIZING THE CITY MANAGER TO APPROVE
THE FISCAL YEAR 2020 COMMUNITY DEVELOPMENT BLOCK GRANT BUDGET,
SUBMIT THE FISCAL YEAR 2020 CDBG ACTION PLAN AND ENTER INTO
SUB-RECIPIENT AGREEMENTS TO UNDERTAKE THE ACTION PLAN,
AND DECLARING AN EMERGENCY

WHEREAS, the City of Mentor has been designated as an "Entitlement City" and a "Participating Jurisdiction" by the United States Department of Housing and Urban Development and such designation makes the City of Mentor eligible for Community Development Block Grant (CDBG) funds;

WHEREAS, the City Manager and staff have reviewed applications submitted for CDBG assistance and determined program eligibility within applicable regulations; and

WHEREAS, Entitlement Communities must develop a Consolidated Plan and subsequent Action Plans establishing program objectives and supporting activities;

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF MENTOR,
COUNTY OF LAKE, STATE OF OHIO:

SECTION 1. That the fiscal year (FY) 2020 Community Development Block Grant Budget attached hereto as Exhibit "A" and incorporated herein by this reference as if fully re-written is hereby approved and the City Manager is authorized to execute such documents confirming same as may be required by HUD.

SECTION 2. That the City Manager is hereby authorized to submit the FY 2020 Consolidated Plan for the Community Development Block Grant (CDBG) Program to HUD; and that a copy of the FY 2020 Action Plan shall be submitted therewith.

SECTION 3. Subject to the execution by the Finance Director of a Fiscal Officer's Certificate as depicted in the form attached hereto, that the City Manager be and he is hereby authorized to enter into and expend funds in the amounts as indicated in the Action Plan Budget for sub-recipient agreements in the FY 2020 Action Plan and any subsequent activities required by the City and approved by HUD within established regulations or found in subsequent amendments made pursuant to applicable federal regulations.

SECTION 4. That the funds necessary to pay the amount hereby authorized for the contract are available in the City treasury and are hereby appropriated in the current fiscal year.

Legislation Approving FY 2020 Action Plan

Annual Action Plan
2020

5

COUNCIL CHAMBER
City of Mentor

City Manager
Director of Planning
07/07/2020

ORDINANCE NO. 20-O-058
Pg. 3 of 4

FISCAL OFFICER'S CERTIFICATE

The undersigned fiscal officer of the City of Mentor, Ohio, hereby certifies that the money required to meet the obligations, if any, of the City during the year 2020 under the foregoing Contract/Agreement have been lawfully appropriated by the Council of the City for such purpose and are in the treasury of the City or in the process of collection to the credit of an appropriate fund, free from any previous encumbrances. This Certificate is given in compliance with Sections 5705.41 of the Ohio Revised Code.

David W. Malinowski, Finance Director
City of Mentor, Ohio

_____, 2020

COUNCIL CHAMBER
City of Mentor

City Manager
 Director of Planning
 07/07/2020

ORDINANCE NO. 20-O-058
 PG. 4 OF 4
 EXHIBIT "A"
 Pg. 1 of 1

CITY OF MENTOR COMMUNITY DEVELOPMENT BLOCK GRANT
 FY 2020 ALLOCATION: \$160,491
 PUBLIC SERVICE CAP (15%): \$24,073.65
 ADMINISTRATION CAP (20%): \$32,098.20

Project	Activity/Purpose	FY 2020
Administration	Staff Salary & Advertising	22,098
Fair Housing Resource Center	Fair Housing Services	10,000
<i>Administration Total</i>		32,098
Lifeline	2-1-1 Call Center	5,000
Lake County Free Clinic	Medical Services	4,000
Lake County Free Clinic	Dental Services	2,000
Mentor Senior Center	Special Elders Program	6,140
Project Hope	Shelter & Support Services	4,500
<i>Public Services Total</i>		21,640
Forbes House	Domestic Violence Shelter Acquisition	5,000
Western Reserve CDC	Single Family Housing Rehabilitation	65,000
Mentor Economic Assistance Corporation (MEACO)	Business Revolving Loan Program	10,000
ADA Sidewalks	Sidewalk Ramps	26,753
<i>Activities Total</i>		106,753
<i>Total Program Costs</i>		\$160,491

Subrecipient agreements will be entered with the following organizations.

- Fair Housing Resource Center
- Lifeline
- Lake County Free Clinic - Medical & Dental Services
- Ecumenical Shelter Network - Project Hope Homeless Shelter
- Forbes House
- Western Reserve Community Development Corporation
- Mentor Economic Assistance Corporation (MEACO)

Legislation Approving FY 2020 Action Plan (Page 4)

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.

There were no public comments during either public meeting.

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

There were no views or comments made that were not accepted.

7. Summary

The City of Mentor has been consistent in its usage of CDBG funding, with nearly 100% of funding utilized to assist low- to moderate-income individuals and families rehabilitate elements of their residence, remove architectural barriers for accessibility, have access to public services, and access to capital for small business growth. All of these programs have and continue to contribute to a more integrated community that supports its most vulnerable populations.

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	MENTOR	Planning and Development Department

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

Stephanie Johnson, Grant Supervisor
City Manager's Office
8500 Civic Center Boulevard
Mentor, Ohio 44060
440-974-5714
johnson@cityofmentor.com

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 the city and Lake County. The number of public service agencies is small and relatively unchanging and, therefore, easily manageable. All local public service agencies were personally requested to make FY2020 applications for funding assistance. The scope of activities funded in this Action Plan are nearly identical as in previous years. In some years, more building projects are undertaken; in others, funding for small business loan programs are given higher priority. The overall level of grant funding being received by the City dictates the City's determination of allocations.

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))

Mentor has no public housing units within its boundaries; however, city leadership has and continues to be dedicated to promoting fair housing within its borders. To that end, the city will continue to work with Lake Metropolitan Housing Authority and further develop its in-house efforts to educate the public on the need for fair housing. Each year, the City does make it a priority to fund the county's only homeless shelter - Project Hope. The City also provides funding for the county's only domestic violence shelter - Forbes House. Through funding both agencies, the City has shown its dedication to ensuring a higher quality of life for its most vulnerable 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.

Each month, the City's Grants Administrator participates in the county's Continuum of Care meetings, with many of its subrecipients also in attendance. During these meetings, the Administrator gets a good understanding of the current needs and looks for opportunities to assist these agencies with grant funds and other resources. The Administrator has also participated in webinars hosted by the Coalition on Homelessness and Housing in Ohio (COHHIO) to become more educated on the topic and ways in which the City can further its support of this population and support organizations. The City also makes it a priority to award the only homeless and domestic violence shelters in Lake County, both of which play an integral role in preventing homelessness among these vulnerable populations.

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	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Mentor worked with Fair Housing Resource Center on drafting its Analysis of Impediments (AI). The completion of the AI revealed some important areas on which to focus with this round of funding. In particular, the City now has plans to increase its role in educating the public on fair housing, while also developing a way to integrate this education into all the programming it supports with CDBG funds.

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

The research done to complete the AI included input from multiple stakeholders. Therefore, the City is not aware of any agencies that should have been consulted and were not.

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 Continuum of Care	Support of those experiencing homelessness.

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 FY2020 Action Plan. The meetings were held on two separate occasions and promoted in the local newspaper and on the City’s website. The meetings were held virtually to ensure participation was made available to everyone, despite the current pandemic.

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	0	0	0	
2	Internet Outreach	Non-targeted/broad community	0	0	0	
4	Newspaper Ad	Non-targeted/broad community	0	0	0	
5	Internet Outreach	Non-targeted/broad community	0	0	0	

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)
6	Public Meeting	Non-targeted/broad community	2	0	0	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Mentor’s CDBG allocation has not been used in previous years to leverage additional resources. However, the city’s new Grants Administrator is going to focusing on how best to utilize the CDBG funds to leverage new resources.

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	160,491	0	0	160,491	0	Estimated resources available to complete the Consolidated Plan is \$160,491 for the remaining year of the Consolidated Plan

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

The City of Mentor's CDBG allocation has not been used in previous years to leverage additional resources. However, the city's new Grants Administrator is going to focusing on how best to utilize the CDBG funds to leverage new resources.

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 publicly owned land or property that can be used to address the needs of the Plan.

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	2019	2021	Affordable Housing	City of Mentor	Housing Rehabilitation	CDBG: \$65,000	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: 10 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 Beds added: 0 Beds

Annual Action Plan
2020

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Assisting Homeless and Special Needs Population	2019	2021	Homeless	City of Mentor	Supportive Services		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: 42 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds

Annual Action Plan
2020

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Infrastructure Improvements	2019	2021	Non-Housing Community Development		Infrastructure Improvements	CDBG: \$26,753	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 Beds added: 0 Beds
					Annual Action Plan 2020			

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Supportive Services	2019	2021	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Mentor	Supportive Services		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: 5552 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 Beds added: 0 Beds

Annual Action Plan
2020

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Economic Development	2019	2021	Non-Housing Community Development	City of Mentor	Economic Development Loans	CDBG: \$10,000	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 Beds added: 0 Beds
					Annual Action Plan 2020			
OMB Control No: 2506-0117 (exp. 06/30/2018)								

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Safe and Decent Housing
	Goal Description	The Single-Family Housing Rehabilitation program will assist approximately 10 low- to moderate-income families with housing rehabilitatoin services. These goals are not geographically specific.
2	Goal Name	Assisting Homeless and Special Needs Population
	Goal Description	Project Hope will serve approximately 42 residents who are experiencing homelessness during the program period. Additionally, Forbes House will serve approximately 120 survivors of domestic violence, preventing them from becoming homeless.
3	Goal Name	Infrastructure Improvements
	Goal Description	The City of Mentor will utilize \$26,753 to build approximately 65 ADA sidewalk ramps to improve accessibilty for those with physical disabilities.
4	Goal Name	Supportive Services
	Goal Description	The City of Mentor has chosen to allocate \$5,000 to Lifeline's 2-1-1 Call Center, which will serve approximately 5,000 residents during the program year. The City will also provide \$6,000 to Lake County Free Clinic - Medical and Dental programs, where 290 and 23 uninsured and underinsured residents will be served, respectively. The City will also provide \$6,140 to the Senior Center's Special Elders program, which will provide assistance to approximately 100 residents. Although categorized under Administration, the fair housing services provided through the City's subrecipient - Fair Housing Resource Center - will be defined here as supportive services. This programming will provide services to approximately 139 residents with its \$10,000 award.

5	Goal Name	Economic Development
	Goal Description	The City will provide \$10,000 to the Mentor Economic Assistance Corporation (MEACO), which will be used to provide one low-interest loan to a small business in Mentor.

Projects

AP-35 Projects – 91.220(d)

Introduction

Three project-level activities will be undertaken in FY2020, including: 1) administration of the grant (includes support to the Fair Housing Resource Center for fair housing compliance); 2) public services support to four organizations undertaking five activities; and 3) four building activities. The grant administration (including fair housing services) allocation for FY2020 is \$32,098, which falls beneath the 20% administrative cap. The public services allocation for FY2020 is \$21,640, which also falls beneath the 15% public services cap. The four building activities for FY2020 include: 1) the Single-Family Housing Rehabilitation Program operated by Western Reserve Community Development Corporation, which will receive \$65,000 for the FY2020 program period; 2) property acquisition for a domestic violence shelter operated by Forbes House, which will receive \$5,000; 3) Mentor Economic Assistance Corporation (MEACO) small business loans, which will receive \$10,000; and 4) ADA sidewalk ramp enhancements overseen by the City of Mentor, which will receive \$26,753.

Projects

#	Project Name
1	Administration
2	Public Services
3	Projects

Table 7 - Project Information

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

The Single-Family Housing Rehabilitation Program activity managed by Western Reserve Community Development Corporation receives the most funding of any activity as this was the activity found in the Consolidated Plan to be the greatest priority. Making the community handicapped accessible was also a significant priority, and the installation of handicapped sidewalk ramps meets this need. The activity entitled Fair Housing Resource Center is the City's attempt to meet its fair housing obligations within its limited budget and represents a little less than half of allowable administration funds. Public services are funded to almost the maximum allowed and are allocated to those organizations that have been successful and have made application to the program.

AP-38 Project Summary
Project Summary Information

1	Project Name	Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$32,098
	Description	To provide funding for administrative activities, including Fair Housing Resource Center support for fair housing activities
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The Administrative projects include grant administration and Fair Housing services that will be provided by the Fair Housing Resource Center (FHRC). It is estimated that the FHRC will serve approximately 139 Mentor residents, providing them with landlord/tenant services, audits, and complaint investigations.
	Location Description	All of the administrative programming will occur within the city of Mentor. Grant administration will be limited to the Grant Supervisor's office at Mentor City Hall, which is located at 8500 Civic Center Boulevard, Mentor, Ohio 44060.
Planned Activities	The City of Mentor will provide \$10,000 in grant funds to FHRC to provide Fair Housing services to the City and its residents. The remaining \$22,098 will be used to fund various administrative functions required to implement the CDBG program, which includes staff, consulting, and advertising costs.	
2	Project Name	Public Services
	Target Area	
	Goals Supported	Safe and Decent Housing Assisting Homeless and Special Needs Population Supportive Services
	Needs Addressed	Supportive Services
	Funding	CDBG: \$21,640
	Description	To provide public services to Mentor residents.
	Target Date	9/30/2021

	<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The homeless shelter, Project Hope, is expected to serve approximately 42 Mentor residents, 100% of which will be low- to moderate-income individuals. The Lake County Free Clinic Dental program will serve 23 Mentor residents, 100% of which will be low- to moderate-income individuals who are uninsured or underinsured. The Lake County Free Clinic Medical program will serve 290 Mentor residents, 100% of which will be low- to moderate-income individuals who are uninsured or underinsured. The Special Elders program will assist approximately 100 Mentor residents, 100% of which will be seniors aged 80+. Lifeline, through its 2-1-1 Call Center, will serve approximately 5,000 Mentor residents. These programs combined will serve approximately 5,455 Mentor residents.</p>
	<p>Location Description</p>	<p>These programs will serve the city of Mentor and its residents.</p>
	<p>Planned Activities</p>	<p>The allocated funds will be provided to four (4) organizations which provide assistance to LMI individuals and households. Those agencies include Project Hope (homeless shelter), Lake County Free Clinic (Medical & Dental programs), Mentor Special Elders Program, and Lifeline's 2-1-1 Call Center.</p>
<p>3</p>	<p>Project Name</p>	<p>Projects</p>
	<p>Target Area</p>	
	<p>Goals Supported</p>	<p>Safe and Decent Housing Infrastructure Improvements Economic Development</p>
	<p>Needs Addressed</p>	<p>Housing Rehabilitation Infrastructure Improvements Economic Development Loans</p>
	<p>Funding</p>	<p>CDBG: \$106,753</p>
	<p>Description</p>	<p>To provide funding for building projects.</p>
	<p>Target Date</p>	<p>9/30/2021</p>

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The only domestic violence shelter in Lake County, Forbes House, will utilize \$5,000 in grant funds to provide 120 beds during the program period. Western Reserve Community Development Corporation will, again, implement the Single-Family Housing Rehab program, with a goal of serving 10 households with its \$65,000 award. The Mentor Economic Assistance Corporation will utilize the \$10,000 award to assist one business with a low-interest loan. Lastly, the City will dedicate \$26,753 in grant funds to construct approximately 65 ADA sidewalk ramps throughout Mentor to improve accessibility for those with physical handicaps.</p>
<p>Location Description</p>	<p>These projects will be completed in the city of Mentor for its residents.</p>
<p>Planned Activities</p>	<p>The City of Mentor will use the allocation of the project funds to provide assistance to Forbes House, a domestic violence shelter, for the acquisition of a facility; to provide funding for single-family housing rehabilitation for up to 10 households; to provide assistance to the Mentor Economic Assistance Corporation that will allow the organization to award one (1) low-interest loan to a Mentor establishment; and to provide grant funds for creating sidewalk ramps to improve accessibility throughout Mentor.</p>

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 is situated 25 miles east of Cleveland and is home to 47,262 people. The city boasts 1,700 companies with more than 59,000 employees. Mentor does not have a dedicated downtown or main street. Instead, it has commercial businesses throughout the entire jurisdiction, with many clustered together along Mentor Avenue and Center Street. Mentor has an owner-occupied housing rate of 85.3%, with the median value of owner-occupied housing units at \$171,600. According to the U.S. Census, 2,221 (4.7%) of Mentor residents live in poverty.

The lower income neighborhoods in Mentor include the Headlands and what is often described as the Indian Streets, due to the names of the streets (e.g., Cherokee, Iroquois). Both locations have high concentrations of smaller single-family homes. The City of Mentor utilizes CDBG funds for housing rehab for many homes in these two communities. The Single-Family Housing Rehab program allows the City to invest in these LMI neighborhoods and provide a much-needed service for these residents.

The remaining CDBG programs are not determined by geographic location, but, rather, by the organization’s ability to serve Mentor residents. Some of the public service programs that Mentor funds are located within a neighboring jurisdiction – Painesville. Although these organizations are not located within Mentor, they all work closely with Mentor residents. The City awards these organizations because of their commitment to assisting its residents.

Geographic Distribution

Target Area	Percentage of Funds
City of Mentor	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The allocation of grant funds is not dictated by geography. However, the City is cognizant of the low-income neighborhoods within its jurisdiction and works to ensure the services provided are reaching these residents.

Discussion

The allocation of grant funds is not determined based on geography. Instead, the allocations are based on need. For example, the Single-Family Housing Rehab program accepts applications from any Mentor resident, and they are approved based on their income level. The public services follow a similar process, with services made available to LMI individuals and families. In previous years, the City has

dedicated grant funds to site-specific projects, which meets the LMI Area objective because the projects are located within one of the lower income neighborhoods.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Mentor allocates grant funds each year to the Single-Family Housing Rehab program, which offers LMI families housing rehab (i.e., roof replacement, new boiler) with a five-year forgivable lien. This assistance alleviates the financial burden for many of the city’s LMI homeowners, many of which cannot secure traditional loans due to poor credit or low income. This program helps to maintain the housing stock, while meeting the needs of its residents.

One Year Goals for the Number of Households to be Supported	
Homeless	42
Non-Homeless	10
Special-Needs	0
Total	52

Table 9 - 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	10
Acquisition of Existing Units	0
Total	10

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

Discussion

The City of Mentor is dedicated to ensuring grant funds are utilized for affordable housing. It accomplishes this mission by allocating a significant portion of its administrative costs to fair housing education and oversight. Furthermore, the City contributes annually to the county’s only homeless shelter and the county’s only domestic violence shelter. Lastly, the City contributes grant funds to the Single-Family Housing Rehab program, which ensures LMI homeowners aren’t overburdened with housing rehab costs. This program has proven to direct working capital to individuals and families who do not qualify for traditional financing and have no options for completing the rehab without grant funds.

AP-60 Public Housing – 91.220(h)

Introduction

The city of Mentor does not have any public housing units within its boundaries. However, the City has been and continues to be dedicated to identifying opportunities to assist LMI families and provides resources annually to organizations within Mentor that promote and assist with affordable housing.

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

The City of Mentor has plans to expand its fair housing education in the upcoming year, with a goal of increasing its own role in supporting affordable housing. To accomplish this, the City will be identifying new partnerships to further this mission.

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

Since there are no public housing facilities in Mentor, this question is not relevant.

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

N/A

Discussion

The city of Mentor does not have any public housing units within its boundaries. However, it will continue to support organizations that alleviate financial burdens for LMI residents. The City is also dedicated to establishing new relationships to further the fair housing education component of this program.

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

Introduction

The City of Mentor supports the only homeless and domestic violence shelters in Lake County. Both organizations utilize the grant funds to help those experiencing homelessness and help to prevent homelessness. The City strives to fund both of these agencies each year, as they provide valuable resources to the low- to moderate-income population in Mentor. As such, the City will fund both organizations in FY2020.

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

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

The City will continue to assist the Lake County Continuum of Care, and specifically Project Hope and Forbes House, as requested.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelter is provided by Project Hope and Forbes House, both of which have been funded in FY2020. A suitable partner has not been found for the transitional housing needs in the community.

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 continue to work with the Lake County Continuum of Care when requested 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.

See above.

Discussion

The funding for public services is always tight, given the 15% imposed cap. However, the City of Mentor always works to adequately allocate those available funds to organizations that provide a variety of needed services and programming for the low- to moderate-income families in Mentor.

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

Introduction:

Market forces driving suburban-style development in Mentor will continue to make affordability a challenge for buyers at all levels in the housing market. Development fees in Mentor continue to remain reasonable and have always been affordable and are not a burden to development. Mentor is nearly built out and most current development has occurred in one of two developments where the expense of that development has priced these areas out-of-the-reach of a majority of first-time home buyers. As Mentor's market forces continue to develop the remaining residential land with higher-end developments, the demand for such units 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 in the coming twelve months.

Discussion:

No further discussion.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meet the community's underserved needs include ongoing discussions and engagement with funded and non-funded social service organizations. Insight from these organizations helps the City to identify the greatest community need. A great resource within the community has been the Lake County Continuum of Care, as it is comprised of housing providers that serve low- to moderate- income families in the region.

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 specific projects are undertaken that may expose and 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 limited 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 is continually searching out viable partners to work with and assist in the housing sector.

Discussion:

The City works to fund multiple organizations each year, which reduces the amount of funding each entity receives and the overall impact of that funding. Another issue that has always been in play is the availability of viable partners to undertake specific goals, such as transitional housing. And finally, the

allocation of available funding in relation to addressing issues identified in our Consolidated Plan, which identifies Housing Cost burdens as the highest priority, means that some other issues may not be addressed each year.

Program Specific Requirements

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

Introduction:

No program income can be expected to be received that would exceed \$24,999 in any program year. The City has no 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 nearly 100% of grant funds, less the \$19,515 retained for strictly Administrative activities.

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.	90.00%

