



CITY OF CLEVELAND
Mayor Frank G. Jackson

CITY OF CLEVELAND



The Consolidated Plan (2011-2016)

**Consolidated Submission to HUD for
Community Planning and Development Programs**

April 15, 2011

**CITY OF CLEVELAND
DEPARTMENT OF COMMUNITY DEVELOPMENT
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The Consolidated Plan 2011-2016

Table of Contents

| | |
|--|-----------|
| Introduction | 1 |
| Overview & Summary – Community Development in Cleveland | 3 |
| <i>Required Consolidated Plan Sections</i> | |
| Section I <u>Housing and Community Development Needs Assessment</u> | |
| A. Community Description | 16 |
| B. Inventory of Housing and Homelessness Assistance | 24 |
| C. Housing Needs Assessment | 32 |
| D. Nature and Extent of Homelessness | 45 |
| E. Local Public Policies Affecting Affordable Housing | 51 |
| F. Other Community Development Needs | 53 |
| Section II <u>Five Year Strategic Plan</u> | |
| A. Housing Plan | 55 |
| B. Non-Housing Community Development Plan | 87 |
| C. Other Strategic Plan Components | 94 |
| Appendix 1 Consultation and Citizen Participation Process | |
| Appendix 2 Consolidated Plan Tables | |
| Appendix 3 2010 Census Population and Housing Maps | |
| Appendix 4 Fair Housing Plan of Action | |
| Appendix 5 Inventory of Facilities and Services for the Homeless | |

INTRODUCTION

The Consolidated Plan **2011-2016**

The Consolidated Submission for Community Planning and Development Programs, otherwise known as the "Consolidated Plan", has been prepared pursuant to U.S. Department of Housing and Urban Development (HUD) regulations. Its submission is a prerequisite for Cleveland to receive HUD formula allocations under the programs:

Community Development Block Grant (CDBG)
HOME Investment Partnerships (HOME)
Emergency Shelter Grant (ESG)
Housing Opportunities for Persons with AIDS (HOPWA)

The Consolidated Plan process provides an opportunity for systematically assessing unmet neighborhood needs in Cleveland and establishing priorities and strategies for the expenditure of available development resources.

The timing for the submission of The Consolidated Plan 2011-2016 presents two critical challenges:

- The initial 2010 Census data only became available within the past few weeks, and only for minimal basic population and housing statistics. This means that much of the detailed data that would be useful in fully evaluating specific neighborhood conditions and needs is now 11 years old. Clearly, much has changed in Cleveland since the 2000, and data from the 2000 Census has not been utilized in this document to quantify current needs.
- While The Consolidated Plan is intended to establish program production goals for the next five years, a critical missing element is any realistic knowledge of the level of resources that HUD will be able to make available. At this point it is unknown what HUD program allocations will be, even for 2011.

The Consolidated Plan follows a very specific format which reflects the detailed requirements contained in the regulations for Consolidated Submissions for Community Planning and Development Programs (24 CFR Part 91). However, to place The Consolidated Plan within a broader context of the City of Cleveland's efforts to shape its future, this document begins with a brief overview of the

Connecting Cleveland 2020 Citywide Plan and a summary of the various strategies being implemented in advancing the goal of making Cleveland and its neighborhoods communities of choice.

This is followed by the three required Consolidated Plan components:

- The Housing and Community Development Needs Assessment, which describes and analyzes housing stock and market conditions, assesses the level of housing need among various segments of the population, including the homeless, and evaluates other community development needs.
- The Five Year Strategic Plan, which describes priority housing and community development goals and objectives and how funds to be made available will be utilized to best address identified needs during the period from 2011 to 2016.
- The Action Plan, details resources that are expected to be available within the coming year, and specifies the programs and activities that will be carried out using the Federal funds allocated to Cleveland during the 2011-2012 Program Year. It also incorporates all application and submission requirements for the four HUD programs.

Overview – Community Development in Cleveland

Connecting Cleveland 2020 Citywide Plan

The vision starts with the Cleveland Citywide plan which seeks to create great neighborhoods by creating “connections” between people, places and opportunities.

Creating connections means more than developing buildings. It means developing people and developing communities as well. It means linking the “physical” and the “social” in order to create a community that is truly viable and sustainable.

Through eight key elements:

Vision – A city of vibrant urban neighborhood, with mixed-use districts and live work spaces that attract creative and entrepreneurial people from across the region; a community where racial, ethnic and social diversity is not simply tolerated but is embraced and celebrated in every neighborhood.

Action – identification of development “opportunity zones” in each Cleveland neighborhood.

Connecting people & places – At its most fundamental, a connection can be a shared space – an urban plaza, a neighborhood park, a community institution or even a coffee shop – that connects people to one another. Other connections link people to the diverse opportunities in a city - education, social services, jobs, health care, shopping and entertainment.

Building on assets – the Connecting Cleveland 2020 Citywide Plan is an “asset-based” plan that seeks to build on the unique assets of Cleveland and each of its neighborhoods.

Opportunity: regenerating land and buildings – to view the city and its neighborhoods through a new lens, bringing into focus the incredible opportunities for rebirth that are now blurred by the shadow of the city’s challenges.

Opportunity: reimagining places – Ironically, developers are now trying to recreate the traditional urban town center in the midst of freeway- dominated suburbs. Cleveland has the real thing – architecturally distinctive, walkable, mixed-use “places” that grew organically. The plan seeks to preserve the distinctive character of these places as its principle strategy for creating competitive places in every city neighborhood.

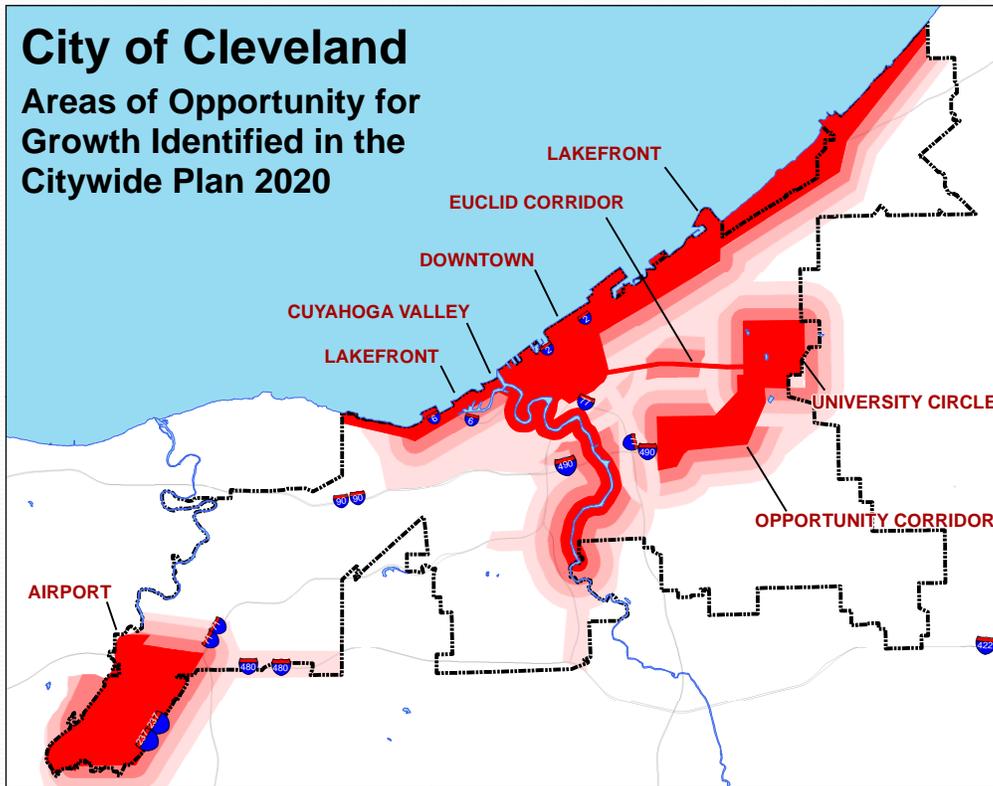
Creating communities of choice – Cleveland must become competitive in attracting and retaining the mobile individual who has the capacity to make a range of location choices. It also is essential that the city provide more choices for those Clevelanders who today have too few quality choices.

Celebrating Cleveland's diversity – One of the key characteristics of vital center cities is the mix of incomes and cultures. Cleveland should embrace its diversity, cultivate it and market it as a key element of Cleveland's revitalization strategy.

Sustainability: building for today and tomorrow – A sustainable Cleveland is a city that provides educational and employment opportunities for current residents in order to ensure economic prosperity for future generations. A sustainable Cleveland provides opportunities for healthful living to all citizens. The core of a sustainable neighborhood is created by high-density, mixed-use districts that promote travel by transit, walking and bicycling. Newly constructed and restored buildings should meet high energy efficiency standards.

These key principles can be applied to all neighborhoods throughout Cleveland, but some key assets and infrastructure investments create a competitive edge that is not found anywhere else in the region. Neighborhood revitalization strategies should combine social networks with the major regional assets near the communities. The map below shows the location of three major employment centers – downtown, the airport and University circle and new transportation links that connect downtown to University Circle – the Healthline and Opportunity Corridor. These assets can serve as the basis for the economic revitalization of the residential neighborhoods near them. As transportation costs rise and sustainable lifestyles become personal values, areas near these centers can provide a wide range of quality neighborhood and housing choices.

City of Cleveland Areas of Opportunity for Growth Identified in the Citywide Plan 2020



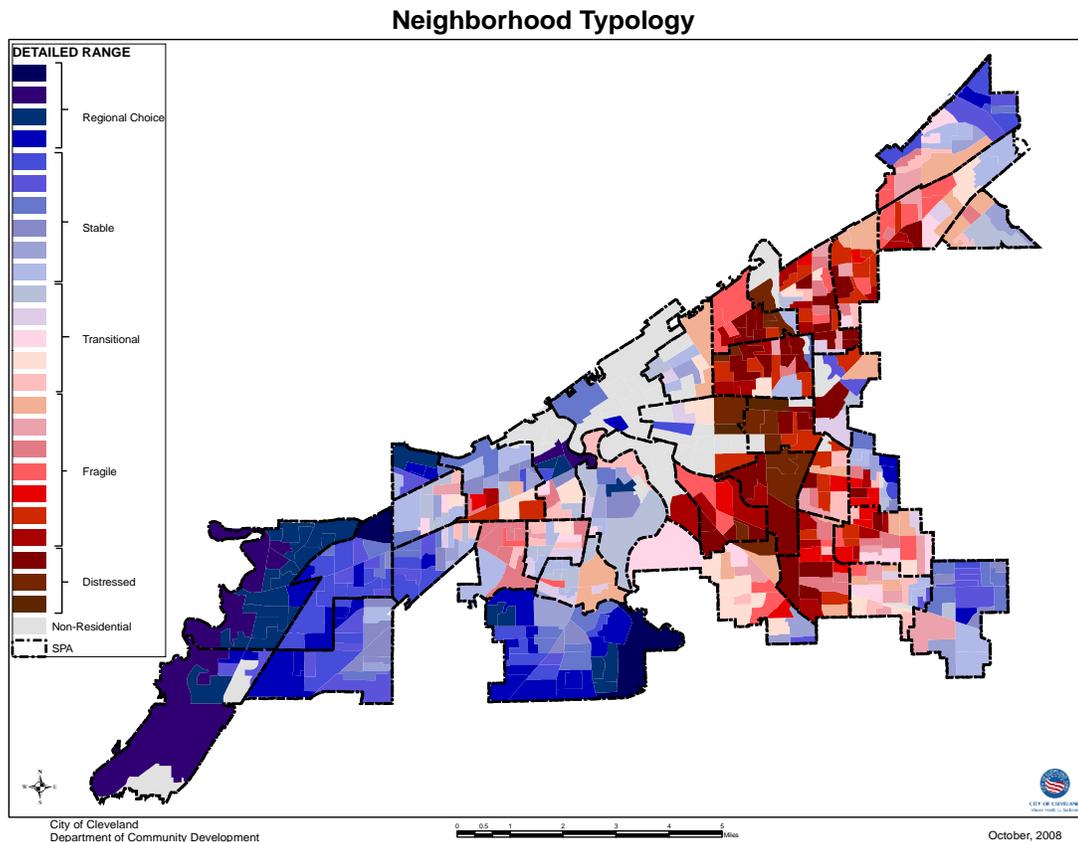
The Cleveland Housing Market Typology

Public investment alone cannot restore neighborhoods. Many individual private investment decisions must add up to effective demand for homes and commercial space. A strategy for either stabilizing or revitalizing communities must begin by recognizing existing conditions. The Cleveland Market Typology uses sales, condition, homeownership and related parcel and census data to provide census block group level assessment of housing market conditions.

Each block group is ranked and given a score. Neighborhoods are designated as Regional Choice, Stable, Transitional, Fragile and Distressed. While the tools used in these neighborhoods may be the same, their relative emphasis is different to meet the market conditions. In Stable and Regional Choice neighborhood strategies will promote the maintenance of community standards and widely scattered blight elimination activities such as vacant house rehabilitation will support an existing market. In Transitional, Fragile and Distressed markets the public investment will need to be targeted, so that home repair, vacant house rehabilitation, conversion of vacant parcels to neighborhood assets, demolition and other interventions create a change in a core area and that area can be expanded as the market for homes and businesses strengthens.

The Cleveland Department of Community Development updated its Neighborhood Market Typology¹ in October of 2008. While several areas hard hit by foreclosure activity have dropped in their market rating, other areas where the City has implemented its concentrated investment strategy and aggressive blight elimination program have shown signs of market sustainability in this difficult market.²

Cleveland Areas of Market Strength and Weakness



¹ First Published in April of 2006, the Neighborhood Typology ranks each block group in the City of Cleveland using housing market and housing physical factors. It is used to assess the relative strength of the housing market and with the update in 2008 can identify areas of Cleveland when the market improving or weakening.

² For example, the near downtown communities of Tremont, Central, Ohio City, Hough and Detroit-Shoreway have established anchor projects which have created sustainable housing markets.

All neighborhoods in the Cleveland require some type of intervention to maintain, stabilize or revitalize each housing market. The table below matches strategic elements to the specific market typology conditions.

Typology Program Mix

| | Regional Choice | Stable | Transitional | Fragile | Distressed |
|--|-----------------|--------|--------------|----------|------------|
| Code Enforcement Action | ✗ | ✗ | | | |
| Senior Initiative | ✗ | ✗ | ✗ | ✗ | ✗ |
| Rehab – conv. And widely avail | ✗ | ✗ | | | |
| Rehab - subsidized | | ✗ | ✗ target | ✗ target | |
| Exterior | | ✗ | ✗ | ✗ | |
| Vacant Affordable | | ✗ | ✗ target | ✗ target | |
| Large scale projects - strengthen asset base | | ✗ | ✗ | ✗ | ✗ |
| Demo and Landbank | | | ✗ target | ✗ target | ✗ |

NEIGHBORHOOD INVESTMENT DECISION MODEL

In response to the analysis above, Cleveland asked its Community Development Corporation (CDC) community to identify model blocks in Transitional, Fragile and Distressed areas where concentrated effort could re-invigorate interest in housing opportunities and community life.

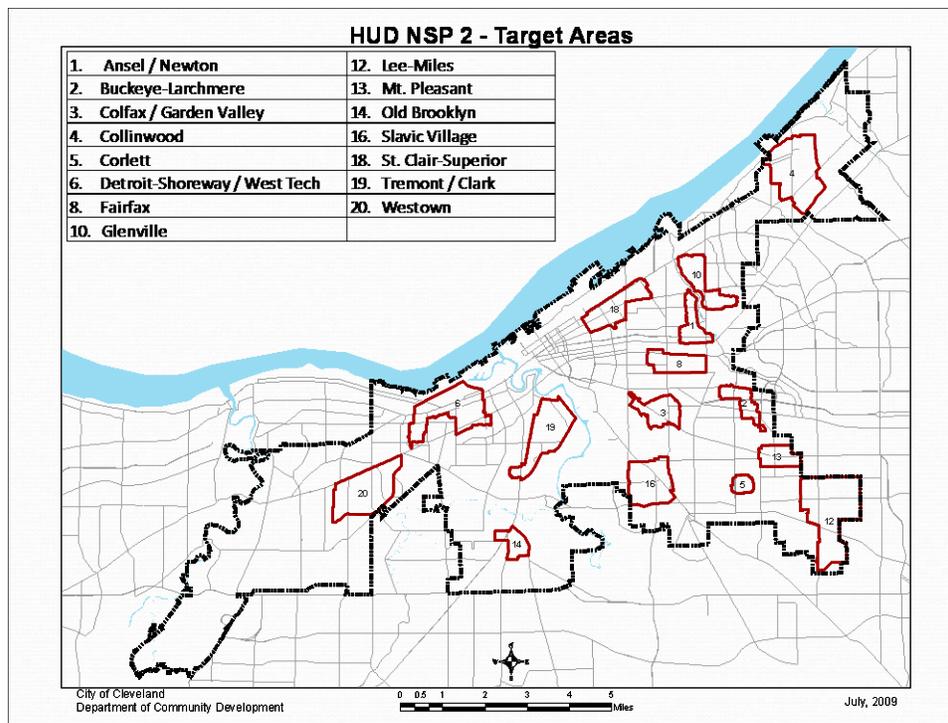
Cleveland’s neighborhood investment target areas for the Neighborhood Stabilization Program were selected based upon plans developed by Community Development corporations and the following principles:

- **The Cleveland Neighborhood Market Typology** – Areas shown as Transitional or Fragile are generally areas with some market activity, but where the housing market needs assistance to recover. The most of the selected target areas fall into these typology categories. Where they do not another of the factors outlined below suggested a compelling reason for the area’s selection.

- **Assessment of Community Assets** – Market revival depends upon local capacity to take advantage of opportunities, partnerships that have been created to advance neighborhood objectives and an identified combination of community assets which have been overlooked or can be used to create interest in a neighborhood. For example, the Distressed areas of Fairfax/Colfax are adjacent to the Cleveland Clinic, the City’s largest employer, an asset that is a building block for neighborhood revitalization.
- **Identification of a Competitive Advantage** – Not every neighborhood can successfully compete for all kinds of families and buyers. Where program implementers have the strongest understanding of the market they are able to create the greater their ability to tap that market as a platform for revitalization. For example, Slavic Village has repositioned their activities to foster an “active community with unusual access to recreation and open space resources for an area so close to the Central Business District.
- **Areas of Significant Need;** and
- **Areas of NSP Eligibility**

The map below shows the Market Revitalization Target Areas for the Neighborhood Stabilization Program.

Cleveland Areas for Market Recovery Investment



Housing Market Challenges

As we move through the year, the reduction in funding is coupled with the continued weakness in the housing market. In its year-end report released in January 2011, Case Shiller³ noted that 2010 was particularly noteworthy for what may be a reversal of the housing market turnaround that was occurring in late 2009 and early 2010, in spite of the November 2009 extension of tax credits for homebuyers into 2010.

The Worker, Homeownership, and Business Assistance Act created a tax credit of up to \$ 6,500 for qualified homebuyers for purchases after November 6, 2009 and up to April 30, 2010, or purchased by September 30, 2010 and under contract by April 30, 2010. Throughout most of 2010, there was much discussion and debate about whether such a credit would provide the needed stimulus to get the housing market permanently on the path of real recovery, or if it would prove to be just a temporary boost, benefiting a few at the expense of many.

The housing market has been in a four-year recession and the turnaround has not yet completely materialized. After some signs of recovery in the spring, home sales, housing starts, and home price appreciation moved back to, or close to, record lows during the latter half of 2010. Although there were some signs of a bottoming in 2009, more recent data have called that into question. After seeing some improvement in late 2009, existing home sales fell back to 15-year lows in July 2010.

Case Shiller reported that Cleveland prices were near those of 2000. Many other markets had returned to 2003 price levels. The report cited an annual decline in 16 of the 20 cities in the 20-city composite:

After moderating in late 2009-to-early 2010, inventories of unsold homes, as measured in both units and months' supply, are back up at levels witnessed in 2008 when the housing market was in the midst of its crisis. Mortgage delinquency rates and new foreclosures continued to increase in both the

³ The S&P/Case-Shiller Home Price Indices seek to accurately track the price path of single-family homes located in 20 metropolitan areas and three aggregated composites. The S&P/Case-Shiller National U.S. Home Price Index is a quarterly composite of single-family home price indices for the nine U.S. Census divisions. The S&P/Case-Shiller 10-City Composite is a value-weighted average of 10 metro area indices and the S&P/Case-Shiller 20-City Composite is a value-weighted average of 20 metro area indices. The Cleveland market is the Cleveland-Elyria-Mentor market.

prime and sub-prime loan markets and the national unemployment rate remains high, fueling further speculation about the strength or duration of any recovery in the housing market.

The assessment of Case Shiller was echoed by the National Association of Realtors.⁴ In its January analysis of sales volume and pricing, NAR reported the national median price for existing homes was \$168,000 (from a 2006 high of over \$220,000), and for Cleveland was \$114,700). NAR cited a rise in distressed homes, but differed from Case Shiller in being more optimistic about increased sales in 2011.

Asset Based Neighborhood Development Plans

Cleveland has a strong history of neighborhood revitalization. The economy has threatened to undermine those efforts. The state of the economy has required that we adjust our strategies for community development. Our strategies may be described as comprehensive, strategic, practical and designed for the local market. Cleveland has a long history of public-private partnerships, particularly in the realm of community development. The participants include government, philanthropic, non-profit organizations, community development corporations (CDCs) and the corporate community. We have expanded upon that infrastructure to design and coordinate our recovery strategies.

The strategies outlined reinforce and advance the plan to create neighborhoods of choice that Mayor Jackson has developed including:

- Varying the development approach in neighborhoods based on the need and market potential of each,
- Jump starting investment in our existing housing stock and communities through expanded rehabilitation and development of model block investment areas,
- Eliminating blighting conditions that should not exist in any community and that threaten , not only the quality of life in an area but the safety of area residents,
- Supporting the markets in stable areas, and
- Redeveloping neighborhoods in a sustainable and environmentally sensitive manner.

⁴ NAR generates a quarterly report on existing state-by-state home sales and metro area median home prices. The report uses MSAa defined by the Office of Management & Budget and includes the city and suburban areas.

The projects do not just represent the completion of housing – but the developments are planned to fit within a context and strategy to improve the neighborhood. An example is the St. Lukes point project area in which the former St. Lukes hospital is located. The repurposing of the abandoned hospital to senior housing and community commercial space is a significant accomplishment, but it is the projects contribution to the broader community strategy that is its true contribution. The project is the result of:

- Stakeholder planning including residents and institutions
- Broad comprehensive approach
- Multiple projects with program coordination
- Leveraging of initiatives.
- Connectivity – i.e., the former Harvey Rice site is now planned to be re-developed as permanent supportive housing apartments.

The approach used in the Buckeye – Woodland Hills neighborhood is in play across the city:

- In Detroit-Shoreway, the Gordon Square Arts District anchors historic home renovation and new construction nearby;
- In Central, the Homeownership Zone investment brought several hundred homeowners to a community formerly known exclusively as an area of concentrated low-income rental housing;
- In Tremont, a vibrant arts and night-life scene is complemented by Tremont Pointe, a mixed-income HOPE VI development; and
- The anchor investment complementing overlooked neighborhood assets is creating a platform for reinvestment in the formerly fragile and distressed neighborhoods Hough, Ohio City, Glenville and Collinwood.

Finally, Cleveland is preparing for the future and recovery in the housing market by aggregating land and preparing sites for redevelopment in Upper Chester near the University Circle employment center and at Morgana Run- East where investments in parks and trails have created an active-living environment on which to rebuild neighborhood demand.

City-wide Services

While Cleveland used the neighborhood typology to focus on areas to instigate change, it has adopted a strategy to continue city-wide services that mitigate the

damage that has been done throughout the City by the credit curtailment, the foreclosure crisis and the resulting disruption of the housing market.

Cleveland has not mothballed parts of the city, but turned to urban agriculture to use vacant land for interim uses where more residents could grow their own food, where people would sell produce to local restaurants and residents could have more access to healthy food; and,

Key services are provided city-wide to eliminate blight and dangerous conditions throughout our communities:

- **Demolition** - Cleveland has also dramatically increased the number of demolitions since 2004 when CDBG funds were used to demolish 225 houses. In 2010, the city demolished 1,130 structures. The amount expended for demolition has increased from the \$1.8 million of CDBG funds in 2004. In 2009, the city committed over \$15 million of its Neighborhood Stabilization Program (NSP) funding for demolition. Even this increase is not capable of addressing the need.
- **Vacant Lot Maintenance** - Cleveland has continued to support lot clean-up & nuisance abatement expenditures from Community Development Block Grant (CDBG) funds to average over \$900,000 since 2004. That increase in expenditures for vacant properties has come during a period when block grant funds were declining.⁵

The fabric of Cleveland's neighborhoods is not defined entirely by physical conditions, but by the invisible connections and relationships among its people. All parts of the City benefit from a wide spectrum of activities that maintain community standards, that bring people together and help those in need:

- **Code Enforcement Partnership** – The Department of Building and Housing has partnered with CDCs to assure that families and individuals with limited means who are having difficulty maintaining their homes are connected with resources to allow them to maintain their homes in a safe condition that meets neighborhood standards. By the same token, those who have resources and ignore their responsibilities are subject to rigorous enforcement of health and housing codes.

⁵ The city received \$30 million of CDBG funds in 2000. The award was \$27.4 million in 2005. The 2008 allocation was \$23.6 million. The projected 2011 allocation is \$23.6 million.

- **Community Engagement** – CDCs also reach out to neighbors to assure that plans and proposals for neighborhood improvements build upon the strengths that brought people to the community in the first place. The specific outcomes and activities are different for different communities, but the active engagement of residents in the review and development of community stabilization and improvement plans are common across the City.
- **Social Services** – Youth, family and senior programming assures access to important common activities and to the support that low income families and individuals may need. Specialized services like youth tutoring expand opportunities for low income young people; community mediation reduces tensions in neighborhoods, and access to medical care allows individuals to recover from a health crisis.

Re-Imagining Cleveland

The efforts to strengthen neighborhoods extend beyond nuisance abatement. The Department has taken steps to supplement the overall development strategies by using vacant land in more creative ways.

The city partnered with Ohio State Extension Office, Park Works, and Neighborhood Progress, Inc. (with training and technical assistance provided by the Botanical Garden) to launch Re-Imagining Cleveland, an innovative effort to sustainably redevelop urban vacant land as neighborhood amenities. The initiative was funded with \$500,000 of NSP funds⁶ to support 54 projects on 107 land bank parcels:

- 26 pocket parks;
- 22 community and market gardens;
- 4 orchards and vineyards; and,
- 2 storm water retention projects.

There are 35 projects complete and the rest will be complete by June 15.

Re-Imagining is an important component to the City's neighborhood stabilization strategy:

- It is well documented that "green" redevelopment boosts adjacent property values by transforming vacant lots—manifest symbols of community disinvestment—into community assets.

⁶ The project is funded by \$500,000 of the city's NSP and \$96,735 in funding from NPI from a grant from the Surdna Foundation and NPI's SII budget.

- For example, a study conducted in Philadelphia’s New Kensington neighborhood found that landscaping of vacant lots can increase adjacent property values by as much as 30%.

Reimagining and the Summer Sprout Program⁷ are not the only ways that Urban Agriculture is expanding;

- Leasing 7.5 acres in Kinsman on 2 sites (Rid-All – 1.5 acres on the “Otter” and the OSU “BEAN” Program on 6 acres on land bank land) for a garden that will also train neighborhood residents in gardening and raising crops.
- Assisting ED with site assembly around land bank property off 55th Street for the development of a hydroponic greenhouse business using the “Evergreen” model that successfully started the laundry in Glenville.

A significant amount of city land, both land bank, former land bank and privately own land is being re-purposed for urban agriculture:

- A six-acre farm developed through a partnership between the local development corporation, CMHA (the local housing authority), a local brewery and local nonprofits focused on workforce development for resettled refugees; and
- A 3 acre site of a deconstructed school converted to a farm operated by the County Board of Mental Disabilities that will train people with disabilities on how to operate an urban market farm.

We have used our programs to assist with converting vacant property to recreational uses:

- A vacant building in North Collinwood to a “green” recreation center, a new ball field in Slavic Village, an expanded League Park in Hough, an athletic field in South Collinwood.

Homelessness and Special needs

We remain committed to providing assistance to address the needs of homeless people.

⁷ The partnership with the OSU Extension operated 147 gardens that involve 3,691 gardeners, and many of the gardens are operated on land bank property. The produce harvested from the gardens was valued at over \$1.4 million (in 2009).

- We completed the renovation and upgrades at the 134-bed women's shelter,
- We have continued to complete at least 1 permanent supportive housing project each year,
- We have used the HPRP funds to both keep people from becoming homeless and to assist homeless find permanent housing.

In 2011, we will continue the emphasis on supporting housing for low and moderate income persons:

- Doan Classroom Apartments - 45 units
- Livingston Green Apartments – 195 units
- New Circle Vista – 34 units for the mobility impaired
- St. Lukes Senior Apartments (phases 1 and 2) – 140 units
- St. John's Village West Homes – 40 units
- Euclid Corridor Senior Housing – 48 units
- Beehive Elderly – 40 units

A Sustainable Cleveland

Cleveland now requires all publicly supported residential development whether assisted by grants, low-interest financing or tax incentives to meet sustainable and green standards. This commitment to sustainable building and the ongoing development of housing for low and moderate-income families despite the house crisis were reflected in development activity supported in 2010 and that will continue in 2011:

- 744 Green housing units were completed in 2010. .
- HWAP weatherized 2,095 homes of low-income families in 2010 reducing their energy costs.
- Sustainable community and transit oriented development approaches are emerging in several neighborhoods.

SECTION I

HOUSING AND COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

A. COMMUNITY DESCRIPTION

Much of the local area data available to planners and demographers comes from U.S. Census counts, which occur once every decade. Since the publication of Cleveland’s last five year Consolidated Plan, very limited amounts of 2010 Census data have become available. In addition, the Census now publishes American Community Survey data, which provide more detailed information based on annual surveys.

1. Population Trends and Characteristics

Cleveland is an older central city within a region that is not experiencing significant economic growth. Except for minor non-residential area adjustments, Cleveland’s boundaries have remained essentially unchanged since 1932 when Miles Heights Village was annexed. Between 1950 and 1990, Cleveland experienced dramatic losses of population, housing and jobs. As the outward expansion of the metropolitan area continued, facilitated by a network of Federal and state funded highways, new housing construction at the urban fringe exceeded the region's rate of household growth, resulting in rising levels of housing abandonment within Cleveland's least desirable housing stock. Perceptions of high crime and poor schools were also important factors in pushing those with economic choices to move from Cleveland's neighborhoods. And both following and reinforcing this outward movement of population was the shift of commercial activity and employment generators to outlying suburban locations. From its peak of 914,808 people in 1950, Cleveland saw a steady erosion of its population base, with the greatest losses coming in the 1970's.

After the rate of Cleveland’s population loss had slowed during the 1990’s, it increased significantly as the result of the foreclosure crisis.

Total Population

| <u>1950</u> | <u>1960</u> | <u>1970</u> | <u>1980</u> | <u>1990</u> | <u>2000</u> | <u>2010</u> |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 914,808 | 876,050 | 750,903 | 573,822 | 505,616 | 478,403 | 396,815 |

Source: U.S. Census

Population - % Change

| | | | | | |
|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| <u>1950-1960</u> | <u>1960-1970</u> | <u>1970-1980</u> | <u>1980-1990</u> | <u>1990-2000</u> | <u>2000-2010</u> |
| -4.2 | -14.3 | -23.6 | -11.9 | -5.4 | -17.1 |

Source: U.S. Census

As indicated on Map 1 in Appendix 3, this loss of population has been heavily concentrated on the east side, with Downtown and the Homeownership Zone in Central being the only areas of significant growth.

Cleveland's Share of Cuyahoga County Population Is Declining:

Cleveland's Population as a % of County Population

| | | | | | | |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <u>1950</u> | <u>1960</u> | <u>1970</u> | <u>1980</u> | <u>1990</u> | <u>2000</u> | <u>2010</u> |
| 66 | 53 | 44 | 38 | 36 | 34 | 31 |

Source: U.S. Census

In addition, both Cuyahoga County and the 8 county Cleveland Akron region lost population between 2000 and 2010. Cuyahoga County lost 8.2 % and the region lost 2.2%.

Percentages of Black and Hispanic Population Are Increasing:

% White Population

| | | | | | | |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <u>1950</u> | <u>1960</u> | <u>1970</u> | <u>1980</u> | <u>1990</u> | <u>2000</u> | <u>2010</u> |
| 83.6 | 71.7 | 61.0 | 53.9 | 49.58 | 41.5 | 37.3 |

Source: U.S. Census

% Black Population

| | | | | | | |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <u>1950</u> | <u>1960</u> | <u>1970</u> | <u>1980</u> | <u>1990</u> | <u>2000</u> | <u>2010</u> |
| 16.2 | 28.6 | 38.3 | 43.8 | 46.6 | 51.0 | 53.8 |

Source: U.S. Census

% Other Races - 2010 Census

| | |
|----------------------------------|------|
| American Indian or Alaska Native | .3 |
| Asian | 1.8 |
| Native Hawaiian/Pacific Islander | < .1 |
| Other | 4.4 |
| Two or more races | 2.8 |

% Hispanic Population (of any race)

| 1969 | 1970 | 1980 | 1990 | 2000 | 2010 |
|-------------|-------------|-------------|-------------|-------------|-------------|
| .3 | 1.9 | 3.1 | 4.6 | 7.3 | 10.0 |

Source: U.S. Census

There remains a high degree of racial and ethnic concentration in Cleveland's neighborhoods:

To even the most casual observer of Cleveland's neighborhoods, it is clear that minorities are not distributed evenly throughout the City. Traditionally, much of Cleveland is made up of neighborhoods that have been either virtually all African-American or virtually all White. The Hispanic population has been heavily concentrated on the near west side.

The recently released 2010 Census data shows some shifting of these patterns, with a wider distribution of African-American and Hispanic persons in west side neighborhoods. Map 2 in Appendix 3 shows the geographic change in the African American population between 2000 and 2010. Map 3 shows the geographic change in the Hispanic population between 2000 and 2010. Maps 4, 5 & 6 show the percentages for individual census tract populations of African American, Hispanic and Asian American residents.

The poverty rate has increased since the 2000 Census:

Cleveland has been particularly hard hit by the national economic downturn. This is most clearly reflected in the change in the percent of people below the poverty level.

% of People in Cleveland Below Poverty Level in Previous 12 Months

| | |
|------|-------|
| 2000 | 24.3% |
| 2001 | 25.9% |
| 2002 | 26.3% |
| 2003 | 31.3% |
| 2006 | 27.0% |
| 2007 | 29.5% |
| 2008 | 30.5% |
| 2009 | 35.0% |

Source: U.S. Census

The 2009 poverty rate was the second highest among the major cities included in the annual ranking. State of Ohio unemployment statistics would seem to confirm the increase in the number of Cleveland residents with minimal incomes.

City of Cleveland Average Monthly Unemployment Rate

| | |
|------|-------|
| 2006 | 7.2% |
| 2007 | 7.8% |
| 2008 | 8.9% |
| 2009 | 11.1% |
| 2010 | 11.4% |

Dept. of Job and Family Services

2. Housing Trends and Characteristics

With the loss of population and households, the number of housing units has also declined:

Total Housing Units

| | | | | | | |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <u>1950</u> | <u>1960</u> | <u>1970</u> | <u>1980</u> | <u>1990</u> | <u>2000</u> | <u>2010</u> |
| 270,943 | 282,914 | 264,100 | 239,557 | 224,311 | 215,844 | 207,536 |

Source: U.S. Census

In spite of substantial losses of units, largely through abandonment and demolition, vacancy rates continued to climb:

Housing Vacancy Rate

| | | | | | | |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <u>1950</u> | <u>1960</u> | <u>1970</u> | <u>1980</u> | <u>1990</u> | <u>2000</u> | <u>2010</u> |
| 1.8% | 4.6% | 6.0% | 8.5% | 10.9% | 11.7% | 19.3% |

Source: U.S. Census

Maps 7 & 8 in Appendix 3 show the geographic distribution of the change in number of units and concentrations of current vacant units.

Type and Age of Structures:

Notwithstanding the upsurge in new housing construction in the 1990's and the first half of the past decade, Cleveland has an aging housing stock, with wood frame one and two unit structures being the predominant housing type. Over 70% of all units are in one or two unit houses.

**City of Cleveland
Residential Structures**

| | <u>1 Family Houses</u> | <u>2 Family Houses</u> | <u>3 Family Houses</u> | <u>Condos</u> | <u>1-3 Unit Apartments</u> |
|------------|-------------------------------|-----------------------------------|------------------------------------|-------------------------------------|-----------------------------------|
| Structures | | 29,436 | 1,879 | | 434 |
| Units | 88,776 | 58,926 | 5,637 | 2,353 | 806 |
| | | <u>4-6 Unit Apartments</u> | <u>7-19 Unit Apartments</u> | <u>20-39 Unit Apartments</u> | <u>40+ Unit Apartments</u> |
| Structures | | 2,079 | 610 | 172 | 133 |
| Units | | 9,101 | 6,678 | 4,638 | 12,889 |

Source: 2009 Cuyahoga County Auditor's Office

The median age of single family houses in Cleveland is 85 years, and the median age of apartment structures is 85 years:

**Age of Houses - 1 to 3 Units
(% of Structures)**

| <u>Before 1910</u> | <u>1910-1929</u> | <u>1930-1949</u> | <u>1950-1969</u> | <u>1970-1989</u> | <u>1990-2009</u> |
|---------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| 18.2% | 41.7% | 16.9% | 17.2% | 1.2% | 4.8% |

Source: 2009 Cuyahoga County Auditor's Office

A significant portion of Cleveland's housing stock is in need of rehabilitation:

A combination of aging structures and residents with inadequate incomes creates a situation where deferring maintenance is common and can quickly lead to serious physical deficiencies in the housing stock.

The Census provides no overall housing condition data. Nor can the City conduct the systematic interior inspections of its 200,000 unit housing stock that would produce a fully accurate count of substandard units.

The only systematic indication of housing quality is produced by the Cuyahoga County Auditor's Office as part of its property appraisal process for tax assessment purposes. Housing structures throughout the County are evaluated and placed in one of nine

condition categories ranging from excellent to unsound. Based on the 2009 Auditor's Office data, Cleveland has a significant percentage of its housing rated below average:

Housing Condition Categories – 2009

| | Excellent to Good | Average | Fair to Unsound |
|--------------------------|--------------------------|----------------|------------------------|
| City of Cleveland | 8.4% | 56.8% | 34.8% |
| Balance of County | 30.4% | 65.5% | 4.1% |

Source: 2009 Cuyahoga County Auditor's Office

Housing costs are relatively inexpensive in comparison with other major cities:

Housing affordability is determined by both the cost of housing and a person's ability to pay for housing. On the following page, U. S. Census Bureau data from the 2009 American Community Survey for 30 large central cities shows that Cleveland ranks 28th for median home value and 29th for median rent.

| City | Median Home Value |
|------------------|-------------------|
| San Francisco | 751,600 |
| New York | 517,900 |
| Los Angeles | 465,700 |
| Seattle | 452,000 |
| San Diego | 445,500 |
| Washington, D.C. | 443,700 |
| Boston | 375,700 |
| Portland | 296,100 |
| Atlanta | 287,200 |
| Chicago | 261,600 |
| Miami | 261,400 |
| Denver | 244,600 |
| Minneapolis | 220,900 |
| New Orleans | 192,600 |
| Phoenix | 182,300 |
| Tampa | 180,000 |
| Charlotte | 175,600 |
| Baltimore | 168,400 |
| Philadelphia | 150,000 |
| Milwaukee | 139,100 |
| Kansas City | 138,300 |
| Columbus | 138,200 |
| Dallas | 135,000 |
| Houston | 128,000 |
| Cincinnati | 126,000 |
| St. Louis | 121,300 |
| Pittsburgh | 92,500 |
| Cleveland | 84,000 |
| Detroit | 67,000 |
| Buffalo | 66,200 |

| City | Median Rent |
|------------------|-------------|
| San Francisco | 1363 |
| San Diego | 1242 |
| Boston | 1196 |
| Los Angeles | 1094 |
| New York | 1086 |
| Washington, D.C. | 1059 |
| Seattle | 992 |
| Miami | 900 |
| Tampa | 891 |
| Baltimore | 887 |
| Chicago | 886 |
| Atlanta | 886 |
| New Orleans | 881 |
| Portland | 867 |
| Phoenix | 836 |
| Denver | 828 |
| Philadelphia | 819 |
| Charlotte | 811 |
| Houston | 809 |
| Dallas | 784 |
| Minneapolis | 776 |
| Columbus | 761 |
| Detroit | 749 |
| Milwaukee | 735 |
| Kansas City | 725 |
| Pittsburgh | 706 |
| St. Louis | 655 |
| Buffalo | 645 |
| Cleveland | 605 |
| Cincinnati | 588 |

Source: U.S. Census
2009 American Community Survey

Low Rent Levels Do Not Mean That Housing is Affordable to Much of the Population

While the existing housing stock in Cleveland is less expensive than that available within most other urban areas of the country, the percentage of residents paying more than 35% of income for rent is among the highest of the 30 cities cited above:

| City | % Paying More Than 35% for Rent |
|------------------|--|
| Detroit | 59.6 |
| Miami | 57.4 |
| New Orleans | 54.7 |
| Baltimore | 51.4 |
| Buffalo | 51.3 |
| Cleveland | 51.0 |
| Milwaukee | 50.5 |
| Los Angeles | 49.3 |
| Philadelphia | 46.5 |
| St. Louis | 45.9 |
| Tampa | 45.8 |
| Chicago | 45.7 |
| San Diego | 44.7 |
| Phoenix | 44.3 |
| Cincinnati | 42.8 |
| New York | 42.2 |
| Minneapolis | 42.2 |
| Atlanta | 42.1 |
| Portland | 42.1 |
| Denver | 41.8 |
| Washington, D.C. | 41.6 |
| Houston | 41.3 |
| Dallas | 41.2 |
| Pittsburgh | 40.7 |
| Boston | 39.7 |
| Kansas City | 39.0 |
| Columbus | 38.6 |
| Charlotte | 38.0 |
| Seattle | 37.7 |
| San Francisco | 37.2 |

Source: U.S. Census - 2009 American Community Survey

Lead-Based Paint Hazards Remain a Serious Concern:

As indicated earlier, a majority of Cleveland's housing stock consists of one and two family wood frame structures in excess of 75 years old. Over 70% of the 1-3 unit houses in Cleveland were built before 1930 and over 80% were built before 1950. It is assumed that a high percentage of these structures have lead paint on both exterior and interior surfaces.

One encouraging statistic is that an aggressive lead hazard control program operated by the Cleveland Health Department, with the assistance of HUD grants, appears to be producing a measurable difference. The percentage of children with elevated screening blood lead levels has decreased significantly. This decline is not attributable solely to units abated. A combination of increased awareness across the City, safer remodeling, and preventive lead hazard control measures are contributing to fewer children becoming poisoned.

Annual statistics from the Ohio Department of Health document this progress:

| | Total # Children Tested in City of Cleveland | %with Elevated Blood Lead Levels (< Than 10 ug/dL) |
|-------------|---|--|
| 1999 | 18,592 | 21.6 |
| 2000 | 17,096 | 20.4 |
| 2001 | 17,093 | 18.9 |
| 2002 | 17,613 | 15.7 |
| 2003 | 16,544 | 13.6 |
| 2006 | 13,854 | 7.7 |
| 2007 | 14,987 | 6.4 |
| 2008 | 15,140 | 6.3 |

Source: Ohio Dept. of Health

Even with this encouraging trend, 37% of all confirmed cases of Elevated Blood Lead Levels in the State of Ohio in 2008 were children in the City of Cleveland.

B. INVENTORY OF HOUSING AND HOMELESSNESS ASSISTANCE

1. Assisted Housing Inventory

a) Public Housing

The Cuyahoga Metropolitan Housing Authority (CMHA) currently has a total of 9,316 units. Approximately 93% of CMHA's units are located in the City of Cleveland. Since all CMHA units are filled from a central waiting list, information presented here is for the whole inventory, rather than only those units in Cleveland.

The past ten years have brought substantial changes to the CMHA inventory:

| | 12/1994 | 11/1999 | 11/2004 | 2/2011 |
|----------------|---------|---------|---------|--------|
| Total Units | 12,002 | 10,761 | 9,509 | 9,316 |
| Occupied Units | 8,614 | 8,206 | 8,565 | 8,899 |
| % Vacant | 28.2 | 23.7 | 9.9 | 4.4* |

* CMHA reports an adjusted occupancy rate of over 99%, when 348 undergoing modernization are not counted.

The two most critical problems CMHA has faced over the past three decades are the condition of its properties and the related issue of high vacancy. Many years of inadequate funding for modernization, combined with inefficient and incompetent maintenance operations, produced a situation where a large number of units became uninhabitable, and many of the occupied units were severely deteriorated. Between 1980 and 1990, CMHA's vacancy rate increased from 9.5% to 31.6%.

In recent years, HUD has committed extensive resources to the modernization and rebuilding of CMHA's inventory. In addition to annual allocations of modernization funding from HUD, CMHA has successfully competed for over \$120 million in grants through the HOPE VI Program, which seeks to use major redevelopment of the oldest and most deteriorated public housing estates as a catalyst for neighborhood revitalization.

CMHA's has been following a replacement policy that requires that demolished units containing two or more bedrooms be replaced on a one for one basis and units with one bedroom or less be replaced on a one for three basis. Replacement of units can occur through new development or through acquisition of existing housing.

b) Housing Choice Voucher Program

The Housing Choice Voucher Program, previously known as the Section 8 Existing Housing Program, is also administered through CMHA. The program issues Vouchers that provide monthly rental subsidies, tied directly to tenants. A Voucher enables a landlord to receive a monthly check from CMHA to cover the difference between the market rent of a unit and a payment from a tenant equal to 30% of monthly income.

As of September 2010, CMHA had 14,124 Housing Choice Vouchers under contract. Of these, 7179, or just over 50%, were being used in the City of Cleveland.

Because of the high demand for Voucher assistance, the waiting list is created through a lottery process held every several years. As of July 2010, over 3,000 remained on the waiting list formed in 2006.

c) Other HUD Assisted Housing

In addition to housing subsidies administered through CMHA, HUD directly provides rental subsidies to a large inventory of housing developed over four decades through a variety of programs, most no longer in existence. These housing units have been operated under long-term contracts that have provided ongoing subsidies to cover the difference between the tenants' monthly payments equal to 30% of their incomes and the actual market rent of the units. Because the subsidies are attached to the units, they are referred to as "project-based".

While many of those long-term contracts are expiring, HUD policy to date has been to renew the subsidy contracts on an annual basis. There has been substantial concern nationally and locally because the expiration of subsidy contracts has given many owners the option of terminating their obligations to maintain the buildings as lower income housing. However, within Cleveland, there have been very few cases to date where an owner has refused to accept continued HUD rental subsidies in order to rely solely on the market.

Having a more direct impact on the subsidized housing inventory in Cleveland was HUD's policy of instituting aggressive enforcement actions against properties not meeting program standards. After allowing physical conditions at some properties to deteriorate over a period of years, HUD then terminated the subsidies and issued housing certificates to all tenants to relocate to private units in the community. Between 1996 and 2000, HUD enforcement actions terminated subsidies to 13 projects in Cleveland containing 944 units. Many of these buildings were demolished.

In 1999, HUD instituted action to terminate the project-based subsidies on three large troubled projects, Longwood Apartments, Rainbow Terrace and Park Village Apartments, which together contained 45% of the 3,078 family units in Cleveland with project-based subsidies. After extensive negotiations, HUD agreed to transfer all three properties through the City of Cleveland to new qualified ownership and to provide rehabilitation assistance, as well as maintaining the Section 8 subsidies. Since then, The City of Cleveland and the Cleveland Office of HUD have worked together to preserve the project-based assistance on a number of other troubled projects. Over the past 5 years, only one project, the 160 unit Community Circle I, has been vouchered out as the result of HUD enforcement action.

In spite of the earlier loss of affordable units, the inventory of units with project-based assistance remains substantial. It includes units developed in recent years by the only HUD programs currently producing new affordable units: Section 202 Housing for the Elderly and Section 811 Housing for the Disabled, as well as units from older programs such as Section 236, Section 221-d-3 and Section 8 New Construction and Substantial Rehabilitation. Total estimated units include:

| | |
|-----------------------|------------|
| Elderly Housing* | 5000 units |
| Family Housing | 2660 units |
| Special Needs Housing | 250 units |

* some buildings also accept non-elderly disabled singles

Each of the project-based assisted buildings maintains its own application process and waiting list. While individual vacancy rates are not available, most buildings are in high demand and generally utilized to capacity.

d) Low Income Housing Tax Credit Housing

While construction of new public housing in recent years has been limited to replacement of older units, and development of other HUD-assisted rental housing has been limited to a small number of buildings for the elderly and disabled, the Low Income Housing Tax Credit has become the major tool for the production of additional affordable rental housing. Created in 1985, the Low Income Housing Tax Credit allows investors in low income rental housing to take a credit against taxes on other earned income. As a result, such investors, which are usually corporations, are willing to put substantial equity into the development of low income housing. The equity investment reduces the amount that must be borrowed to finance a development, thereby greatly reducing the rents that must be generated to make the project feasible.

While the Tax Credits are used to offset Federal taxes, they are allocated on a competitive basis through a process set up by each state government. At a minimum, units must be affordable to a household earning 60% of area-wide median income and must generally remain so for 30 years.

Unlike Public Housing or project-based Section 8, Tax Credits do not provide a monthly rental subsidy that covers a portion of the tenants' rent. They lower the amount of rent needed to support the project, but each tenant is then responsible for paying the required rent each month. Thus, Tax Credits cannot assist the very lowest income households who may be able to afford only a minimal out-of-pocket contribution.

There are over 8,000 units in Cleveland that have been assisted by Tax Credits within the past 15 years.

2. Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness

Appendix 5 contains a current inventory of shelters, transitional housing units, permanent and/or supportive housing resources and services available in the local Continuum of Care for the homeless.

3. Supportive Housing for Non-Homeless Persons with Special Needs

a) The Elderly and Frail Elderly

The Western Reserve Area Agency on Aging publishes an on-line directory of available housing options for the elderly within the Cleveland Metropolitan Area, including senior apartment buildings and assisted living facilities offering supportive housing.

Other housing options for seniors are:

- Adult Foster Homes - Certified residences providing accommodations and supervision for one or two adults.
- Adult Family Homes - Licensed facilities providing accommodations, supervision and care to 3 to 5 adults.
- Adult Group Homes - Licensed facilities providing accommodations, supervision and care to 6 to 16 adults.

The PASSPORT Program, administered by WRAAA, seeks to address the long-term care needs of low-income elderly who wish to remain in their own homes. A wide

range of home care services can be made available based on a service plan designed for the individual client. PASSPORT currently assists approximately 5,000 persons in the WRAAA service area which covers Cuyahoga, Lake, Geauga, Lorain and Medina counties, with about 43% being Cleveland residents.

b) Persons with Mental Disabilities

The Cuyahoga County Community Mental Health Board (CCCMHB) contracts with non-profit agencies to provide a variety of types of supportive housing for persons with mental disabilities. Within the County these units include:

| | Capacity |
|-----------------------|-----------------|
| Crisis Shelters | 27 |
| Residential Treatment | 107 |
| Residential Support | 221 |

Additional beds are available in licensed adult care facilities.

EDEN, Inc., a contract agency of the Cuyahoga County Community Mental Health Board, has major responsibility for increasing the independent housing options for persons who are mentally disabled, including persons returning to the community from institutional care.

EDEN, Inc.'s commitment is to creating an as wide as possible range of housing choices for its clients. Its focus is on securing scattered-site locations throughout Cuyahoga County, rather than developing larger group homes or facilities.

Through its direct ownership activities, EDEN, Inc. purchases, renovates and manages housing units.

EDEN, Inc. also operates a Housing Assistance Program, in conjunction with the State of Ohio. This program allows clients to rent units on the private market, with rent subsidy payments going directly to the landlord.

c) Persons with Physical Disabilities

There are a small number of Federally-subsidized housing facilities constructed specifically for persons with physical disabilities. These include the 36 unit Maximum Independent Living building, the 40 unit Rainbow Place II and the 40 unit Koinonia Village, all on Cleveland's East Side. The non-profit Maximum Independent Living organization also operates a 40 unit facility in Parma which draws new tenants from nearby Cleveland neighborhoods.

For many years it has been a HUD policy to allow persons with disabilities to reside in public housing and other subsidized buildings for the elderly, many of which have specific wheelchair accessible units. Many of CMHA's buildings have now been designated specifically for the elderly, reducing access for younger physically disabled adults to these affordable housing resources. However, under an agreement with HUD, CMHA is in the process of undertaking physical improvements to make 5% of its units through the inventory accessible to persons with mobility impairments

The current focus on meeting the housing needs of persons with physical disabilities is on increasing the accessibility of units throughout the housing market. Federal regulations require that for all new or substantially rehabilitated multifamily housing developments receiving HOME, CDBG or other HUD assistance, 5% of the units in the project (but not less than one unit) must be accessible to persons with mobility impairments, and an additional 2% of the units (but not less than one unit) must be accessible to persons with sensory impairments. For more moderate rehabilitation projects receiving assistance, these same standards must be met to the maximum extent feasible. Beginning in 2011, the City of Cleveland will require affordable housing projects being developed with City assistance to make 10% of the units accessible

d) Persons with Developmental Disabilities

Over time, the State of Ohio has been phasing out the large developmental center institutions that once were the primary housing resource for persons with developmental disabilities. In Cuyahoga County, only the Warrensville Developmental Center, serving 136 persons, remains.

In place of the traditional institutional setting, the Cuyahoga County Board of Developmental Disabilities (CCBDD) offers a range of options for persons with developmental disabilities to live in the community in the least restrictive environment.

The Family Resources Program helps families in their efforts to care for a relative with developmental disabilities at home, avoiding the need for residential placement. Families can receive respite care, special equipment, home modifications, special diets and counseling. A sliding scale based on taxable income determines the family's financial participation in the costs.

Individuals with developmental disabilities who can no longer live with their families are assisted in finding new homes with the help of the Board's Community

& Residential Services. Often, their parents are elderly or in poor health and simply cannot care for them any longer.

Within Cuyahoga County, North Coast Community Homes, a non-profit contract agency of the CCBDD, currently houses 719 residents in 145 homes throughout Cuyahoga County. Many other other individuals live in homes of their own choosing through supported living options. The CCBDD has also been able to place clients in private market units using Housing Choice Vouchers set aside for special needs housing through the Gateway Program.

The underlying philosophy of supported living is that full inclusion, community integration, and quality living in the community are both valuable and possible. The individuals being served are expected to contribute to their rental and other living costs and are encouraged to access existing local, state and federal community programs to assist them.

e) Persons with AIDS

The AIDS Task Force of Greater Cleveland provides a range of housing assistance services to persons with HIV/AIDS. It is a primary recipient of HUD's Housing Opportunities for Persons with AIDS (HOPWA) funds, administered by the Cleveland Department of Public Health. It also works through the Shelter Plus Care Program and the Ryan White CARE Act Financial Assistance Program to address the housing needs of its clients. Direct housing assistance includes:

- Two facilities were opened in 2000 to provide independent living opportunities to persons with HIV/AIDS and their families. Both were funded through the HUD 811 program and provide rental subsidies and support services. Carey East provides 14 one bedroom housing units. Carey West provides 14 three bedroom family units.
- A-RAP (AIDS Rental Assistance Program) provides emergency payments for housing related needs (including rent, mortgage and utility payments), to prevent the loss of existing housing. Additionally, clients receive financial counseling and education to improve their ability to manage their financial resources.

Prior to 2009, the AIDS Task Force operated a transitional housing facility and a group home. These have now been closed, with the funds being utilized to increase independent housing options in the community through rental subsidies, in conjunction with EDEN, Inc.

The AIDS Task Force of Greater Cleveland and Nueva Luz provide a wide variety of support, counseling and emergency financial assistance services designed to allow clients to locate and maintain independent living arrangements in the community. HOPWA funding is used to support the work of these agencies.

f) Persons with Alcohol/Drug Addictions

The Alcohol and Drug Addiction Services Board of Cuyahoga County receives County and State funds to address the needs of persons impaired by substance abuse. It contracts with agencies to provide a range of professional services including: prevention, awareness, intervention, education, outpatient treatment, detoxification and hospitalization.

Recovery Resources, a non-profit agency offering a variety of chemical dependency treatment and support programs, has placed an emphasis on promoting sober housing resources where recovering persons can live in drug and alcohol free environments. These include:

- Oxford Houses - these residences are self governed groups of recovering persons living together and being self supporting (preferably employed). There is an interview/acceptance process by other house members. Current members vote in or can vote out persons into the house.
- ¾ Way Houses – these residences allow a recovering person an opportunity to go to work or attend outpatient treatment programs. There is usually a structure and more restrictions than an Oxford House. There is support from other members of the house, and in most cases there is a recovering house manager and/or director.
- Sober Living Residences – these are places in the community which have alcohol and drug free units available to recovering persons seeking to stay clean from alcohol and other drugs. The types of sober living units vary - some allow people who are not chemically dependent to live in units if they are alcohol and drug free.
- Halfway Houses – these residences generally provide 90 days of sober living. Many are structured with an intensive treatment program ranging from 60 to 90 days. Residents are generally encouraged to return to work in the last month of their program. Many halfway houses in the area require primary treatment prior to admission.
- Residential Programs – some treatment programs prefer not to be referred to as a halfway house and use terms such as residential treatment and extended care to identify their services.

C. HOUSING NEEDS ASSESSMENT

1. Housing Needs of Low and Extremely Low Income Households

Cleveland's most critical housing needs are a direct result of poverty. A significant portion of the City's population cannot afford the cost of standard quality housing, even when an excessive percentage of income is being devoted to housing costs.

a. Renters

Data from the 2005-2007 American Community Survey clearly delineate the obvious direct relationship between income and housing assistance need.

- Among low income renters, more than 70% of those with incomes between 30% and 50% of areawide median income pay in excess of 30% of income for housing.
- Over 3/4th of those with incomes below 30% of areawide median pay more than 30% of income for housing, and almost 2/3rd devote more than half of income to housing.
- Over half of all renters in Cleveland pay more than 30% of income for rental housing and 30% of all rental households pay more than 50% of income for rental housing.

RENTER HOUSEHOLDS

| Household Income as a % of Areawide Median | Paying More than 30% of income for rent | Paying more than 50% of income for rent |
|---|--|--|
| <=30% | 77.1% | 63.0% |
| >30 to <= 50% | 70.7% | 19.8% |
| >50 to <= 60% | 45.7% | 4.4% |
| >60 to <= 80% | 15.2% | .7% |
| >80 to <= 95% | 5.6% | .9% |
| >95% | 1.5% | 0% |
| Total | 51.2% | 30.0% |

Source: U.S. Census 2005-2007 American Community Survey

b. Owners

The 2005-2007 American Community Survey statistics show a similar pattern of financial burden for low income owners:

OWNER HOUSEHOLDS

| Household Income as a % of Areawide Median | Paying More than 30% of income for housing | Paying more than 50% of income for housing |
|---|--|--|
| <=30% | 87.8% | 69.9% |
| >30 to <= 50% | 65.6% | 40.5% |
| >50 to <= 60% | 57.5% | 15.9% |
| >60 to <= 80% | 41.5% | 6.5% |
| >80 to <= 95% | 26.6% | 1.8% |
| >95% | 6.5% | .6% |
| Total | 36.8% | 17.7% |

Source: U.S. Census 2005-2007 American Community Survey

All of the percentages of income devoted to housing for lower income households increased substantially from the levels in the 2000 Census.

One clear result of the increasing percentage of income that low income homeowners are devoting to housing costs is the rise in foreclosure filings. While predatory loans resulted in many homeowners with mortgages they could not afford Low income homeowners with high monthly debt payments are especially vulnerable to the loss of their housing if faced with reduced income from loss of employment, divorce or other circumstances. Over the past eight years, foreclosure filings increased by 240% in Cuyahoga County:

Cuyahoga County - New Foreclosure Filings

| | 2000 | 2002 | 2004 | 2006 | 2007 | 2008 | 2009 |
|-----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Foreclosure Filings* | 5,900 | 8,987 | 9,751 | 13,943 | 14,946 | 13,858 | 14,171 |

*Excludes tax foreclosures

Source: Policy Matters Ohio

c. Housing Affordability (Costs vs. Income)

Because the Census does not provide any meaningful data on housing condition, and because data from exterior condition surveys tell nothing about the income of the residents and may not fully reflect the interior conditions of the units, there is no way accurate information on the number of low income households living in substandard conditions. However, given that by any measure, the needs far exceed the level of resources that can be anticipated to be available within the foreseeable future, a more precise tabulation of those in need may not be as important an understanding of the economics of low-income housing affordability in Cleveland.

As discussed earlier in this document, housing costs in Cleveland are lower than in most other major cities. These statistics, however, are probably of limited consolation to thousands of households in Cleveland whose incomes are insufficient to pay the basic cost of decent housing.

The current standard used by HUD for what a family can afford to pay for housing is 30% of income. On this basis, a person earning the minimum wage for 40 hours a week can afford to pay \$385 a month for rent. Cleveland households with incomes below the 2011 U.S. Department of Health and Human Services Poverty Guidelines can afford to spend the following for housing:

| <u>Family Size</u> | <u>30% of Monthly Income</u> | |
|---------------------------|--|---------------------------------------|
| | <u>At 100% of Poverty Level</u> | <u>At 50% of Poverty Level</u> |
| 1 | 272 | 136 |
| 2 | 368 | 184 |
| 3 | 463 | 231 |
| 4 | 559 | 280 |

On the other side of the equation are the component costs that are required to provide housing that is operated and maintained to at least minimum housing code standards. These components include the costs of utilities, taxes, insurance, routine maintenance, replacement reserve, management expenses and debt service. Private owners of rental housing would also expect some return on their investment.

Based on recent expense estimates from experienced non-profit housing groups, the cost of operating a basic two or three bedroom rental unit (including all utilities) would appear to be at least \$450 a month, excluding debt service. The amount of debt service (principal and interest) on a rental unit can vary greatly. But it is likely that the market rent needed to support a standard quality two or three bedroom unit, in the absence of any subsidies, will be in excess of \$500.

The fact that unsubsidized units in Cleveland may have rents that are less than \$500 a month can stem from one of two factors:

- The tenant may be required to pay some or all utility costs (electric, gas, water and sewer), thereby adding \$130-150 to monthly housing expenses.
- The property owner may be allowing the building to deteriorate by not making adequate maintenance expenditures.

It is clear that there is a severe mismatch between the real cost of providing standard housing in Cleveland and the ability of poor households to pay rent.

A household right at the poverty level may be successful in locating decent affordable housing. But, many poor families are not right at the poverty level. The 2005-2009 American Community Survey showed 30.2% of all persons and 37.1% of all families with children with incomes below the poverty level, 14.5% of all persons with incomes below 50% of the poverty level.

Even if no funds are spent to maintain a unit, a household at 50% of poverty level cannot afford to rent a standard quality housing unit by paying 30%, or even 50%, of monthly income. The result is that many Cleveland households not only must pay an excessive percentage of monthly income for rent, but often receive substandard housing in return. As indicated earlier, the American Community Survey showed that over half of renter households in Cleveland with incomes below 30% of areawide median (which is similar to the poverty level) paid in excess of 50% of income for rent. In the 1996 American Housing Survey for the Cleveland area, below poverty level households spent a median of 68% of income for housing costs.

Unfortunately, many very low income families are having difficulty in retaining housing even when devoting two thirds or more of income for rent. The Cleveland Tenants Organization, through its Eviction Diversion Program, attempts to contact every household facing eviction in Cleveland. In 2009, 11,194 evictions were filed in Cleveland Housing Court. CTO staff was able to contact 2,403 households facing eviction. The median monthly income of these households was \$880. The median percentage of monthly income devoted to rent was 75%.

2. Housing Needs of Moderate and Middle Income Households

Based on FY2010 HUD data, the current income range for moderate income (50 to 80% of SMSA median) is \$32,400 to \$51,850 for a family of four. For middle income (up to 95% of SMSA median) the range goes up to \$61,560. Even at the \$32,400 (50% of median) income level, finding decent affordable rental housing in Cleveland is often not a significant problem, given current market conditions. Using the 30% of income standard, a \$32,400 income would allow for a monthly rent payment of \$810 a month.

Data from the American Community Survey documents the reduction in cost burden as incomes rise:

Household Income as a

Paying More than 30%

Paying more than 50% of

| % of Areawide Median | of income for rent | income for rent |
|-----------------------------|---------------------------|------------------------|
| <=30% | 77.1% | 63.0% |
| >30 to <= 50% | 70.7% | 19.8% |
| >50 to <= 60% | 45.7% | 4.4% |
| >60 to <= 80% | 15.2% | .7% |
| >80 to <= 95% | 5.6% | .9% |

Source: U.S. Census 2005-2007 American Community Survey

A greater concern related to moderate income households are the rehabilitation needs of homeowners. More than half of all Cleveland homeowners have incomes below 80% of median. For homeowners within in the moderate income (51%-80% of areawide median) category almost half pay more than 30% of income for housing costs. While only 2% of renters at this income level are spending 50% of income for housing, over 10% of homeowners are doing so.

According to the Cuyahoga County Auditor's files, the median age of residential structures in Cleveland is over 85 years. Many of the older houses have obsolete mechanical systems as well as many years of accumulated deferred maintenance problems.

This combination of homeowners with limited financial resources and an aging and often deteriorated housing stock creates a dilemma for the City in its efforts to preserve neighborhoods and ensure decent housing conditions. Strict enforcement of housing codes against homeowners that cannot afford to make the necessary repairs is rarely a productive approach.

An additional area of need for moderate and middle income households is assistance in becoming homeowners.

An essential component of a stable, viable neighborhood is a reasonable balance between supply and demand for owner-occupied properties. As the market for houses in a particular neighborhood weakens, the potential for decline increases greatly. If there are not sufficient financially viable homebuyers interested in a neighborhood, the opportunity can arise for speculators to step in and take advantage of the depressed housing market by paying bargain prices. The end result is that the level of homeownership decreases and absentee ownership increases. This contributes to neighborhood deterioration in two ways:

- Absentee owners are often less likely to maintain their properties.

- Existing homeowners become reluctant to continue to make repairs because they fear they will not be able to sell their properties for what they have invested.

Programs that provide assistance and incentives for moderate and middle income households to become homeowners through the acquisition and rehabilitation of vacant houses can help to assure both that Cleveland's stock of affordable housing is preserved and that a stable and economically diverse population of homeowners is retained in the neighborhoods. These programs must contain sufficient underwriting criteria to assure that the homebuyer has the capacity to both continue to make mortgage payments and maintain the property over the long term.

3. Demand For Public Housing

One specific measure of the need among those with the most limited housing options is the demand for public housing. The Cuyahoga Metropolitan Housing Authority (CMHA) maintains a central waiting list for all of the units it operates.

The current waiting list contains 10,733 applicants, with an estimated unit turnover of 1,175 per year. Over 86% of households on the waiting list have incomes below 30% of median; 40.4% are families with children; 18.2% have disabilities; 1.3% are elderly (62+). A breakdown of the public housing waiting list by number of bedrooms needed is as follows:

| <u>Unit Size</u> | |
|-------------------------|-------|
| 1 BR (Bedroom) | 69.7% |
| 2 BR | 24.1% |
| 3 BR | 4.6% |
| 4+ BR | 1.6% |

4. Supportive Housing Needs for Non-Homeless Persons with Special Needs

There are a number of population groups within Cleveland that have special needs for accessible units or housing that incorporates a planned services component. These groups include the frail elderly, persons with mental, physical and developmental disabilities, and persons with AIDS. For each group, there are well-established organizations in Cleveland that are engaged in assessing the needs and developing strategies and resources for persons requiring supportive housing services:

a. The Elderly and Frail Elderly

There is evidence that progress has been made in addressing the housing needs of those elderly able to live with minimal levels of supportive services. A combination of reductions in the level of poverty among the elderly and an extensive development program of rent subsidized units has broadened housing opportunities for those elderly persons best able to care for themselves.

- The extent of poverty among Cleveland’s elderly population had been declining over time. While the 2009 data from the American Community Survey indicates that the elderly are also being affected by the depressed economy, the level of poverty remains significantly below the 2009 Cleveland poverty rate of 35% for all persons and 43.1% for families with children.

| <u>% of Persons 65 and Over with Incomes Below Poverty Level</u> | | | | |
|--|-------|-------|-------|-------|
| 1970 | 1980 | 1990 | 2000 | 2009 |
| 29.4% | 20.3% | 19.2% | 16.8% | 20.4% |

Source: U.S. Census 2009 American Community Survey

- Federal housing programs have successfully produced significant numbers of units in the Cleveland market for the elderly that are able to live independently. Within Cuyahoga County, the number of Federally-subsidized units available to the elderly, excluding Section 8 Certificates and Housing Vouchers, increased from 4,397 in 1970 to over 13,000 currently, with almost 70% of these units being within the City of Cleveland.

Unfortunately, as people age, their ability to live completely independently diminishes. According to 2000 Census data, 46.5% of elderly renter households and 38.3% of elderly homeowner households included a person with mobility or self-care limitations. Fully addressing the housing needs of Cleveland's elderly and frail elderly requires a continuum of affordable housing options from senior citizens apartments to nursing homes with 24-hour full service care. Between these two options should be a range of choices providing the level of medical and personal assistance required by the condition of the individual. Assisted living, for example, provides individual apartment units combined with meals, housekeeping and limited medical assistance.

Subsidized housing activities for the elderly have primarily focused on senior citizen apartments, offering minimal supportive services. For those persons requiring nursing home care, Medicaid provides continuing payments if sufficient personal assets are not available. But, between these two extremes, there are limited affordable housing options available at this time. The monthly cost of assisted

housing facilities in the Cleveland area far exceed the ability of low income elderly to pay.

As the “baby boom” generation begins to enter retirement years and medical advances continue to extend life expectancies, it is clear that the need to create affordable housing options for the elderly that can no longer live independently will multiply.

The Residential State Supplement (RSS) Program theoretically provides a practical solution by paying an amount toward the cost of assisted living for low income elderly persons. However, it has two limitations. The need far exceeds the available slots and the available payment level does not allow access to most of the assisted living facilities in the Cleveland area.

The RSS Program not only lacks adequate resources to serve all of those potentially eligible, it also has income limitations that leave all but the very lowest income elderly ineligible for subsidy but still unable to afford market rate assisted living.

With the lack of affordable assisted living options, there has been an increased emphasis locally on providing service coordinators within independent living buildings for the elderly. A service coordinator is a staff person responsible for assuring that elderly residents, especially those who are frail or at risk, are linked to the specific supportive services they need to continue living independently for as long as possible. HUD offers an annual competitive process for the award of Service Coordinator Grants to owners of HUD-assisted housing for the elderly. In 2010, 4 senior buildings in Cleveland received HUD Service Coordinator Grants. There is a need to pursue this funding for as many buildings as possible and to identify sources of service coordinator support for Tax Credit projects and other buildings that do not receive direct HUD rent subsidies.

It is also essential to provide additional support to allow low income elderly homeowners to age in place. The 2005-2007 American Community Survey shows there were 9,580 elderly homeowners devoting more than 30% of income to housing costs and 5,200 elderly homeowners devoting more than 50% of income to housing costs. Almost half of owner-occupied units with household incomes below 30% of areawide median included a person age 62 or older. Over 24% included a person age 75 or older.

Because of lack of options or personal preference, many elderly persons are going to stay in their houses, even with diminishing financial and physical capacity to meet their own daily needs and maintain the condition of the house. Continued state support for the PASSPORT Program, which brings essential daily services to the

home, is an important part of the solution. Equally important is the availability of resources to address essential repairs needed to maintain the property in decent and safe condition. A 2003 Senior Consumer Survey conducted for the City's Department of Aging found that home repair assistance was by far the most frequently identified unmet need among residents 60 or more years old.

b. Persons with Mental Disabilities

On July 1, 2009, The Alcohol & Drug Addiction Services Board of Cuyahoga County consolidated with the Cuyahoga County Mental health Board to form the Alcohol, Drug Addiction and Mental Health Services (ADAMHS) Board of Cuyahoga County. The ADAMHS Board is responsible for the planning, funding and monitoring of public mental services for the residents of Cuyahoga County.

In FY 2009, there were 38,742 consumers of mental health services in Cuyahoga County. Of that total, 23,205 (60%) were residents of the City of Cleveland.

On the whole, the decision to move the severely mental ill from institutions to community-based service networks has been beneficial. With the assistance of medications, other outpatient treatments and various supportive living environments, many persons that would previously have been locked in an institution have been able to live productive and relatively independent lives. However, housing remains one of the greatest challenges to the community-based mental health system achieving its full potential. The Cuyahoga County Community Mental Health Board (CCCMHB) 2004 Strategic Housing Plan, "A Place to Call Home", describes the housing situation faced by this population:

"Given national statistics that employment rates for SMD (Severely Mentally Disabled) individuals are below 10%, the vast majority must rely on Social Security Income (SSI) as their primary and, frequently, their sole source of support. In the absence of a housing subsidy and/or the financial support of family members, their housing circumstances are likely to be marginal at best."

The 2004 plan's assessment of its progress in addressing this problem remains valid :

"As consumers spend less time in the psychiatric hospital and more time in the community, the lack of adequate and appropriate residential opportunities has become a major obstacle. The effect of this housing shortage is harmful in terms of both individual treatment needs and the impact on the community. Though much effort has been made to increase the number and variety of housing resources, the system has not been able to keep up with increasing need."

The SFY 2009 Community Plan, submitted to the Ohio Department of Mental Health described the following unmet housing needs for Cuyahoga County residents:

- Supported Housing is a specific program model in which a consumer lives in a house or apartment or similar setting, alone or with others, and has considerable responsibility for residential maintenance, but receives periodic visits from mental health staff or family for the purpose of monitoring and/or assisting with residential responsibilities. The program had a waiting list of 925, with the wait for a unit of more than one year.
- The Housing Assistance Program (HAP) provides temporary rental subsidies to assist persons with mental illness with obtaining safe, decent and affordable housing until a permanent subsidy can be obtained or until a person's income increases sufficiently so that a rental subsidy is not needed. The program had a waiting list of 875 with the wait for assistance of more than one year.
- Public Housing is defined as housing subsidized by the federal government, such as but not limited to Section 8. The number of mental health services consumers on the waiting list was 245, with a projected wait of 3 to 4 years.

The combined waiting lists for the three programs were 2,045 persons.

c. Persons with Physical Disabilities

There is no actual local count of persons with physical disabilities that are in need of supportive housing assistance. However, in 1991 the Ohio Governor's Council of People with Disabilities adopted a housing policy which states:

"Plans shall indicate a housing need for people with physical disabilities equal to .5% of the population of the plan area less any existing housing of this type."

Based on this assessment, Cleveland would have approximately 2,000 persons that require accessible, affordable housing units. A local guide to rental housing for persons with disabilities listed approximately 750 subsidized housing units that are wheelchair accessible.

A Survey of the Housing Needs of People with Disabilities is a study cosponsored by Maximum Independent Living and Services for Independent Living, two non-profit agencies involved in housing for persons with disabilities. The purpose of the study was not to determine the number of people in need, but rather to collect information on the housing needs and preferences of a sample of persons with disabilities. Those who had a desire to move expressed a clear preference for

scattered-site housing and small apartment complexes. People wanted a wide range of location choices for accessible housing so that they would not be forced to move away from friends, relatives and neighborhoods. There was little support for the development of larger apartment complexes devoted exclusively to the disabled.

Efforts to respond to this preference have included the City of Cleveland increasing to 10% the requirement for accessible units in affordable rental housing developed with City assistance and the Public Housing Authority's compliance agreement with HUD to make 505 units throughout its inventory fully accessible within 7 years.

It has been the assessment of local advocates for the physically disabled that if basic accessibility measures are provided in standard housing, few persons with disabilities will require specialized housing facilities. Thus, an emphasis in meeting current needs should be placed on the fullest possible implementation of the Section 504 guidelines mandating accessibility standards for newly constructed or substantially rehabilitated subsidized housing.

It has also been determined that requiring creation of accessible units may not by itself be sufficient if there are no efforts to market the availability of specialized units to those who need such units. In many instances, units with special features designed for handicapped accessibility have been rented out to tenants not needing the improvements.

d. Persons with Developmental Disabilities

Individuals with developmental disabilities who can no longer live with their families receive assistance in finding new homes through the Cuyahoga County Board of Developmental Disabilities (CCBDD). The CCBDD offers a range of options for persons to live in the least restrictive environment. These include supportive living, community group homes, foster care and various resources that allow individuals to continue to live in their family's home.

The CCBDD has prioritized the need of the clients on its waiting list with the following system:

Emergency - The CCBDD has determined that a situation exists that could create a risk of substantial harm to the individual or others if action is not taken.

Priority - The CCBDD has determined that a situation exists for the individual that could become an emergency if action is not taken.

Active - The individual would accept a residential placement if one was offered within the next year, but it is not an emergency or priority.

Service Substitution - The individual is currently receiving residential housing or support from the CCBDD, but would like a change in the housing.

The Cuyahoga County Board of Developmental Disabilities maintains a countywide waiting list of for residential placement. It can take up to 5 years for a person on the priority list to receive a permanent housing placement. There are an additional persons that have been identified with future needs when their parents or other current caregivers will no long be able provide home-based assistance.

The CCBDD is able to add incremental beds to its system each year. The primary constraint on the creation of additional units is the need to assure the availability of long term funding commitments for support staffing.

e. Persons with AIDS and Related Diseases

Unlike other housing issues, the discussion of supportive housing needs for persons with AIDS and related diseases must consider a broader geographic area.

The City of Cleveland has been designated by HUD to administer funds under the Housing Opportunities for persons with AIDS (HOPWA) Program within the five county metropolitan area. Current statistics from the Ohio Department of Health best reflect the relative levels of need within the five countries:

**Persons Living with a Diagnosis of HIV Infection
As of December 31, 2008**

| | Persons Living With HIV | Persons Living with AIDS | Rate or persons with HIV/AIDS* |
|----------|------------------------------------|-------------------------------------|---|
| Cuyahoga | 1,729 | 1,698 | 264.3 |
| Geauga | 5 | 14 | 20.1 |
| Lake | 54 | 60 | 48.8 |
| Lorain | 110 | 111 | 73.1 |
| Medina | 15 | 24 | 23.0 |

*Rate is the number of HIV/AIDS cases per 100,000 population based on 2000 Census (Geauga had less than 100,000 population)

Source: Ohio Department of Health

In July 2010, The City of Cleveland Department of Public Health published the Cleveland MSA HIV/AIDS Housing Plan, based on an inclusionary community

process facilitated by a national HIV/AIDS housing technical assistance provider. Approximately 200 stakeholders from across the region participated in the process.

The plan included summaries of recent assessments of poverty and unmet housing need among persons with HIV/AIDS. These included:

- More than one-third of all persons with HIV/AIDS are living below the federal poverty level.
- A recent HIV/AIDS needs assessment of service consumers identified housing as the number one barrier, meaning that housing services were more difficult to access than any other service.
- The same needs assessment reported that 42% of survey respondents reported a past incidence of homelessness and that 7% were currently homeless.
- The planning process also included a consumer survey which identified long-term housing assistance as the highest rated need.

Among the plan's recommendations for beginning to address this unmet need is a shift in local HOPWA resources from nutrition assistance to housing assistance. While HUD has recommended that local HOPWA programs commit 65% toward housing, the Cleveland program has traditionally devoted a significant portion of the funds to other services, particularly nutrition programs.

f. Persons with Alcohol or Other Drug Addictions

As indicated previously, on July 1, 2009, The Alcohol & Drug Addiction Services Board of Cuyahoga County consolidated with the Cuyahoga County Mental health Board to form the Alcohol, Drug Addiction and Mental Health Services (ADAMHS) Board of Cuyahoga County. The ADAMHS Board is the county-wide service agency charged with reducing the incidence and prevalence of alcohol and drug abuse and dependency through a system of education, prevention and treatment services. It funds programs and special projects, administered by 35 agencies, to prevent or treat alcohol and or drug abuse. These agencies provide a range of professional services including prevention, awareness, intervention, education, outpatient treatment, residential treatment, advocacy, training and outreach to the community.

In FY 2009, there were 9,707 clients of alcohol and other drug services in Cuyahoga County. Of that total, 6,349 (65%) were residents of the City of Cleveland.

According to ADAMHS Board's Community Plan for SFY 2010-2011, housing options remain a critical need:

“Providers continue to advocate for transitional, structured and supervised housing options as a critical basis for recovery support for adolescents and adults. Housing is also critical in servicing women with multiple children who are required to participate in long-term treatment. Much of the gains made in primary care are eroded if women can not find safe, affordable drug free housing to support recovery goals.”

D. NATURE AND EXTENT OF HOMELESSNESS

1. Number of Homeless

The most frequently asked question about homelessness in Cleveland is how many people are homeless. It is an impossible question to answer. The number of persons in shelters can be easily tabulated on a nightly basis. The exact number of homeless persons sleeping under bridges, in vacant buildings, in cars or temporarily on the floor of a friend’s house can not be accurately determined.

In the absence of actual counts of the homeless, estimates have been developed by various entities using assumptions and extrapolations from available data to arrive at a projected number for Cleveland’s homeless population on either a point-in-time or annual basis. These estimates can vary widely depending on the definitions, assumptions and methodologies used. As indicated in an analysis of the issue by the Coalition on Homelessness and Housing in Ohio (COHHIO):

“This debate continues, with homeless advocates believing that the number of homeless in this country is significantly underestimated by government officials. These same government officials and many social scientists argue that the advocates massively inflate their numbers, do not control for duplication in reporting, and have no hard data to back-up their claims.”

The creation of the Homeless Management Information System (HMIS) by HUD does allow for an accurate count of those persons that use shelters and transitional housing within the Continuum of Care. Based on the most recent annual count, 6296 came to an emergency shelter and 2113 resided in transitional housing.

The most recent attempt to gather empirical evidence on the number of homeless persons on one night in Cleveland was a “point in time” count conducted by the Cleveland/Cuyahoga County Office of Homeless Services on January 25, 2011. On that one specific night, there were 1243 persons in emergency shelters (including 20 in Safe Havens) and 820 in transitional housing facilities. In addition, 191 unsheltered homeless persons were counted, for a total count of 2259.

Point In Time Count of Homeless Persons – January 25, 2011

| | In Emergency Shelter | In Transitional Housing | Unsheltered | Total |
|---|----------------------------|----------------------------|-------------|-------|
| Homeless Individuals | 979 | 593 | 191 | 1763 |
| Persons in Homeless Families with Children | 264 | 227 | 5 | 496 |
| Total Homeless Persons | 1243 | 820 | 196 | 2259 |
| (# of Families with Children) | (93) | (78) | (2) | (173) |

There is no doubt that in this count the number of unsheltered homeless was significantly undercounted. Perhaps the most valid statement that can be made about the ongoing efforts to quantify Cleveland’s homeless population comes from the National Coalition for the Homeless: “homelessness by its nature is impossible to measure with 100 percent accuracy. More important than knowing the precise number of people who experience homelessness is our progress toward ending it.”

On this question, the record is mixed. There has been substantial progress toward improving the quality and expanding the variety of services and facilities for the homeless. There has been a particular emphasis on creating resources to assist long term users of the shelter system to move into and remain in permanent housing. As a result, in spite of the severe economic decline and loss of employment opportunities, demand for shelter has remained relatively stable.

While the total number of homeless persons in Cleveland may not be known, there is a much clearer picture of the number of people that seek shelter. It has been a fundamental policy of the local homeless assistance system that no one in need of a place to sleep should be turned away. The continual efforts required to maintain this policy, by providing increased capacity in the men’s and women’s basic emergency system, indicate that homelessness is not ending. The homeless population is not a fixed and finite pool. Successes in moving individuals and families from homelessness toward self-sufficiency can be offset by the continual flow of new people into the system as the result of the external factors that most often lead to homelessness. These can include:

- decreasing employment opportunities at living wages for low skilled persons
- inadequate funding in the mental health system
- limited opportunities for substance abuse and addiction treatment

- incarceration policies that resulting in more felons being released into the community with limited support and minimal prospects for housing or employment

2. Nature of the Homeless Population

Just as it is difficult to determine precisely how many homeless persons there are, there is an inherent lack of specificity in detailing the characteristics of this population. However, based on what is known about the homeless population that that use shelters reporting HMIS data, the sources of estimates about the characteristics of the local homeless population provide similar assessments:

| | |
|-----------------------------------|-------|
| Single Adults | 76.5% |
| Members of Families with Children | 19.2% |
| Unaccompanied Youth | 4.3% |
| Severely Mentally Ill | 26% |
| HIV Positive | 1% |
| Domestic Violence Victim | 8% |
| Veterans | 24% |

The January 25, 2011 point in time survey of sheltered and unsheltered homeless, conducted by the Cleveland/Cuyahoga County Office of Homeless Services produced the following count of subpopulations among the 2259 total persons counted:

| | |
|-------------------------|-----|
| Severely Mentally Ill | 21% |
| Chronic Substance Abuse | 38% |
| Veterans | 17% |
| HIV/AIDS | 2% |
| Unaccompanied Youth | <1% |

3. Subpopulations of the Homeless

All of the homeless share the common characteristic of not having a place to live. However, it is overly simplistic to assume that housing assistance alone can eliminate the problem of homelessness. For many subpopulations of the homeless, there are factors other than lack of income which can contribute to homelessness and may make it difficult for a person to retain decent housing, even when it is made available. Persons within these groups have special services needs which must be addressed along with the issue of housing. Such subpopulations include:

- Severely Mentally Ill

As discussed earlier, even the severely mentally ill that are receiving services and Social Security Income (SSI) have difficulty in securing decent housing without additional assistance. For those who are outside of the current mental health services system, there are few options to long term life on the streets.

Many mentally ill homeless persons must be engaged at a basic level to establish links with case management, treatment and other mental health services. Because participation in such services is generally voluntary, unless a person is a danger to himself or others, such engagement can require both patience and considerable skill.

Street outreach workers play a critical role in seeking out and establishing trusting relationships with long term homeless persons that have resisted basic shelter and services. The Emergency Shelter for Disabled Men, an entry level shelter staffed with professionally trained mental health workers, also seeks to reinforce the engagement process and link clients to additional services that can lead to permanent housing. Mental Health Services, Inc. operates four residential facilities, the three Safe Havens and the Young Adult Program, that provide low demand living environments offering homeless persons with severe disabilities the opportunity to master the skills needed to achieve permanent or transitional housing.

The most important step in recent years in helping the severely mentally ill leave the shelter system has been the development of permanent supportive housing resources through the Housing First Initiative. This has resulted in chronically homeless persons being able to move into an apartment in a building with needed services on site.

b. Alcohol/Drug Addicted

There are two significant gaps in the homeless continuum of care as it relates to those persons that chronically abuse drugs and/or alcohol.

While chemical dependency agencies are on site at the shelters and provide assessments and referrals, the availability of treatment services for persons in the homeless system is limited relative to the numbers who could take advantage of it if more readily available.

For those who complete an expensive treatment regimen, the lack of sufficient aftercare and supportive housing options can quickly lead back to environments where drugs and alcohol are pervasive.

As with the severely mentally ill, the Housing First approach of providing permanent housing with access to services has begun to address this issue.

c. Diagnosed with AIDS and Related Diseases

As with the other subpopulations of the homeless, the shortage of new supportive housing options remains a major obstacle to moving persons with HIV/AIDS out of homelessness. The AIDS Task Force of Greater Cleveland, in collaboration with EDEN, Inc. has been very effective in utilizing the Shelter Plus Care Program and HOPWA funds to link housing subsidies to ongoing case management and services.

The AIDS Task Force has also been a partner in the Housing First initiative efforts to develop additional permanent supportive housing.

d. Prison Reentry and Ex-Offender Population

Although not previously identified as a specific subpopulation of the homeless, persons leaving the criminal justice system now make up a significant segment that faces special issues in moving toward stability and permanent housing.

Tough sentencing laws have resulted in more people going to prison, and more people ultimately being released back into the community. At the same time, there has not been an increase in services from the state to assist persons released from prison to reintegrate back into the community. There was a period during which the Ohio Adult Parole Authority was giving written orders to persons being released from prison to use the 2100 Lakeside Avenue as their approved residence. While this practice has reportedly been stopped, the reality remains that persons coming back to Cleveland with minimal housing or employment prospects frequently end up in the homeless system. Because some housing options prohibit recent ex-felons, and because getting hired in an already difficult job market is problematic, some of those coming out of prison end up as long-term residents in the shelter.

Because the number of ex-offenders coming back to the community is projected to steadily increase, it is essential that the State criminal justice system continue together with local government representatives to develop appropriate strategies for assuring that persons returning from prison do not find living in homeless shelters to be their only available option.

e. Veterans

Homelessness statistics generally show percentages of military veterans that are higher than their proportion of the nation's overall civilian population. In many cases, it may be difficult to determine the relationship between prior military service and current homelessness. However, the aftermath of the war in Viet Nam clearly demonstrated the long-term effects that combat can have on many participants.

The numbers of returning veterans of the Iraqi and Afghanistan wars raises the strong possibility of increased demands on the homeless services system. An article in *The New England Journal of Medicine* described a study showing that 15.6 to 17.1 percent of members of combat infantry units recently returned from Iraq were experiencing mental health problems including major depression, generalized anxiety and post-traumatic stress disorder. The majority of those with a significant mental disorder were not seeking treatment because of concern about possible stigmatization and other barriers to mental health care.

f. Other Subpopulations

There are numerous other subpopulations, each with its own set of issues and needs beyond the generalized need for a place to live. Among these are:

- Victims of Domestic Violence - Women, often with children, that have left their homes to avoid ongoing abuse. In addition to immediate shelter, they may require protection and legal assistance to address the cause of their homelessness.
- Persons with chronic medical problems - In addition to persons with HIV/AIDS, there many persons in the homeless system with other chronic debilitating illnesses that prevent them from leading independent lives. The health care system is generally anxious to discharge such persons as quickly as possible. Large shelters are not equipped or staffed to provide significant medical care. One 11 bed shelter has been established to assist homeless men needing home health care, but its capacity is limited in comparison to the need.
- Young adults aging out of foster care - The County's Department of Children and Family Services has responsibility for assuring the welfare of youth under the age of 18. Those without families that can responsibly care for them are often placed in foster care. Upon reaching 18, those without other support systems or the employment skills to live independently, may be forced to turn to the homeless shelter system. Housing First is exploring the possibility of developing a supportive housing to address this need.

E. LOCAL PUBLIC POLICIES AFFECTING AFFORDABLE HOUSING

The City of Cleveland makes every possible effort to establish public policies that will remove barriers to and facilitate the development of decent and safe affordable housing within its boundaries.

1. Development and Land Use Controls

The City of Cleveland does not impose any of the following barriers to affordable housing:

- growth controls
- impact fees
- exclusionary zoning
- large lot zoning
- excessive subdivision control
- rent control

2. Tax Policies

a. Tax Abatement

The City has adopted a policy of utilizing abatement of property tax to enhance the affordability of new or substantially rehabilitated housing. Properties meeting the established criteria can have taxes on the increase in value resulting from improvements completely abated for a period ranging from 10 to 15 years, depending on location, type of housing and whether it is new construction or rehabilitation.

b. Tax Foreclosure - Land Bank

The City of Cleveland works closely with Cuyahoga County to assure the timely foreclosure of tax delinquent vacant land. Most such properties are then turned over to the City's Land Bank, where they are held for redevelopment purposes. Developers of affordable housing are able to obtain buildable sites from the Land Bank at a cost of \$100 per unit.

3. Monitoring of Community Reinvestment Act Performance

The Federal Community Reinvestment Act requires financial institutions to provide to the public, data measuring loan activity by census tract and racial group. The CRA

law also allows for challenges to a lender's performance to be made at the time when the lender seeks regulatory approval for activities such as acquisitions.

The City of Cleveland has a policy of aggressively monitoring CRA performance and seeking to reach agreements with lenders to substantially expand the availability and affordability of credit in its neighborhoods, with a special emphasis on low income minority neighborhoods. In previous years, it became necessary to file formal objections to the activities banks on the basis of CRA data. However, the City's preference has been to reach negotiated agreements detailing specific new loan products and lending goals for Cleveland neighborhoods. At this point, investment agreements are currently in place with nine local financial institutions in addition to Fannie Mae and Freddie Mac. Reinvestment commitments under these agreements have totaled over \$6.8 billion since the first one was signed in 1991.

4. Fair Housing

The Department of Community Development works in conjunction with the Community Relations Board of the City of Cleveland to affirmatively further two fair housing and neighborhood stabilization objectives:

- To promote cultural diversity as a positive value in the development and maintenance of stable, integrated neighborhoods.
- To assure that all protected classes of persons, as outlined in the City's Fair Housing Ordinance, have equal access to all segments of the City's housing market. The Fair Housing Ordinance covers discrimination in housing rental and sales transactions, lending, homeowners insurance and appraisals. It also provides protection against discrimination in retail and commercial activities.

The primary vehicle for enforcement of the Fair Housing Ordinance is the Fair Housing Review Board and its staff, which receives individual complaints of illegal discrimination in the housing market; monitors real estate professionals for patterns and practices which illegally restrict housing opportunities for minorities, women, and others protected under the City's ordinance; and facilitates community education programs to promote understanding of fair housing laws, appreciation of cultural diversity and affirmative marketing of Cleveland neighborhoods. Fair Housing functions of the Community Relations Board staff include:

- Investigate discriminatory practices.
- Promote strategies for affirmative neighborhood marketing, stabilization and development.

- Conduct hearings, conciliations and regular meetings of the Fair Housing Review Board.
- Receive and investigate complaints, monitor real estate practices and advise the Fair Housing Review Board as to findings of probable cause.
- Publicize the fair housing ordinance.
- Conduct fair housing seminars for community organizations and real estate professionals.
- Prepare information relevant to determinations considered by the Community Relations Board of geographical Watch Areas pursuant to the provisions of the City's Fair Housing Ordinance pertaining to the solicitation practices of real estate professionals.
- Provide consultation and referral services for persons seeking integrated housing opportunities.

The Community Relations Board also contracts with local non-profit fair housing organizations to conduct monitoring and checking of local real estate sales and rental activities to identify discriminatory practices.

In April 2010, the City of Cleveland completed a new Analysis of Impediments to Fair Housing Choice, including a Fair Housing Plan of Action which is now being implemented. A copy of the Fair Housing Plan of Action is attached as Appendix 4.

In addition to those activities, the City's monitoring of lending institutions, described above, has important fair housing implications. One of the key factors on which lenders are being evaluated is the equality of access of minority borrowers to all forms of housing credit. Past CRA challenges filed by the City have been based significantly on statistical evidence of apparent discriminatory lending practices. This will continue to be a focus of all future evaluations of lending institution performance.

F. OTHER COMMUNITY DEVELOPMENT NEEDS

The statutory goals of the community development programs covered by this plan include not only the provision of decent housing, but also the establishment and maintenance of suitable living environments and the expansion of economic opportunity. These closely parallel the City of Cleveland's Mission Statement:

"We are committed to improving the quality of life in the City of Cleveland by strengthening our neighborhoods, delivering superior services, embracing the diversity of our citizens, and making Cleveland a desirable, safe city in which to live, work, raise a family, shop, study, play and grow old."

The provision of decent affordable housing cannot be separated from the broader issues of neighborhood quality and condition. Nor is the physical condition of the surroundings the only element critical to the viability of a community. Residents require safety, services that address basic needs and access to quality public and private facilities, including commercial activity.

It is virtually impossible to sustain community viability, even with substantial ongoing public support, in an environment where poverty is pervasive and residents see little hope for economic improvement. Job creation, quality education and training, and fair access to development capital and credit are all needs that must be addressed.

It is also essential to Cleveland's future that the ongoing loss of population, with consequent erosion of tax revenue sources, be reversed. Accelerating the production of housing, both affordable and market-rate, is a critical community development need, if Cleveland is to stem long term out-migration trends and attract new residents.

SECTION II

Five Year Strategic Plan

The statutes for the HUD programs included under the Consolidated Plan set forth three housing and community development goals, each to primarily benefit low and moderate income persons:

- to provide decent housing
- to provide a suitable living environment
- to expand economic opportunities

Cleveland's strategic plan to address these goals is divided into:

- a housing plan with strategies focusing on affordable housing, supportive housing for persons with special needs and ending homelessness; and
- a non-housing community development plan specifically relating to the betterment of neighborhood living environments and the expansion of economic opportunities.

A. HOUSING PLAN

1. Affordable Housing

Goal: Preserve and expand the availability of rental housing affordable to low income households

The needs analysis presented in Section I of this document details the extreme difficulties faced by Cleveland's lowest income households in securing and retaining decent housing. To summarize some of the basic findings from the American Community Survey data:

- over 60% of all Cleveland renters are low income (below 50% of areawide median)
- over 70% of Cleveland's low income households are renters
- 70% of low income renters pay more than 30% of income for housing and 45% pay more than 50% of income for housing

- among very low income households (below 30% of areawide median income), almost 60% devote more than 50% of their incomes to housing

Objective 1: Preserve the existing inventory of housing units that provide subsidized rents to low income tenants

For the substantial number of Cleveland households with insufficient incomes to cover the basic operating cost of standard quality housing, a monthly rental subsidy is a requirement for obtaining decent housing for a reasonable proportion of income.

For many years, federal housing policy focused on the development of additional housing units that included rental or operating subsidies to allow tenants to pay no more than 30% of income for rent. Public Housing and the various project-based subsidy programs tying rental housing to privately developed housing have created an invaluable ongoing resource in Cleveland. Over 16,000 low income households in Cleveland currently live in units that have federal rent subsidies attached. While production of additional units for the foreseeable future is expected to be minimal, it is essential that, to the fullest possible extent, current units be retained and upgraded.

Strategies

a) The City should work with the Cleveland Office of HUD and the Cuyahoga Affordable Housing Alliance (CAHA) to identify and address issues that may threaten the viability of troubled or potentially troubled rental buildings that have Section 8 project-based assistance.

In the past, HUD has terminated project-based Section 8 subsidies to over 1000 housing units in Cleveland through foreclosure or enforcement actions taken against buildings not being maintained to program standards. In many cases, termination of the Section 8 contract has led to demolition and the loss of potentially decent affordable housing. Where buildings are structurally sound, HUD should work with the City to assure transfer of such properties to responsible ownership, with provision for adequate resources to restore units to decent condition. When necessary, the City should provide rehabilitation assistance through its Housing Trust Fund process.

b) CMHA should maintain the availability of Public Housing units by retaining the existing inventory to the fullest possible extent or providing replacement units for housing deemed obsolete.

The local Public Housing inventory is a physical asset that will never be replicated. Many cities have demolished older units and have accepted voucher contracts from HUD as replacement housing. Should current budget reduction trends in Washington continue, it may be easier for the federal government to not renew short term voucher contracts than to force the closing of high quality public housing units. On past projects, CMHA has adopted a policy that demolished units containing two or more bedroom units will be replaced on a one-for-one basis and units with one bedroom or less will be replaced on a one-for-three basis. It is important that this policy continue to be followed.

CMHA should also continue its efforts to modernize or rebuild its oldest and most obsolete estates to assure their long-term viability and to minimize the number of units being held off-line because of habitability issues. Where older estates are being redesigned and reconfigured, the City should work with CMHA to assure the availability of the required new public infrastructure.

For this strategy to be successful, it is essential that HUD maintain adequate funding for modernization and for the HOPE VI Program that has provided the resources needed to revitalize or rebuild King Kennedy, Outhwaite, Carver Park, Lakeview and Valleyview estates.

c) Promote the development of active tenant organizations to work with management in buildings with project-based rental assistance to assure continued housing quality and affordability

Active tenant organizations can play a constructive role in helping to assure that assisted housing is managed and maintained in a way that assures the best possible quality of life to its residents. The Cleveland Tenants Organization offers technical assistance and support to tenant leaders in establishing and operating viable tenant organizations.

d) Continue the operations of the online affordable housing data base to help low income tenants easily identify available rental units

HousingCleveland.com is an online data base including both available subsidized units and private market units with affordable rents. It can also assist persons with mobility impairments in identifying available handicapped accessible units.

Established 6 years ago, the site received more than 700,000 searches by more than 97,000 individuals in 2010. There were 1,433 available housing listings at the end of 2010.

Objective 2: Increase the availability of high quality, below market-rate rental housing

It can not be said that Cleveland has an absolute shortage of rental housing units. Census data would seem to indicate a rising vacancy rate, and "for rent" signs are readily visible in drives through most neighborhoods. There is, however, a shortage of decent quality rental housing that is affordable to households with low incomes. And, much of what is available is getting older and more functionally obsolescent. The median age of apartment structures in Cleveland is 89 years. There is a need to continually renew and replenish the supply of affordable rental housing options.

Strategies

a) The City must continue to support the efforts of neighborhood- based developers to utilize the Low Income Housing Tax Credit Program to produce affordable rental units as part of a balanced approach to neighborhood redevelopment.

While most federal housing resources are under attack from domestic spending budget cutting priorities, the Low Income Housing Tax Credit (LIHTC) remains an stable source of affordable rental housing development assistance. Tax Credits generate equity investment into low income housing by offering federal tax credits that can be used to offset other income. In exchange for the tax benefits, the units must be maintained at below market rent levels for a 30 year period. Because the demand for credits in the State of Ohio far exceeds the supply, the City must work with local developers and intermediaries to assure that the criteria in the competitive allocation plan adopted annually by the Ohio Housing Finance Agency allow Cleveland projects fair access to the available resources.

b) The City must continue to utilize the HOME Program and other resources to increase the affordability of Low Income Tax Credit units.

By itself, the equity provided through the use of Tax Credits can not assure rental affordability to most low income families. There is a need for very low cost and long term financing to reduce the rent levels needed to pay debt service. The Cleveland Housing Trust Fund is the primary source of the "soft" financing needed to make Tax Credit projects feasible and keep rents as low as possible. (It should be noted that no amount of Tax Credit equity or development financing can make units affordable to the very lowest income household unless there is an ongoing monthly subsidy to offset operating expenses).

c) The City should continue its assistance to the production of single family, lease-purchase homes on scattered-sites

For over 25 years, Cleveland's neighborhood groups, primarily through the Cleveland Housing Network, have been producing affordable rental housing in the form of fully rehabilitated or newly constructed 3 and 4 bedroom houses scattered throughout the City's neighborhoods. These houses not only provide the immediate benefit of high quality affordable units for larger low income families, but also are structured to allow a family to take ownership at the end of 15 years by assuming a small residual debt. The Cleveland Housing Network currently has over 2000 such units rented to families, and is creating more new homeowners each year as more house reach the 15 year threshold. Primary sources of funding to assure the affordability of these homes have been the Low income Housing Tax Credit and the City's HOME Program.

While the Tax Credit lease purchase model has helped hundreds of low income families achieve homeownership, experience has also shown that this approach requires an ownership entity with strong management capacity and significant capital reserves to operate the units during the 15 year rental period and successfully transition the units to homeownership.

d) The City should encourage maximum possible use of the Ohio Housing Trust Fund's Housing Development Assistance Program to assist in the production of affordable low income housing

With already declining federal housing resources threatened with further cuts, the Ohio Housing Trust Fund takes on added significance. Because it is tied to a permanent dedicated revenue source, it is not subject to yearly budget shifts determined by legislative priorities. The Housing Development Assistance Program (HDAP) is one of several competitive initiatives funded through the Ohio Housing Trust Fund. HDAP can make available low cost gap financing for low income rental housing development in conjunction with Tax Credits or other funding sources.

e) The City should support the continued use of tax-exempt bonds to provide below-market rate financing for larger affordable rental housing development projects

The use of tax-exempt bond financing can allow a rental project to secure permanent mortgage financing at a reduced interest rate. Perhaps more importantly, bond financed projects have direct access to Low Income Housing Tax Credit assistance without going through the highly competitive annual allocation process. While these credits are worth less than the competitive credits, their guaranteed availability and the absence of some of the credit award limitations imposed in the competitive process can make this a preferred alternative for projects of scale. High initial legal and issuance costs involved with the use of bonds generally limit their use to larger projects where these costs can be reduced on a per unit basis. Cuyahoga County has been the primary issuer of tax-exempt bonds for Cleveland.

Objective 3: Assure Maximum Utilization of Available Tenant Based Rental Subsidies

For those households whose incomes cannot support the real costs of decent rental housing, even when the upfront development cost heavily subsidized, some form of ongoing rental assistance is required, either through project-based subsidies tied to specific units or through tenant-based subsidies that can be utilized by tenants to select and rent units available through the private market.

Strategies

a) Continue full use of Housing Choice Voucher Program

Over the past five years, the management of CMHA has done an excellent job of fully utilizing all of the tenant-based rental housing funds it received and of pursuing any available discretionary sources of vouchers offered by HUD for special purposes. It is anticipated that this will continue to the extent possible, given the current uncertainty about future HUD budget allocations.

b) Pursue other options for tenant-based assistance

The CMHA-administered Housing Choice Voucher Program, serving over 14,000 households, is the predominate source of tenant-based rental assistance. There are, however, a number of other sources, primarily for the homeless and households with special needs. These are discussed in more detail under the strategies addressing those issues

Goal: Increase Opportunities for Homeownership and Assure That Owner-occupants Have the Capacity to Retain and Maintain Their Homes

The foreclosure crisis of the past few years and the resulting erosion of housing values have raised questions about the viability of homeownership as a strategy for addressing affordable housing needs. However, there are numerous benefits of homeownership, both tangible and intangible. Two thirds of American households own their units. Over the long term, appreciation in the value of their homes has been a primary vehicle for building wealth for owner occupants. Owning a home can bring a sense of pride and accomplishment and can contribute to family stability.

A strong level of homebuyer demand is also an essential component of healthy, viable neighborhoods. Creating affordable homeownership options through the rehabilitation of vacant, deteriorated houses can serve to address both housing needs and neighborhood revitalization needs. However, it is important that both new and long-term homeowners be able to meet the financial obligations of homeownership, including maintaining the property to code standards. Allowing a house to steadily deteriorate or to go into foreclosure and sit vacant and boarded for an extended period will negate the intended neighborhood stabilization benefits of homeownership.

It is also important to note that homeownership initiatives must not be carried out at the expense of or as a substitute for low income rental assistance programs. Those with the greatest economic obstacles to

obtaining affordable housing will also be those that are least likely to be able to benefit from homeownership programs.

Objective 1: Make homeownership financially feasible for additional households

As the earlier analysis of Census data clearly demonstrated, rental housing assistance needs diminish greatly as household income rises. Among renters with incomes below 30% of median income (less than \$19,450 for a family of four), 70% are paying more than 30% of income for housing and over 55% are paying more than 50% of income for housing. For households with incomes between 50% and 80% of areawide median (\$32,400 to \$51,850 for a family of four), the American Community Survey shows that 25.9% pay more than 30% of income for housing and only 2% pay more than 50% of income for housing. While rental housing needs do exist for this latter group, particularly in producing additional affordable units for large families and upgrading the quality of substandard units, homeownership in Cleveland neighborhoods represents a potentially viable alternative for many current renters. Homeownership can be particularly attractive for larger families that have difficulty finding rental units of adequate size.

Strategies

a) The City will provide interest-free, deferred payment second mortgage financing to buyers of vacant houses that have been fully rehabilitated

The City, through the Afford-A-Home Program and the Neighborhood Stabilization Program (NSP), offers second mortgages to low and moderate income persons to purchase previously blighted home that have been fully rehabilitated.

The Afford-A-Home program is available citywide to households with incomes below 80% of median income.

The NSP Housing Renovation Program is available within 15 designated target areas to buyers with incomes up 120% of median income.

Both programs offer 0% second mortgages that forgiven on a pro-rata basis over the term of the loan as long as the home remains the principal residence of the buyer.

Buyers must meet program underwriting criteria, provide a cash downpayment and receive at least 8 hours of homebuyer counseling. First mortgage financing must be from an approved lender on non-predatory terms.

b) Maximize the availability of low cost first mortgage financing through Neighborhood Reinvestment Agreements with financial institutions

Since 1991, the City of Cleveland has entered into agreements with local financial institutions for investments in Cleveland neighborhoods. Using the Community Reinvestment Act and Cleveland's Banking Services Ordinance, the City seeks to assure that Cleveland homebuyers have access to mortgage lending at the best possible rates and terms. On an annual basis, the City sponsors publication of the Cleveland Mortgage Bulletin, which details the specific mortgage programs available to Cleveland homebuyers from the various participating lenders.

c) Utilize the Neighborhood Stabilization Program to assure the availability of high quality, affordable for-sale housing options.

The Neighborhood Stabilization Program (NSP) was created in 2008 to help cities address the problem of foreclosed and abandoned properties. Cleveland is using a portion of the NSP funds to make fully rehabilitated houses available to home buyers on affordable terms. In addition to the second mortgage assistance referred to above, the city NSP Housing Renovation Program is working with developers to make the renovation of blighted vacant houses financially feasible

The City is providing 80% construction financing to approved developers for the rehabilitation of vacant, foreclosed or abandoned homes in 15 target areas that have been hard hit by the foreclosure crisis. To the extent that total project costs exceed the after rehabilitation appraised value, a portion of the construction loan can be forgiven upon sale to an income eligible buyer.

All completed homes must comply with the Cleveland Green Building Standard to assure long-term sustainability.

d) Provide potential new homeowners with counseling and educational opportunities to assist them in qualifying for financing, making wise borrowing decisions and developing the financial and home management skills needed to successfully sustain homeownership over the long term

Pre-purchase and post-purchase counseling and education can contribute greatly to a successful homebuying experience and can help avoid the destructive impact that foreclosures have on families and neighborhoods. This is especially true at this time when predatory lenders often entrap uninformed buyers into future payment terms that assure failure. Financial counseling can also help address past credit problems that are preventing a homebuyer from obtaining mortgage financing on favorable terms.

Education on the financial responsibilities of homeownership and the basics of maintaining and repairing a house can help first time homebuyers better adjust to situations they may not have faced as renters.

Objective 2: Assist Existing Homeowners in Maintaining their Houses to Code Standards

A significant part of the cost of homeownership is the need to make repairs, both routine and major, on an ongoing basis. This is particularly true given that the median age of single family houses in Cleveland is 85 years. Most at risk are the over 23,000 homeowners that have incomes below 50% of areawide median. While not many persons at that income level go out and buy a house, many homeowners fall into that financial status as the result of loss of a job, divorce or retirement.

Financial assistance in the form of rehabilitation grants or loans is the most direct approach to addressing the condition of the housing stock. However, the magnitude of the need far exceeds the resources available. If only half of the more than 23,000 very low income homeowners referred to above needed improvements of at least \$10,000, the cost would exceed \$200 million. Clearly, other approaches are also required including efforts to increase access to private rehabilitation loans on favorable terms and

programs to reduce the cost of repairs or reduce other required housing expenditures, thereby freeing up more funds for maintenance and repairs.

Strategies

a) Provide direct rehabilitation assistance to low income homeowners, primarily for essential repairs to address housing code violations and critical health and safety issues

The significant portion of homeowners already paying in excess of 30% of income for housing costs has virtually no access to conventional private sources of rehabilitation financing. For this reason, the City must utilize portions of its CDBG and HOME Program allocations to provide homeowners with rehabilitation financing that requires low or no monthly payments.

The Repair-A-Home (RAH) Program offers loans to homeowners with incomes below 80% of areawide median to bring houses into full compliance with housing codes and HUD Housing Quality Standards. Loans carry a 0 to 3% interest rate, with a term of up to 30 years, depending upon the amount of the loan and the borrower's ability to repay.

The Senior Homeowner Assistance Program (SHAP) uses a set-aside of rehabilitation grant funds for emergency repair needs identified by outreach workers from Cleveland's Department of Aging. To be eligible, senior homeowners must have incomes below 30% of areawide median income. SHAP is operated in conjunction with the Department of Aging's CHORE Program, which can provide assistance with minor home repairs and maintenance tasks. Together, they are part of the effort to assist elderly homeowners desiring to age in place.

b) Encourage the use of home repair loan programs that offer private financing at discounted rates

With the clear mismatch between levels of need for rehabilitation financing and availability of public resources, maximizing the use of private funds should occur whenever possible.

There are two primary sources of below market rate repair financing that rely substantially on the use on private lender capital:

- The Cleveland Action to Support Housing (CASH) Program has operated as a partnership between the City and local lenders for more than 25 years to provide reduced rate rehabilitation loans. The CASH Program uses compensating balance deposits of CDBG funds with the lenders to provide home improvement loans to bankable property owners. The current rate and term is 4%, with a maximum of a 12-year amortization. For many years, the public capital fund has been self-sustaining, with the compensating balance deposits revolving quickly enough to service current demand for new loans, without additional capital commitments by the City.
- Begun in 1999, the H.E.L.P. (Home Enhancement Loan Program) is operated through the Office of the Cuyahoga County Treasurer. County funds are put on deposit with participating lenders on terms that compensate them for making housing repair and improvement loans at least 3 percentage points below their normal rates. Owner-occupants and investor owners are eligible, with no income restrictions. Multifamily properties are eligible for loans of up to \$200,000.

c) Provide training and resources that will allow homeowners to carry more of their own maintenance and repair work

The most cost effective way for houses to be kept in good repair is for the owners to do the work to the fullest extent possible. To this end, the City funds the Lutheran Housing Tool Loan Program to give residents access to the equipment needed to undertake repair projects and provide instruction in how to complete the work.

The Paint Refund Program offers an incentive for owners to improve the appearance of their properties by reimbursing up to \$400 for the cost of exterior paint and painting supplies. Since the program began over 25 years ago, the program has served approximately 60,000 houses, equal to 50% of the total number of one and two family structures in the entire City. The program has been most effective when it has been coordinated through neighborhood-based groups on a targeted basis.

d) Provide weatherization assistance for existing houses and encourage the use of energy efficient and green building techniques that will reduce future operating expenses in new and substantially houses

The principal area where the City can directly affect monthly housing expenses is through lowering costs for home heating. After mortgage payments or rent, the highest housing related expenses for a family are energy costs. Proper home weatherization can result in a significant and ongoing reduction in housing overhead expenditures, allowing more money to be spent on maintenance, as well as other essential needs.

The City of Cleveland, in conjunction with the State of Ohio, offers weatherization grants of approximately \$6,500 per unit for owners and renters with incomes of less than 200% of poverty level. Significant energy savings have been achieved by the use of cost-effective insulation methods and the reduction of air leakage from houses. Statewide, the program has claimed a 25% annual average savings on heating bills. For the City, the savings may be even more significant, given the older, larger housing stock

In addition, the State administers the Home Energy Assistance Program (HEAP), which provides Federal funds in the form of direct cash assistance to help households meet winter heating costs. Emergency payments for those facing utility shut-off or other crisis situations are also available through HEAP.

All newly constructed and substantially rehabilitated housing receiving City assistance,, including tax abatement,, is required to meeting Cleveland Green Building Standard. This will assure that housing being developed is designed and built using practices that reduce building operating costs, eliminate unhealthy building materials, conserve natural resources and contribute to improved regional land use patterns.

The Cleveland Green Building Standard utilizes the nationally recognized Enterprise Green Communities Initiative criteria, which have been specifically designed to address affordable housing needs. Substantially equivalent green evaluation systems based on the U.S. Green Building Council's Leadership in Energy and Environment (LEED) Program and the National Association of Home Builders' National Model Green Home Building Guidelines may also be used to verify compliance with the Cleveland Green Building Standard. Developers will be required to secure verification of compliance through certified third party raters.

2. Homelessness

The lead entity for coordinating local planning and implementation efforts to address the issue of homelessness is the Cleveland/Cuyahoga County Office of Homeless Services (OHS). The OHS was established in 1992 as a result of a community-wide planning process, jointly chaired by elected leadership of the City of Cleveland and Cuyahoga County, which included over 150 community stakeholders. The OHS is housed within County government, but also gets operating support from the City of Cleveland.

The OHS receives policy direction from a 21 member Advisory Board. The Advisory Board includes representatives of local government, private business, faith based agencies, mainstream systems, advocacy organizations, foundations and homeless/formerly homeless individuals.

While initially focused on providing homeless persons with a safe place to sleep, the OHS now coordinates a Continuum of Care approach that not only assures shelter and services to those who are homeless, but works to:

- prevent persons becoming homeless
- develop strategies and resources to move people from shelters or the street into the most appropriate form of permanent housing as quickly as possible
- reduce the rate of persons returning to homelessness

GOAL: Assure that Everyone Seeking Shelter Has Access to Shelter

Although the focus of local efforts to address homelessness is no longer primarily on providing shelter, it remains a basic premise of the homeless services system in Cleveland that no one should be without a warm and safe place to sleep. While meeting this standard has been challenging in times when growth of demand was exceeding growth of capacity, there now exists sufficient shelter and overflow space to assure that no one will be turned away at the door because the shelter is full.

Significant progress has also been made in improving the quality of the shelter facilities, include the total reconstruction of the primary women's shelter in 2010.

But, because provision of basic shelter is only addressing the most immediate and visible symptom of homelessness, further expansion of the shelter

system is no longer an appropriate response to the problem. In order to assure that the community can continue to meet this goal, it has intensified its efforts to reduce the need for shelter through pursuit of the two other goals outlined below:

- “Closing the Front Door” – Preventing people from becoming homeless
- “Opening the Back Door” – Moving people from shelter to appropriate housing as quickly as possible

GOAL: Prevent Families and Individuals From Becoming Homeless

The fact that shelter demand in Cleveland has not significantly decreased is not an indication that the homeless system is failing to move persons toward permanent housing and self-sufficiency. Many people are finding the services they need and being linked to housing resources. However, new people arrive daily to seek shelter, and the numbers of people becoming homeless shows little sign of abating as the national economic recovery remains elusive. A strategy to end or even substantially reduce homelessness in Cleveland must focus significant attention on efforts to prevent persons from becoming homeless, or as it is frequently referred to: “closing the front door” to homelessness.

While various prevention activities had been previously underway, the creation of the Homeless Prevention and Rapid Re-Housing Program (HPRP) in 2009 had provided needed resources to allow for a systematic approach to help persons threatened with imminent homelessness to maintain their housing or find an alternative to shelter.

Objective 1: Reduce the incidence of persons losing their housing through eviction and foreclosure

Considerable public expense and personal trauma can be spared if intervention occurs before a family or individual becomes homeless. Particularly where the impetus for homelessness is a financial or personal emergency rather than a long-term pattern of dysfunctional behavior, homeless prevention strategies can be effective in reducing the need for emergency shelters.

Strategies

a) Provide financial resources and intervention assistance to reduce the loss of housing through eviction and foreclosure

With evictions at high levels in Cuyahoga County, there is a continuing need for resources and services that can provide short term emergency assistance to avoid loss of housing and to mediate and resolve landlord-tenant disputes before eviction is carried out.

HPRP funds have provided the opportunity to more fully address this issue, in conjunction with the Cleveland Tenants Organization's Eviction Diversion Program. This initiative can make referrals for legal assistance, landlord mediation or emergency financial assistance to prevent eviction. In recent years, about 15% of evictions have resulted in court ordered move out, but only 3% for those assisted through Eviction Diversion. After averaging 1,500 court ordered evictions annually for the previous 10 years, that number dropped to 684 in 2010, with the inception of HPRP assistance.

b) Provide foreclosure counseling and anti-predatory lending protection and education to prevent owners from losing their housing

While most of those coming into shelters are not recent homeowners, spiraling foreclosure rates contribute to the continued influx of newly homeless families. Between 2000 and 2007, Sheriff Sales in Cleveland increased from 1,113 to 5,716, a change of over 500%. These numbers decreased to 2,743 in 2009 and 3,029 in 2010.

Much of this increase resulted from predatory lending practices, which include excessive fees and interest rates, lending without regard to the borrowers' ability to repay, refinancing loans without any economic gain to the borrower and fraudulent lending and appraisal practices. While the level of this activity has been curtailed by the collapse of the financial system in 2008 and 2009, the consequences continue to impact many low income homeowners..

The City's Office of Consumer Affairs contacts with four experienced non-profit agencies to provide residents with anti-predatory lending, foreclosure prevention, homebuying and financial literacy counseling services including: free assistance in negotiating with lenders and help with resolution of housing and financial issues,

Objective 2: Provide staffing and resources to divert persons before they enter the shelter

Even when persons actually appear at the door of the shelter, it may be possible to assist them in returning to their previous housing or locating an alternative to shelter. HPRP funds can often provide the immediate financial assistance needed to resolve the issues that have led to seeking shelter.

Strategy

Implement a Central Intake System whereby all persons seeking shelter are assessed immediately to determine if there are any potential options to shelter.

GOAL: Reduce the Amount of Time People Remain Homeless and the Number of Times They Become Homeless

The term “emergency shelter” gradually faded from general use as the reality became more apparent. On any given night, a substantial portion of the persons in shelter, particularly among the single persons, are not there because of a short-term emergency. In past years, the majority of services in the City’s main shelters have gone to those with longer term housing needs. For some, the shelter had become their permanent residence.

While continuing to meet the basic immediate survival needs of persons without homes, the orientation of the shelter and homeless services systems must be on identifying and overcoming the barriers which each client faces in obtaining and then retaining appropriate long-term housing – “opening the back door” out of homelessness as quickly as possible.

OBJECTIVE 1: To the fullest possible extent, engage homeless persons, both in and out of the shelter system, in a process to determine what is needed to allow them to no longer be homeless.

Strategies

a) Implement a Central Intake System for all persons seeking to enter the shelter system

As indicated above, persons coming to a shelter can sometimes be immediately diverted to other housing alternatives. For those that do enter the shelter, the initial assessment during the Central Intake process can help to identify the services that can best address the issues that have resulted in an individual's homelessness. This can facilitate access the services or resources that persons being re-housed as quickly as possible.

b) Within the shelter system, provide assessment and linkages to case management and mainstream social services

In addition to the initial assessment at Central Intake, shelters must do more than provide a bed, a shower and a meal. They must also utilize every opportunity for engagement to determine the causes of a client's homelessness and how best to access services or appropriate housing. In most cases, this requires a combination of trained shelter staff members and partnerships with the various mainstream service providers that can devote staff resources directly to the shelter's population.

c) Utilize street outreach workers to seek out those homeless persons living outside the shelter system

There are long-term homeless people that do not utilize the shelters, even in the coldest weather. Living under bridges, in abandoned buildings or makeshift structures, many suffer from serious mental disabilities that can make efforts to engage them in services difficult. Several local non-profit organizations maintain outreach workers who seek out the unsheltered and service resistant homeless in an effort to both meet immediate critical needs and build relationships of trust and support that can lead to a path out of homelessness.

OBJECTIVE 2: Increase the availability of housing alternatives that will allow homeless persons to leave the shelter system as quickly as possible

There is general agreement that the shelter system can not be allowed to function as long-term housing for the homeless. But, to get people out of

the shelters requires an adequate supply of housing that is both affordable and appropriate to their individual needs.

For those who are homeless primarily from a lack of sufficient income, the issues and strategies discussed earlier in the Affordable Housing section of this plan are applicable. While it may be easier said than done, assuring that everyone has sufficient income or rental subsidy assistance for decent housing would obviously do much to alleviate the problem of homelessness.

However, it is overly simplistic to assume that housing assistance alone can resolve the problem of homelessness. There are factors other than lack of income which can contribute to homelessness and may make it difficult for a person to retain decent housing, even when it is made available. For those with significant disabilities or who have experienced long-term or multiple episodes of homelessness, ongoing access to supportive services may be essential for achieving future residential stability. And, because the homeless population is made up of individuals with a broad range of problems and needs, there is no one supportive housing strategy that will most be the most effective and cost-efficient in all cases.

Strategies

a) Utilize the Rapid Re-housing assistance to reduce the average length of shelter stays

For persons becoming homeless because of financial emergencies such as loss of employment or unexpected medical expenses, Limited term rental assistance through the Homeless Prevention and Rapid Re-Housing Program (HPRP), along with support services, may be all that is necessary to assure future housing stability.

b) Maximize the linkage of rental housing subsidies for private market units and the provision of supportive services through mainstream agencies addressing mental health, chemical dependency, HIV/AIDS and other disabilities

Some of the least visible, but most successful efforts to move formerly homeless families and individuals into permanent housing have been those that have provided a monthly subsidy to help pay the rent on a conventional rental unit and have assured ongoing supportive services, as needed, through a case management commitment from a qualified agency. Over 2000 rent subsidized housing units linked to support

services have now been made available, primarily through Shelter Plus Care, HUD Supportive Housing grants, the Veterans Administration and the Gateway Program, a collaboration between the Cuyahoga Metropolitan Housing Authority (CMHA), the Office of Homeless Services and non-profit service providers, which provides Housing Choice Vouchers to persons with disabilities and to families leaving transitional housing.

c) Expand the inventory of permanent supportive housing facilities

While the scattered-site model of housing linked to supportive housing has proven successful for many formerly homeless persons, there are others for whom a more structured environment is needed to end patterns of long-term or recurring homelessness. Since 2005, the Housing First Initiative, a collaboration of public, private, non-profit and philanthropic community stakeholders have been able to produce 343 units of permanent supportive housing in 6 newly constructed or fully renovated buildings, with another 110 units in 2 projects under development. This model essentially is a apartment building with comprehensive services available on site. There is 24 hour a day staffing and security. Operating subsidies assure that tenants will pay no more than 30% of income for rent. Because it is permanent housing, there is no limit on how long a person can live there.

Most persons that find themselves homeless at some point in their lives will not need the level of assistance provided through permanent supportive housing. But for those whose disabilities have made obtaining and keeping a stable residence most difficult, permanent supportive housing is a critical and necessary approach.

Because of limitations on the availability of Tax Credits and the other development and support services resources needed for a successful permanent supportive housing project, it has taken a consistent effort over time to produce an inventory of units to serve the population for whom this approach is appropriate.

To date, all Housing First units have been for homeless single adults with disabilities. An evaluation is currently underway to determine if some variation of this model can also be successfully implemented for families and young adults.

d) Maintain support for appropriate use of transitional housing

Transitional housing is designed to provide a place to live, along with services and supports that will enable a homeless person to become self-sufficient. The length of stay allowed in transitional housing is limited. During that time, it is hoped that the resident will be able to achieve the stability and skills to obtain employment, with income sufficient to live independently in the future.

With the increased emphasis on moving the homeless from shelter to permanent housing as quickly as possible, there have been questions raised as to whether the concept of transitional housing still has validity. For those than can function well immediately in a non-structured setting, with services available as needed, a program like Shelter Plus Care is clearly preferable. For those whose chronic disabilities make self-sufficiency unlikely within the near term future, there is no reason to spend time in transitional housing before moving on to some other form of supportive housing. There are, however, homeless persons that can benefit from a structured, peer group setting while they work to maintain sobriety or make the other life adjustments needed to avoid a future return to the streets or shelter.

North Point is a transitional housing facility opened in 2008 through collaboration between the City of Cleveland, Cuyahoga County and Mental Health Services, Inc. It takes single men directly from the 2100 Lakeside Shelter and works with them to find employment, save money and move into permanent housing. The goal is to have residents e be employed and in their own housing within six months.

Cleveland has a number of transitional housing programs that are a valuable part of the Continuum of Care for the homeless. Creating additional transitional housing is not a priority at this time. However, it is important that support be continued for a transitional housing approach that works to move residents to employment and independence within a limited period of time..

Objective 2: Fully engage other human services provider systems in assuring that the housing needs of their clients are addressed

There are a number of established public social support systems and institutions that exist to serve specific segments of the population. When

they fail to fully carry out their responsibilities, it often falls to the homeless shelter system to meet at least the basic needs for food and shelter. In the words of the National Alliance to End Homelessness:

“these mainstream systems, while large in terms of scope and funding are over-subscribed and under-funded relative to their responsibilities. It is not surprising, therefore, that they are quick to shift responsibilities and costs elsewhere, when they are able. The homeless assistance system provides one such opportunity. To the degree that homeless programs take responsibility for a whole host of very poor people, the mainstream system does not have to. However, the homeless system is not large and well funded.”

Strategies

a) Reinforce the responsibility of mainstream public service systems for assuring that their clients do not become homeless

Mental Health providers, substance abuse treatment programs, the Veterans Administration and other mainstream service providers have become increasingly engaged in working with the populations in the shelters to find appropriate housing. Funding for these efforts must be expanded, along with an increased emphasis on accountability for addressing the housing needs of clients that are at risk of homelessness.

b) Work with the criminal justice system to strengthen planning and support for the reentry into the community of persons returning from incarceration

One segment of the population in the shelters consists of those recently released from prison. The sentencing policies of the past few decades have greatly increased the rates of incarceration. One result is larger numbers of persons returning to the city from prison. In some past instances, the Ohio Adult Parole Authority gave written instructions to persons being released that the shelter would be their approved residence. However, the Ohio Department of Rehabilitation and Corrections now has written policies that prohibit discharging person from prison to the street or to shelter. Each institution in the system must begin a discharge implementation plan 180 days prior to discharge date and must outreach to the local community in an effort to link the inmate with family, friends or support that can provide stable housing.

Cuyahoga County has established an Office of Re-entry to implement a comprehensive strategy that links returning offenders with housing, behavioral health access and employment supports. A local behavioral health agency is funded to outreach into institutions prior to offender release to identify persons at risk of homelessness upon discharge, due to mental health and chemical dependency issues. The Veterans Administration is also providing pre-release services to veterans in the criminal justice system to help prevent homelessness upon release.

The City of Cleveland has also worked in partnership with the Ohio Department of Rehabilitation and Corrections and Oriana House, Inc., an experienced non-profit agency, to establish the Cleveland Transition Center, developed to meet the needs of Cleveland residents returning from incarceration. Because a primary focus of the program is to reduce homelessness, assistance with housing is a key component of the clients' release plans, and rental deposit assistance is an incentive for those who successfully complete the program. Services are available to those being released from prison and to persons released within the past six months that are currently homeless.

3. Other Special Housing Needs

In addition to persons who become homeless, Cleveland has significant housing needs among a number of populations that require supportive housing including: the frail elderly, persons with mental, physical or developmental disabilities and persons with AIDS. In most cases, these persons face the dual problem of very low incomes and housing requirements that include expensive service components. There is little chance that such needs will be adequately addressed without some form of public subsidies.

GOAL: Increase The Range of Residential Choices for Persons With Special Housing Needs

OBJECTIVE 1: Expand opportunities for persons with special needs to utilize housing in the private market

Because of the range of differing populations defined as having special needs, there are limited generalizations that can be made about appropriate housing strategies. However, a prevailing theme among organizations responsible for funding and advocating for supportive housing opportunities

for specific special needs populations is the importance of diversifying housing choices and offering needed services to the fullest extent possible within the context of the conventional housing market, rather than an institutional setting.

Strategies

a) The City will strictly enforce federal requirements concerning the creation of accessible units within housing being constructed or substantially rehabilitated with CDBG, HOME Program or other federal financial assistance.

For federally assisted new construction housing projects and most substantially rehabilitated projects, Section 504 of the Rehabilitation Act of 1973 requires 5% of the dwelling units, or at least one unit, whichever is greater, to meet accessibility standards for persons with mobility disabilities. Beginning in 2011, the City of Cleveland has increased this requirement to 10%. An additional 2% of the dwelling units, or at least one unit, whichever is greater, must be accessible for persons with hearing or visual disabilities. To the maximum extent feasible, accessible units must be distributed throughout projects and available in a sufficient range of sizes and amenities so as not to limit choice.

Building owners must also assure that information regarding the availability of accessible units reaches eligible individuals with disabilities. and take reasonable non-discriminatory steps to maximize use of such units by eligible individuals.

The City of Cleveland will work to assure that these requirements are fully enforced on the projects for which it is committing federal funds. This may include helping to coordinate the collection of information on accessible units in a central information base linked to non-profit agencies assisting persons with disabilities.

b) Promote and encourage the use of universal design standards for all newly constructed housing in Cleveland

Universal design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. Many of the common practices of

housing design and construction can be adapted to universal design principles at little or no additional cost. Things such as the width of doorways, the height of counters or the types of switches and handles can do much to assure future ease of use for any resident that is disabled or becomes less mobile because of age or accident.

Beginning in 2011, all new affordable housing developed with financial assistance from the city of Cleveland must incorporate the following Universal Design elements which constitute “visitability”, meaning that units can be visited by people who have trouble with steps or who use wheelchairs or walkers.

- No step entrance: Provide at least one “no step” entrance into the unit. The required “no step” entrance shall be accessed via an accessible route (driveway, sidewalk, garage floor, etc.) Ramps that extend out into the front or back yards are usually not the appropriate solution.
- Doors/Opening: All doors and openings shall have a minimum net clear width of 32 inches.
- Bathroom/Half Bath: Provide a bathroom or half bath on the main floor with clear floor space of 30 inches by 48 inches.

c) Provide Housing Choice Vouchers through the Gateway Program to enable low income persons with disabilities to rent private market units

The Gateway Program, previously described in the Homelessness Section of this plan, involves a set aside by the Cuyahoga Metropolitan Housing Authority of Housing Choice Vouchers to be used by formerly homeless persons and persons with disabilities. It has allowed service agencies with responsibility for disabled populations to secure housing assistance to meet the critical needs of their clients.

Objective 2: Support the development of additional supportive housing for those persons with disabilities that need a more intensive level of assistance

Cleveland will support the efforts of special needs housing provider agencies to access the various Federal and State categorical programs available for the development of additional supportive housing opportunities. Given the

substantial development, operating and service expenses that can be required for supportive housing, it is essential that maximum use be made of Federal and State programs designed specifically for that purpose.

Local support may include the use of HOME Program funds to supplement or leverage Federal and State categorical program resources, which include:

- Section 811 Supportive Housing for Persons with Disabilities
- Housing Opportunities for Persons with AIDS (HOPWA)
- Ohio Department of Mental Retardation and Developmental Disabilities Community Capital Grants Program
 - Ohio Department of Mental Health Community Capital Funding Program.

4. Stabilizing Neighborhood Housing Markets

Cleveland's neighborhoods offer a wide range of living options for families and individuals. Beginning in the 1950s the expansion of housing opportunities in suburban communities has drawn population from City neighborhoods. While the initial impact was to reduce overcrowding and demand for substandard housing units, continued out-migration led to an over supply of housing. This over supply led to ineffective housing demand in many communities and a downward cycle of disinvestment which lowered rents and prices which, in turn, led to further disinvestment. In the most extreme cases owners abandoned homes in large numbers, City demolished them, and added the vacant lots to its land bank.

At the same time demand has increased for some types of City housing and neighborhoods where a critical mass of housing restoration and/or offering modern housing options through new construction established effective demand in those communities. Despite this new demand density throughout the City has declined and many of the neighborhoods with increased demand are lower in density than in the 1970s and 1980s. This new demand for City living signals the opportunity to create active, vital communities serving a mix of income and ethnic groups if and when the cycle of disinvestment can be broken.

GOAL: To Strengthen Cleveland's Neighborhoods and Assure the City's Future Economic Stability Through Increased Housing Production for an Economically Diverse Range of Homebuyers and Renters

The key to breaking the cycle of disinvestment is to approach neighborhood investment based on analysis of assets, the identification of assets overlooked in the marketplace and creating new market assets by sponsoring anchor projects or assuring that investments create a critical mass that can signal market improvement.

The City has realized success in market recovery where blight is eliminated through (i) judicious demolition, (ii) restoration of older housing stock for both market-rate and affordable housing, and (iii) market-rate new construction. This combination has that proven demand exists for quality homes in neighborhoods with coordinated investment. Housing investment, whether affordable or market-rate, eliminates blighting conditions and supports individual investments in communities.

Objective 1: To designate areas of concentrated housing investment to stabilize or revive housing markets and improve the physical conditions in communities identified as NSP2 target areas or Model Blocks.

The City of Cleveland City-wide Plan and the Cleveland Community Development Housing Market Typology are used in combination to develop specific neighborhood level strategies for stabilization and market revival. In those areas where markets are transitional, fragile and distressed; the City used its an asset-based planning strategy to determine areas where investments will be focused and where markets can be turned around. The City uses all of its housing resources - HOME, CDBG and NSP - to assure that affordable housing options are retained as the market improves.

Strategies

a) Reduce blight in designated areas by condemning and demolishing residential and mixed-use structures that are beyond repair or which are not financially feasible to restore.

Cleveland uses a combination of code enforcement and data analysis to determine which structures are beyond repair and which are held by entities with a history of disinvestment and neglect. In 2010, Cleveland identified 7067 vacant and distressed one- to three- family residential structures in it annual survey. The recent housing downturn, now in its fourth year, makes it unlikely that a significant number of these structures will be returned to productive use. In those areas where

Cleveland is concentrating rehabilitation activity, a special overlay survey of vacant property is conducted to determine whether individual properties are best restored or demolished.

b) Identify anchor redevelopment projects with the capacity to redefine or rebrand a neighborhood or target area and provide development support to close the gap between private resources and total development cost.

Anchor projects designed to reinvigorate market conditions may be newly developed housing or high quality restored housing. In either case, these anchor projects must re-enforce existing homeowner investment and spur a critical mass of improvement. In some cases the projects restore or re-purpose iconic buildings which help reshape the identity of the entire neighborhood. These projects are most often homeownership or lease/purchase projects which attract a resident with a long term commitment to the community.

c) Provide a combination of construction financing, development subsidy and affordability subsidy for the restoration of vacant and abandoned homes for resale to qualified families and individuals.

Limited housing demand, an oversupply of vacant and abandoned homes, the small business credit crunch and the housing credit pull back have combined to create the current housing crisis. Despite the dysfunction in the credit markets young people continue to form households that create demand for city living. Cleveland is using its NSP resources to fill the housing development credit gap and to provide subsidy where the cost of a quality housing restoration exceeds its value in the market. These activities have demonstrated the market for high quality rehabilitated homes in emerging neighborhood markets.

d) Concentrate code enforcement to encourage property owners to maintain properties in a quality condition.

Neighborhood stabilization requires that individual homeowners meet common housing quality and property maintenance standards. Signs of deferred maintenance and disinvestment not only create safety hazards, but they signal to others that any investment they may make in maintenance or repair is at risk. Even handed code enforcement, combined with assistance to families and individuals with limited

means, will create an environment for property owners to invest with confidence.

e) Market home repair, weatherization and similar assistance to support homeowner investment and encourage market recovery and improvement of the physical environment.

Many homeowners and renters in Cleveland have very limited incomes and the burden of maintaining a home, particularly the one- and two-wood frame dwelling that dominates the Cleveland housing stock, can be daunting. Cleveland provides assistance for emergency home repairs and weatherization services for special very low income populations. Weatherization, in particular, helps drive down the overall cost of housing in this high energy use climate.

f) Identify new uses for vacant land to create small and large scale neighborhood assets.

The demolition of blighted structures can leave a gap in the fabric of the neighborhood and the long term population trends in the City make it unlikely that each house demolished will eventually be replaced with a newly constructed unit. As a result, the City needs to re-purpose vacant land on either an interim or long term basis. The Re-Imagining Cleveland project has encouraged neighbors and individuals to think creatively about new ways that vacant land can become an asset in a community. Ideas range from yard expansion to the development of pocket parks maintained by neighbors.

Objective 2: Provide financial assistance for catalytic housing developments in neighborhoods where market forces do not allow for full private financing

Through the annual Housing Trust Fund application process the City will identify projects that are ready to proceed, that offer a housing product that expands housing choice and that have the potential to create or expand market interest in a neighborhood. In some cases, city support may be limited to financing for development and construction where access to private financing is limited. In other cases there may be a need to close the gap between the total development cost of the project and the value of the final product.

Strategies

a) Identify new opportunities to create catalytic housing developments that will serve as anchors or core assets for distressed, fragile and transitional neighborhoods.

A long-range goal of the City is for market rate housing in all neighborhoods to be developed without public assistance. In such an environment, subsidies could be dedicated exclusively to affordable housing. In many areas of the City, this goal is approaching reality, with only tax abatement being offered as a market incentive. However, there are also neighborhoods where market values or rent levels are such that financial assistance to buyers and/or developers is necessary to stimulate the redevelopment process. For the foreseeable future, maintaining these incentives will be essential to attaining increased housing production.

Such assistance may take the form of public funds being used as subordinate financing at below market interest rates or for longer than conventional terms. It may also include direct capital investment in public infrastructure required to create or reconfigure street patterns and utility lines for major housing developments. In order to stabilize neighborhood markets damaged by the foreclosure crisis, the City is using NSP funds as direct development subsidy for high quality rehabilitated homes in NSP 2 target areas. The City expects that this subsidy will no longer be needed once the housing crisis resolves.

b) Work with Community Development Corporations, housing non-profits and other community-based organizations to create plans for areas near identified projects to expand the positive impact of these investments

Catalytic projects alone cannot create positive market change in a neighborhood. The City partners with Community Development Corporations and others to coordinate housing related services near selected developments. Depending upon the surrounding conditions these coordinated services may include the restoration of vacant homes for resale, the restoration of vacant homes for long term affordable rental and Lease/Purchase, reusing vacant land for community gardens and other assets, assisting current homeowners with home repair and weatherization and conducting focused code enforcement to eliminate blighting conditions. The City will also work with organizations to help

understand what motivated new residents to purchase or rent in the neighborhood and use that information to create a marketing strategy for the emerging market.

Objective 3: To increase the availability of land that is suitable for new housing and can be obtained in a reasonable timeframe as the housing market recovers.

While Cleveland’s housing strategies are currently focused on preserving the existing housing stock and assisting those with the least ability to secure decent housing, the City’s efforts to stem outward migration, attract additional residents and assure that future tax revenues are available to support basic public services may require the commitment of public resources to stimulate the production of new market rate housing.

New housing construction can help to attract and retain an economically diverse population by expanding the range of housing options. It can bolster confidence in a declining neighborhood’s future by serving as highly visible evidence of significant reinvestment. In an area of extensive deterioration and abandonment, it can be the catalyst for neighborhood rebirth. It can also generate employment opportunities for City residents and provide support for the expansion of retail and commercial activity in our neighborhoods, including Downtown. New housing production remains important to the vitality and long-term viability of Cleveland.

Strategies

a) Maximize access to tax delinquent land through the City’s Land Bank

The city will continue to accept vacant land in its land bank and use new tools, like HB 294 which accelerates foreclosure of vacant and abandoned tax delinquent parcels, to expedite public control of abandoned properties. The City will also continue to accept deeds in lieu of foreclosure for tax-delinquent vacant land.

b) Coordinate with the County Land Bank on creating buildable sites through the acquisition and demolition of foreclosed vacant structures that are not suitable for rehabilitation

While the City's Land Bank limits its inventory to vacant land, acquired primarily through tax foreclosure, the County Land Bank has much broader powers and resources. These include the ability to acquire foreclosed structures and then demolish those for which rehabilitation is not economically feasible; to market structures to redevelopers who will complete quality rehabilitation; and to maintain and hold salvageable structures until the market is re-established. By agreement with the City any vacant Cleveland parcels created by the County Land Bank demolition program will be transferred to the City Land Bank for potential redevelopment.

c) Identify and Remediate Brownfield Sites Suitable for Housing

Some former industrial sites in Cleveland are suitable for housing development, given their proximity to the lake or to existing residential areas. A major impediment to development of these sites is the expense of environmental remediation. The standards and costs for site cleanup for residential use are much higher than those for industrial redevelopment. This scenario also applies to the adaptive re-use of industrial buildings for housing.

The City will identify and prioritize former industrial sites considered suitable for residential development or conversion to residential use. The City may seek competitive proposals for housing development on selected sites. Simultaneously, the City will work to secure resources for remediation through the state's Clean Ohio Assistance Fund, the federal Environmental Protection Agency's Brownfield Cleanup Revolving Loan Program and Cuyahoga County's Brownfield Redevelopment Fund.

d) Work with Community Development Corporations to determine locations for newly constructed homes and identify new housing products that support their neighborhood plans and goals.

Cleveland Community Development Corporations undertake planning and neighborhood goal setting activities. In some circumstances they may identify the need for newly constructed homes to expand the availability of quality affordable housing or to provide a new housing product that meets an untapped buyer market. Cleveland works with these organizations to implement scattered site new housing and to

develop new subdivisions that advance the CDCs effort to expand or revive its market.

B. NON-HOUSING COMMUNITY DEVELOPMENT PLAN

The City of Cleveland's strategy for addressing its non-housing needs focuses on the HUD statutory goals of providing a suitable living environment and expanding economic opportunities.

1. Providing a Suitable Living Environment

As discussed at the end of Section I, HUD goal of providing a suitable living environment closely mirrors the City of Cleveland's mission statement:

"We are committed to improving the quality of life in the City of Cleveland by strengthening our neighborhoods, delivering superior services, embracing the diversity of our citizens, and making Cleveland a desirable, safe city in which to live, work, raise a family, shop, study, play and grow old."

The primary function of Cleveland's municipal government is to assure the best possible living and working environment for all its residents. The bulk of the City's General Fund budget of over half a billion dollars is devoted toward the goal of assuring that its residents can live in safe, clean, attractive surroundings and have access to high quality facilities and services.

The Community Development Block Grant (CDBG) funds received from the Federal Government play a critical role in supplementing basic City functions and activities by providing resources to address problems in neighborhoods where lower income residents predominate and /or there are blighted conditions.

Major elements of Cleveland's use of CDBG to provide a suitable living environment include:

a) Neighborhood Development Activities

A significant allocation of Cleveland's CDBG each year will be for the Neighborhood Development Activities (NDA) budget, which provides a source of funds for specific projects or programs tailored to individual neighborhood needs.

Utilizing the City's citizen participation process, which solicits input of neighborhood residents and local organizations on priority uses of CDBG funds, and the day to day contact that Community Development Department Neighborhood Planners have with neighborhood-based Community

development corporations, Community Development staff work with the elected representative in each neighborhood to develop a priority list of CDBG eligible activities to be funded.

In recent years, there has been a shift toward committing NDA funds to support housing, commercial and other neighborhood development activities being carried out by community-based, non-profit organizations. Utilizing NDA funds through such organizations allows the direct involvement in planning and implementation of projects by those who will be most affected by the outcomes.

b) Commercial Development

Blight and deterioration along commercial streets often begins to appear adjacent to stable residential areas. Because of its high visibility, a declining commercial area can help shape perceptions of the whole neighborhood that may initiate disinvestment in the housing sector. Likewise, efforts at neighborhood housing revitalization have little chance of long-term success when they are bordered by boarded-up storefronts and run-down, marginal businesses.

Viewing this issue from another perspective, neighborhood residents want convenient access to a variety of quality goods and services at competitive prices. Having to drive long distances for basic shopping needs diminishes the appeal of a residential area.

A key objective of Cleveland's community development strategy is to preserve and enhance the viability of its neighborhood commercial areas, working in close cooperation with non-profit organizations representing residents, property owners and business operators. CDBG funds to support this objective will be allocated through the Storefront Renovation Program.

The Storefront Renovation Program uses CDBG funds in the form of loans and rebates to leverage private investment in the rehabilitation of commercial building exteriors. Design standards are developed in conjunction with a neighborhood-based organization, and technical assistance is provided throughout the design and construction process.

c) Public Services

Whatever is done to improve its physical condition, a neighborhood will not be viewed as a suitable living environment if basic service needs are not

being met. Cleveland has annually utilized the maximum allowable percentage of its CDBG allocation for public service activities, with emphasis on innovative youth activity and education initiatives, meals programs and services for the elderly. A substantial portion of each year's CDBG public service budget is set aside for AIDS prevention activities.

d) Problem Properties

Cleveland's lower income neighborhoods suffer from a variety of detrimental conditions relating to abandoned buildings, unmaintained vacant land, and illegal uses, such as junk yards, that pose threats to health, safety and neighborhood quality. CDBG funds will be utilized in a number of ways to ameliorate those threats:

- special neighborhood code enforcement programs
- expeditious demolition of condemned structures after a determination that rehabilitation is not feasible
- aggressive public land banking of abandoned properties through tax foreclosure and other land assembly methods
- interim maintenance of land bank properties pending redevelopment or conveyance of non-buildable parcels to adjacent property owners.

The substantial levels of abandonment and demolition stemming from the foreclosure crisis have intensified the need to find productive ways to reutilize vacant land. The city is now demolishing over 1000 vacant structures annually. The approximately 20,000 vacant lots in the city have the potential to seriously undermine neighborhood stability if left unmaintained and characterized by high weeds and debris.

In 2008, the Cleveland Planning Commission adopted the Reimagining a More Sustainable Cleveland study, which was a joint effort of the City of Cleveland, Neighborhood Progress, Inc., the Kent State Urban Design Center and other community stakeholders. The goals of the study included:

- Identify ways to derive quantifiable benefits from the City's growing inventory of vacant property;
- Promote opportunities for the strategic reuse of vacant sites that support redevelopment efforts
- Link natural and built systems within the City in ways that improve the quality of life and the long-term health of residents and environment
- Increase community self-reliance for food and energy production.

Implementation of the Reimaging Cleveland plan has included a competitive process that has funded 58 neighborhood proposals for converting vacant land into sustainable land reuse projects.

e) Support for Community Development Corporations

Cleveland has one of the nation’s most comprehensive systems of neighborhood-based development organizations. The City is currently working with 33 different groups in their efforts to revitalize their neighborhoods through housing and commercial development, job creation, land reutilization and the provision of critical development services.

The City assists these CDCs through basic operating support as well as providing development capital for viable projects.

2. Expanding Economic Opportunities

Cleveland's objectives for expanding economic opportunities involve both the creation of more jobs for low income residents and helping those residents with the least skills to improve their employability. The Department of Economic Development is charged with working toward these objectives through a variety of program strategies.

a) Business Retention and Expansion

Providing assistance to commercial and industrial businesses to foster economic development in Cleveland.

Strategies include:

- Market loan programs to the business and lending communities as viable sources of fixed asset financing
- Package low interest, long-term loans and tax incentives to businesses
- Package loan and grants to local development corporations to support neighborhood development
- Coordinate small business assistance groups
- Organize local neighborhood based retention and expansion plans

b) Business Development

Assisting in site selection and real estate development for new businesses or the expansion of existing companies.

Strategies include:

- Collect and make available real estate information and other pertinent data
- Produce site and expansion plans
- Assist businesses with City regulatory, licensing, zoning and building code procedures and approvals
- Produce marketing materials promoting Cleveland as a business location and the assistance available through the Department of Economic Development

c) Workforce Development – Employment Connection

Addressing the employment, retention and workplace needs of the community through career counseling and training. Employment Connection is the collaborative workforce system of the City of Cleveland and Cuyahoga County. Employment Connection oversees training programs and can supply businesses with information concerning hiring and financial incentives that businesses can benefit from including:

- Research and labor market industry information
- Recruitment and screening
- Employee training and retention
- Layoff aversion and assistance
- Tax credits
- Federal bonding

Strategies include:

- Maintain strong partnerships with business, the public sector and local educational institutions to ensure that training programs supply the skills employers seek
- Provide a comprehensive network of training and educational resources for basic skill remediation, skill upgrade and skill-set enhancement, as well as job search assistance
- Provide employers with on-the-job and customized training opportunities for new and/or current employees

d) Neighborhood Revitalization Strategy Areas

In December 2009, HUD approved the creation of 4 new Neighborhood Revitalization Strategy Areas (NRSAs), in addition the Cleveland Empowerment Zone, which already had NRSA status. The intent of these additional designations has been to provide expanded and enhanced economic development and job training activities, as well as to reduce the poverty.

Strategies include:

- Assist business owners with façade/tenant improvements. Using CDBG and/or other funds, the City of Cleveland will assist business owners with improvements that will enhance existing businesses or create new businesses and create job opportunities for low to moderate-income persons in the NRSA.
- Link job opportunities with local residents, especially low-moderate income persons. All businesses receiving City assistance in the NRSA's will be subject to the Workforce Development Agreement. The WDA requires that employers list jobs with the Workforce Investment Act Employment Connection office, which will link local unemployed residents with jobs.
- Provide Section 108 loan assistance to leverage New Market Tax Credits for economic development opportunities within the NRSA. The City of Cleveland, working with for profit and non-profit partners, will work to identify new business locations and attract new companies to the area. Section 108 loan assistance will be used to leverage New Market Tax Credits and provide financing.
- Vacant Property Initiative. The City of Cleveland will continue to work to revitalize vacant, underutilized property in the NRSAs including providing Phase I and Phase II site assessments and seeking State and Federal funds for Brownfield remediation with the goal of assembling parcels for attraction of new businesses.
- Work with local foundations and community institutions to create cooperative businesses which create jobs and build equity for neighborhood residents. The City of Cleveland will use New Market Tax Credits and Section 108 funds to establish cooperatives working with the Evergreen Fund.

e) Fannie M. Lewis Cleveland Resident Employment Law

In addition to the programs offered through the Department of Economic Development, the City of Cleveland is working to expand economic opportunities for its residents through the Fannie M. Lewis Resident Employment Law, which requires that for any construction activity receiving \$100,000 or more in assistance under a City of Cleveland contract, 20% of the construction work hours must be performed by City of Cleveland residents and 4% of the work hours should be carried out by low income persons. Contracts funded through the CDBG and HOME Programs are included under this requirement.

C. OTHER STRATEGIC PLAN COMPONENTS

Consolidated Plan regulations require that the Strategic Plan address six additional issues:

1. Barriers to Affordable Housing

As indicated in Section I, the City of Cleveland does not impose excessive development or land use controls that serve as barriers to affordable housing.

The primary barrier to affordable housing is the lack of income on the part of many residents, rather than local public policies and administrative procedures.

2. Lead-Based Paint Hazard Reduction

Lead poisoning is a major environmental health problem threatening thousands of Cleveland children. Cleveland is documented to have a very high incidence of lead poisoning in young children, well above national and state averages. Recognizing the dimensions of this problem, the City of Cleveland, in partnership with community organizations, has made a major commitment to childhood lead poisoning prevention.

In 2005, the Greater Cleveland Lead Advisory Council, with broad participation from governmental and non-profit agencies was established to implement "Greater Cleveland's Plan to Eliminate Childhood Lead Poisoning by 2010". This has been a comprehensive effort to address this significant issue in Cleveland's aging housing stock.

The goal of the Lead Safe Living Campaign is to eliminate childhood lead poisoning in Greater Cleveland. The Campaign funds community based lead education classes, medical provider education sessions and coordinates a marketing campaign geared at parents of young children. The Lead Safe Living Campaign facilitates the work of the Greater Cleveland Lead Advisory Council (GCLAC).

The Greater Cleveland Lead Advisory Council is composed of representatives from diverse sectors of the community such as parents of lead poisoned children, medical providers, contractors, local, state and federal government officials and environmental and child health advocates. The GCLAC has five active subcommittees and a steering committee. Over fifty agencies participate in the work of the subcommittees. The roles of the GCLAC subcommittees are:

- Infrastructure and Sustainability: Establish oversight entity that formally directs resource identification, utilization, need prioritization and points of accountability for lead poisoning prevention assets in the community
- Outreach and Advocacy: Increase community and elected official awareness and concern about lead poisoning
- Environment and Housing: Encourage effective and lawful action by property owners in lead-safe standards and practices
- Workforce Development: Provide training opportunities to increase licensed lead workforce
- Medical: Increase medical provider awareness on lead poisoning prevention in order to increase lead testing rates

As a component of the plan implementation, the Greater Cleveland Lead Advisory Council launched in May 2006 the Lead Safe Living Awareness Campaign, an extensive public information effort to alert parents of the risks of lead paint poisoning, the need of testing of children and methods for reducing lead hazards in their homes.

In late 2010 The Greater Cleveland Lead Advisory Council adopted the HUD Healthy Homes approach and began the transition to become The Greater Cleveland Healthy Homes Advisory Council. The transformed Council will retain its lead focus while expanding to include asthma/chronic obstructive pulmonary disease and other home health hazards.

The Cleveland Department of Public Health's Childhood Lead Poisoning Prevention Program, through HUD Lead-Based Paint Hazard Control Grant funds, will continue to carry out lead hazard control and primary prevention activities. These activities include identifying and inspecting eligible units occupied by low-income families with young children, abating identified lead hazards and collaborating with neighborhood-based organizations to implement lead poisoning prevention and educational activities. The program targets high-risk neighborhoods including Glenville, St. Clair-Superior and Fairfax which contain older housing stock. The City partners with local non-profit housing agencies to manage licensed lead abatement contractors. The program will conduct inspections, approve specifications, monitor job progress and perform clearance testing upon completion of the work. Major objectives of the program include:

- Performing lead hazard control on low income housing units with children at risk of lead poisoning
- Performing outreach education sessions in high risk areas

- Training low income individuals in the areas of lead abatement to provide them with employment skills

3. Anti-Poverty Strategy

Taken at the most basic level, the key to escaping poverty is finding and holding full time employment with health care and other job benefits.

The City of Cleveland's extensive economic development efforts are focused on retaining and creating employment generating activity in Cleveland, thereby reducing the overall poverty level. Activities specifically directed at expanding economic opportunities for Cleveland residents were described in the previous section, the Non-Housing Community Development Plan. These included the City's work force development initiative, the job creation activities targeted to the designated Neighborhood Revitalization Strategy Areas and the resident employment law that sets requirements for the hiring of City residents and low income individuals on construction projects funded through City contracts. In addition, the City of Cleveland is aggressively implementing the HUD Section 3 for development projects receiving CDBG, HOME or NSP funds. The goals are 10% of the total dollar amount of all covered construction contracts to Section 3 businesses and 30 % of new employment opportunities to Section 3 residents.

The City of Cleveland is also using CDBG-R resources to support financial literacy education efforts that are designed to preserve assets and increase savings to take control of their financial futures. Included are efforts to assist eligible low income families to claim the Earned Income Tax Credit in filing their federal tax returns.

4. Institutional Structure

a. Description

The City of Cleveland intends to carry out its affordable and supportive housing strategy in conjunction with a broad array of public, private and non-profit organizations.

1) Public

Cleveland Department of Community Development

The Department of Community Development serves as the primary administrative entity for discretionary Federal housing funds coming into the City of Cleveland. These include the Community Development Block Grant (CDBG) and the Federal HOME Program. The Department is also responsible for preparation and implementation of the Consolidated Plan. All expenditures of funds are subject to authorization by City Council.

Various rehabilitation, home ownership and weatherization programs are operated directly by the Department, with other neighborhood level programs being carried out under contract by sub-grantees.

Cuyahoga Metropolitan Housing Authority (CMHA)

CMHA is the designated Public Housing Authority (PHA) within Cuyahoga County. It owns and manages the local inventory of public housing units. It also administers the Section 8 Certificate and the Housing Voucher programs and oversees the units still under contract from the old Section 8 Moderate Rehabilitation Program.

CMHA is an independent agency governed by a five person Board of Commissioners. The Mayor of Cleveland makes two appointments, one of whom must be a CMHA tenant. Cleveland City Council makes two appointments, and the municipality with the second most CMHA units, which is East Cleveland, makes one appointment.

Cuyahoga County

The County government has primary responsibility for health and human services delivery systems at the local government level. These activities are carried out through the Department of Human Services. The County also addresses housing and/or supportive services needs of special populations through three independent boards under its jurisdiction:

- Alcohol, Drug Addiction & Mental Health Services Board
- Board of Mental Retardation and Developmental Disabilities

Cleveland-Cuyahoga County Office of Homeless Services

Both the City of Cleveland and Cuyahoga County have important roles and responsibilities in developing solutions to the problem of homelessness. As a result, a decision was made to create the Cleveland-Cuyahoga County Office of Homeless Services. While physically located within County government, the Office is jointly funded. It has primary responsibility for planning new initiatives to address homelessness and identifying potential funding sources, including HUD competitive grant programs. The Office of Homeless Services conducts the community planning process and prepares the application for the annual Continuum of Care Homeless Assistance Programs application to HUD.

In addition to its accountability to the City and County governments, the Office of Homeless Services receives input from an Advisory Board consisting of representation from various segments of the community.

Cuyahoga County Land Bank

The Cuyahoga County Land Reutilization Corporation, commonly referred to as the Cuyahoga County Land Bank, was formed to help return vacant and abandoned properties to reuse. Established as a quasi-governmental entity, with representation from the Cuyahoga County and City of Cleveland governments, it can acquire foreclosed properties held by banks, Fannie Mae, Freddie Mac or federal and state agencies. It can also acquire real estate lost to tax foreclosure and accept donated properties. Creation of the County Land Bank has been an important step in allowing local communities to develop a strategic approach to the addressing the vacant and abandoned property issues

resulting from the foreclosure crisis. Prior to the land bank, large numbers of properties were ending up in the hands of out of town speculators and other parties seeking to exploit the situation for short term profits, thereby furthering neighborhood destabilization.

State of Ohio

The State of Ohio, through the Department of Development and the Ohio Housing Finance Agency (OHFA), plays an important role in the financing of local affordable housing projects, especially those of non-profit developers. In 2003, the State legislature doubled the real estate recordation fee to create a permanent and dedicated funding source capped at \$50 million a year. The Ohio Housing Trust Fund is required to focus on the affordable housing needs of households with incomes below 50% of median income. OHFA also serves as the allocation agency for Low Income Housing Tax Credits.

2) Non-Profit

Housing Organizations

Cleveland has a well developed group of neighborhood-based organizations providing a variety of housing services. These include community development corporations, such as the Cleveland Housing Network and its affiliates, that are engaged in production of affordable housing, and those groups such as Lutheran Housing and Neighborhood Housing Services, that provide rehabilitation assistance and other services to housing owners.

Cleveland Action to Support Housing (CASH)

Cleveland Action to Support Housing is a non-profit entity through which the City and most of the local lending institutions engage in joint efforts to provide affordable financing for the purchase and rehabilitation

of housing units. It is a key element in assuring that public funds are leveraging private lender capital to the fullest possible extent.

Homeless Services Providers

Non-profit organizations are the primary providers of emergency shelter, transitional housing and related supportive services for the homeless in Cleveland.

Special Needs Housing Providers

EDEN, Inc. (Mental Health) and North Coast Community Homes (Mental Retardation and Developmental Disabilities) are non-profit organizations, under contract to the, Alcohol, Drug Addiction & Mental Health Services Board have responsibility for expanding special needs housing opportunities.

The AIDS Task Force of Greater Cleveland provides a range of services to persons with HIV/AIDS. It administers monthly rental housing subsidies from a variety of sources and provides counseling and support services. It is the primary service provider for the use of HOPWA funds in Cuyahoga County.

Maximum Independent Living seeks to address a range of housing issues for persons with physical disabilities. In addition to operating fully accessible subsidized apartment buildings, it is working to advocate for and coordinate the use of handicapped accessible units within the broader housing market.

Intermediaries

Cleveland neighborhood development benefits greatly from having a national and a local intermediary organization committed to assisting non-profit development corporations in building capacity and increasing production. The Enterprise Foundation and Neighborhood Progress, Inc. (NPI) play major roles in providing the technical expertise and the creative

sources of financing that allow for successful neighborhood development, including affordable housing.

A major focus of NPI is on the coordination and expansion of local resources for neighborhood non-profit development. This effort involves bringing foundation and corporate philanthropic funds together with bank lending commitments and public funding to substantially increase the amount of affordable capital available for neighborhood projects. In addition, NPI has helped to raise increased operating support for neighborhood groups and is targeting those funds to organizations that have shown both development capacity and a strategic vision for the future of their neighborhoods.

3) Private

Lenders

A previous strength of the community development system in Cleveland has been the strong partnership with local lenders in providing development, home improvement and mortgage financing. The national financial crisis and the subsequent erosion of available credit have made efforts to address affordable housing and neighborhood stabilization issues substantially more challenging. The Department of Community Development, through its Bank Relations Manager, continues to work closely to assure that the objectives of the Community Reinvestment Act and the City's Banking Services Ordinance are fully achieved.

5. Coordination

Because major issues relating to affordable housing and homelessness go beyond specific political jurisdictions and may require interrelated development and service delivery solutions, coordination between multiple governmental, non-profit and for-profit entities continues to grow.

- The lead entity in the planning and implementation of the community's Continuum of Care for the Homeless is the Cleveland/ Cuyahoga County Office of Homeless Services, which receives financial support from both the City and County governments. It operates under the policy direction from a 21 member Advisory Board that includes representatives of private business, faith-based agencies, foundations, public housing, advocates, formerly homeless persons, shelter and transitional housing providers and mainstream service providers including representatives of mental health, substance abuse treatment and veterans assistance agencies.
- The Gateway Program is an important collaborative effort between the Cuyahoga Metropolitan Housing Authority, the Office of Homeless Services and many of the community's agencies responsible for special needs housing. Through the Gateways program, over 1000 formerly homeless families or persons with disabilities have been placed in permanent housing through the use of the Housing Choice Voucher Program.
- The Housing First Initiative was created in 2002 to coordinate the community's efforts to develop permanent supportive housing as a solution to long-term homelessness. Convened by the Sisters of Charity Foundation, in partnership with the Enterprise Foundation and the Office of Homeless Services, the group has brought together funders, advocates, business representatives, service providers and non-profit housing developers, resulting in the successful development of 373 units in 6 projects, with 110 units in another 2 projects under development.
- The Greater Cleveland HIV/AIDS Housing Workgroup, made up of public officials, service providers, advocates and citizens came together around the development of the Cleveland MSA HIV/AIDS Housing Plan, issued by the Cleveland Department of Public Health in July 2010. Among the plan's recommendations was that the Workgroup continue in a permanent advisory capacity on how HOPWA funds and other resources can best be utilized to address the housing needs of persons with HIV/AIDS.
- The Cuyahoga Affordable Housing Alliance (CAHA) meets monthly at the Cleveland Area HUD Office. The organization brings together the HUD multifamily and public housing staff, representatives from County and City government, for profit and non-profit affordable housing providers, public housing agency staff, social service agencies and a wide range of low income housing and homeless advocates to coordinate efforts to preserve and expand the local supply of affordable housing. A primary focus is on preventing the loss of rental housing units with HUD project-based subsidies. Federal, state and local government policies affecting the supply of housing affordable to low income persons are discussed and evaluated.

- As described above in the Institutional Structure section, the County Land Bank has been established through the cooperation of Cuyahoga County and the City of Cleveland to better coordinate efforts for the control and redevelopment of abandoned and foreclosed properties. A major tangible result of this collaborative effort has been the award of \$40.8 million in Neighborhood Stabilization Program 2 (NSP 2) funds to a consortium headed by the County Land Bank and including the City of Cleveland, Cuyahoga County and the Cuyahoga Metropolitan Housing Authority. The funds are being used for revitalization activities in 15 Cleveland neighborhood and 5 suburban neighborhoods.

6. Public Housing

The Cuyahoga Metropolitan Housing Authority (CMHA) is the local public housing agency responsible for the administration of the more than 9,500 public housing units and 13,600 Housing Choice Vouchers in Cuyahoga County. Over 90% of CMHA's public housing units and 60% of the Vouchers units are in the City of Cleveland.

The City of Cleveland has a strong working relationship with the current CHMA administration. The management issues that resulted in CMHA being labeled a "troubled agency" in the past were resolved several years ago, and it is now rated by HUD as a "standard performing housing authority" for both the Public Housing and Housing Choice Voucher Programs.

CMHA's Annual Plan for Fiscal Year 2011 provides detailed information on its long term strategic goals capital fund priorities, and its immediate programmatic objectives for the current year. CMHA's complete Public Housing Agency Plan can be accessed on the internet at:

<http://www.cmha.net/information/docs/PHAp11.pdf>.

Over the coming years, the City of Cleveland will continue to work closely with CMHA on the planning and implementation of its public housing redevelopment projects, most immediately the total redevelopment of the Garden Valley Estate into the new Heritage View Homes. The City has already made significant public infrastructure and project financing investments in the initial phases of that project. The City has also committed NSP funds for the construction of the Beehive Elderly project, a new 40 unit public housing building for seniors in the Lee Miles neighborhood.

As part of its plan to achieve its Strategic goal of promoting self-sufficiency and asset development and its residents, CMHA has increased its efforts to promote homeownership.

The Housing Choice Voucher Homeownership Program was launched in late 2004. As of July 2010, 65 families had purchased homes through the program. Program participants that meet all of CMHA's eligibility criteria and qualify for private lender financing are also eligible for assistance through the City's Afford-A-Home Program, which uses HOME funding to make homeownership more affordable.

**The Consolidated Plan
2011-2016**

APPENDIX 1

**The Consolidated Plan Consultation and
Citizen Participation Process**

Summary of The Consolidated Plan Consultation and Citizen Participation Process

Assessment of Cleveland's housing and development needs and planning for the best use of available resources is an ongoing process. City of Cleveland staff members work closely with residents, neighborhood-based groups, lenders, developers and other interested parties throughout the year to discuss ways to improve City programs, attract additional resources or undertake innovative approaches to meeting identified priority needs. To that extent, much of the work required to define Cleveland's development priorities and strategies occurred before any actions directly associated with submission of The Consolidated Plan.

Specific input and information for formulation of the needs assessment and establishment for program priorities was solicited through a broad array of group meetings, individual consultations and telephone interviews. Among those included in this process were representatives of:

Neighborhood-based non-profit organizations

Services providers for special needs populations including:

- the frail elderly
- persons with mental illness
- persons with HIV/AIDS
- persons with mobility impairments

Advocates and providers for the homeless

Public housing authority staff

Tenant organizations

Lead paint hazard reduction programs

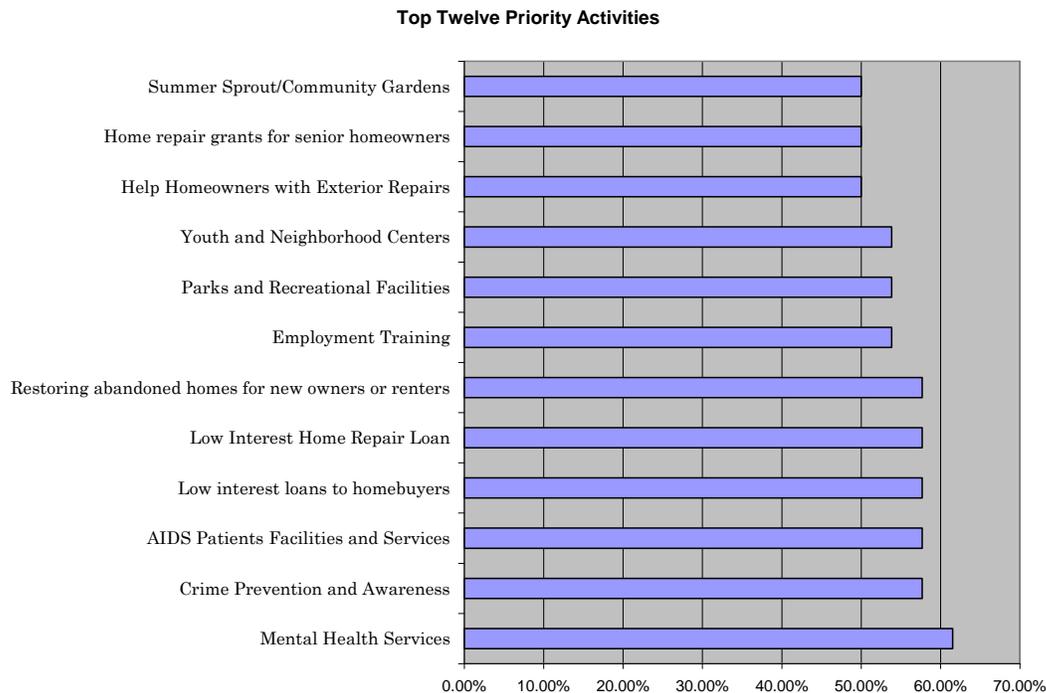
Other levels of local government

In addition, the results of other recent planning efforts involving the Homeless Continuum of Care, the Cuyahoga Metropolitan Housing Authority's Annual Plan and the Cleveland HIV/AIDS Housing Plan were incorporated into the Consolidated Plan development.

Citizen Participation Activities

The City of Cleveland conducts citizen input activities throughout the year. In calendar 2010, Community Development Department staff provided information and input opportunities at a wide variety of community events. At those events surveys were made available to allow citizens to comment on community needs and funding priorities. Citizens could also access the survey on the City of Cleveland web site and send it completed surveys. Surveys received before

February 15, 2011 were reviewed and the ideas incorporated into both the Five Year Consolidated Plan and the 2011 Annual Plan. 26 surveys were received and the top twelve suggested activities are tabulated below:



On December 30, 2010 and January 2, 2011 the Department advertised a series of three public hearings to seek additional comments on CDBG, HOPWA, NSP 3, ESG and HOME programming, as well as the 2011-2016 Consolidated Plan covering these activities. The public hearings were held January 11, 2011; January 12, 2011 and January 13, 2011. The comments received are summarized below:

Comments from Three January 11-13, 2011 public hearings

- Be sure citizens are aware of the programs that are offered.
- Make the spending pattern of the Department more accessible by web posting and other methods. A special effort should be made to make Neighborhood Development Activity budget allocations known on a Ward basis.
- Department should make sure that CDC are informing residents of opportunities for community input and activities that they are conducting.
- NSP3 should include areas of great need including the numbered streets between W. 70 and West 93rd between Lorain and Madison, where residents are actively engaged in developing a vacant property strategy with Detroit Shoreway Community Development Corporation.

- The City should use CDBG, HOME and other resources to benefit low and moderate income families as HUD intended and use these funds for projects like Battery Park where newly constructed homes sell for over \$300,000 (editor's note: HUD funds were not used in the Battery Park project).
- The CD department should have a staff resource for residents to contact for residents when they can't get any help from the CDC's.
- The city code enforcement program should not be used as a method for political retaliation.
- The CD Department should not allow CDCs to employ individuals who have been convicted of assaulting neighborhood residents.
- The CD Department should maintain its levels of funding for HOPWA and supplement AIDS outreach and services with CDBG funds as it has over that last several years.
- Funding is needed for low and moderate income home ownership and rental
- Funding is needed for street and curb repairs.
- Funding should be used to make housing affordable and attractive.
- Funding should be used for maintenance of parks.
- Funding should be used for marketing of neighborhoods.
- A Multi-service Center is needed in Glenville to make city programs accessible to residents.
- City should have a program that assists private landlords who want to create affordable rental housing and recognize that the pattern of investment through CDCs places the private sector at a competitive disadvantage
- CD programming should include more assistance to existing homeowners. This assistance needs to go beyond low interest loans because the credit crisis has reduced homeowner equity and bank underwriting makes loans impossible to secure.
- Some program restrictions, particularly very low maximum income levels should be raised so current owners can access grants.
- Community Development funding should complement other private and philanthropic initiatives such as the Evergreen cooperative employment program and educational initiatives undertaken by the Cleveland Foundation.
- Continue the good work being done addressing abandoned homes and vacant lots through demolition and rehabilitation
- Continue funding the CDCs in this important work (addressing abandoned homes and vacant lots)
- Ensure funding for human services and HIV prevention; consider funding reductions from the State of Ohio and others when determining the CDBG/HOPWA allocations to this effort.

- Continue funding of permanent supportive housing model/Housing First
- Develop pocket parks on abandoned land
- Community safety/crime prevention is important

Response to Citizen Comments

While funding has been adjusted to match the CDBG, HOME, ESG and HOPWA allocations in the 2011 Federal budget, many of the programs suggested for funding are included in both the Consolidated and Annual Plans. Projects relating to park development, HIV prevention and services, demolition, rehabilitation, home repair assistance for income qualified homeowners, CDC activities including crime and safety,

The City provides assistance to private landlords and funding for low and moderate income housing through its Housing Trust Fund (HTF). The HTF is a competitive funding opportunity open to private for-profit and not-for-profit developers. Funded from both CDBG and HOME the HTF supports substantial rehabilitation and new construction of housing that either eliminates blighting conditions or serves low and moderate income clientele. All projects must result in investments which meet local codes and the Cleveland Green building Standard. Competitive criteria include the readiness to proceed, the availability of private financing, evidence of the ability to complete the project and, when required, evidence of the administrative capacity to meet HUD affordability guidelines.

The City is actively engaged in expanding and improving the availability of program information on its Web site. The first phase is to ensure that program applications and policies are readily available. In 2010 and 2011 the City also posted key documents guiding program expenditures on the Web site. These include: The Neighborhood Stabilization Proposals, the 2010 annual plan as presented to Cleveland City Council and the 2010 social service guidebook. Other similar reports will be posted as developed.

With a combination of budget cuts and reduced access to private loan funding it is difficult to expand project eligibility for means tested programs which are already over-subscribed.

A few items such as park maintenance and street maintenance are part of the general operation of the City. These are not program CDBG, HOME, HOPWA or ESG eligible and are required as part of the City's ongoing maintenance of effort.

A final Public Hearing was held on the proposed 2011-2016 Action Plan budget on March 17, 2011. There were several questions, but no specific comments or recommendations.

The proposed 2011-2016 Action Plan budget was advertised for public comment in The Plain Dealer on March 1, 2011. The availability of The 2011-2016 Consolidated Plan for public review and comment was advertised on March 15, 2011 in The Plain Dealer.

One written comment was received. It expressed concerns about the obstacles faced by members of the community's ex-felon population because of the difficulty in securing employment.

Response:

The City of Cleveland utilizes CDBG public service funds to support Community Re-Entry, a program of the non-profit Lutheran Metropolitan Ministry that seeks to provide case management, employment opportunities and other services to assist persons from incarceration successfully transition back into the community.

In 2010, the North Star Neighborhood Reentry Resource Center was opened with public funding from Cuyahoga County. This is an innovative facility that exists to provide information and services to the reentry community in a welcoming environment. It is open to all Cuyahoga County residents that have been involved in the criminal justice system now or in the past. One of the available services is NET: New Employment Transitions, a one stop access point for resources and information needed to assist this population obtain gainful employment.

**The Consolidated Plan
2011-2016**

APPENDIX 2

Consolidated Plan Tables

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

| | | Current Inventory | Under Development | Unmet Need/ Gap |
|--|------------------------------|-------------------|-------------------|-----------------|
| Individuals | | | | |
| Beds | Emergency Shelter | 919 | 0 | 0 |
| | Safe Haven | 20 | 0 | 0 |
| | Transitional Housing | 648 | 0 | 0 |
| | Permanent Supportive Housing | 2802 | 170 | 935 |
| | Total | 4379 | 170 | 935 |
| Persons in Families With Children | | | | |
| Beds | Emergency Shelter | 290 | 0 | 0 |
| | Transitional Housing | 265 | 0 | 0 |
| | Permanent Supportive Housing | 1989 | 0 | 328 |
| | Total | 2532 | 0 | 328 |

Continuum of Care: Homeless Population and Subpopulations Chart

| Part 1: Homeless Population | Sheltered | | | Unsheltered | Total |
|--|-------------|--------------|------------|-------------|-------------|
| | Emergency | Transitional | Safe Haven | | |
| Number of Families with Children (Family Households): | 93 | 78 | 0 | 2 | 173 |
| 1. Number of Persons in Families with Children | 264 | 227 | 0 | 5 | 496 |
| 2. Number of Single Individuals and Persons in Households without children | 959 | 593 | 20 | 191 | 1763 |
| (Add Lines Numbered 1 & 2 Total Persons) | 1316 | 898 | 20 | 198 | 2432 |

| Part 2: Homeless Subpopulations | Sheltered | Unsheltered | Total |
|--|-----------|-------------|-------|
| a. Chronically Homeless | 321 | 77 | 398 |
| b. Seriously Mentally Ill | 416 | | |
| c. Chronic Substance Abuse | 792 | | |
| d. Veterans | 339 | | |
| e. Persons with HIV/AIDS | 20 | | |
| f. Victims of Domestic Violence | 94 | | |
| g. Unaccompanied Youth (Under 18) | 8 | | |

Table 1B
Special Needs (Non-Homeless) Populations

| SPECIAL NEEDS SUBPOPULATIONS | Priority Need Level High, Medium, Low, No Such Need |
|--|--|
| Elderly | M |
| Frail Elderly | H |
| Severe Mental Illness | H |
| Developmentally Disabled | M |
| Physically Disabled | M |
| Persons w/ Alcohol/Other Drug Addictions | H |
| Persons w/HIV/AIDS | M |
| Victims of Domestic Violence | M |

**Table 1C
Summary of Specific Housing/Community Development Objectives**

| Specific Objectives | Sources of Funds | Performance Indicators | Expected Number | Outcome/Objective* |
|--|-------------------------|-------------------------------|---|---------------------------|
| Homeless Objectives | | | | |
| Assure that everyone seeking shelter has access to shelter | ESG, CDBG | Shelter beds | Approx. 1200 beds | DH-1 |
| Prevent families and individuals from becoming homeless through eviction intervention, case management and emergency case assistance | HPRP | Households assisted | 1200 households annually | DH-2 |
| Reduce the amount of time persons remain homeless by providing rapid re-housing assistance including case management, housing locator assistance and short term rental subsidies | HPRP | Households assisted | 1000 households assisted | DH-2 |
| Create new permanent housing for chronically homeless persons | HOME, SHP, Tax Credits | Units developed | 70 units in 2011, 40 units in 2012, 65 units in 2013 | DH-1 |
| Special Needs Objectives | | | | |
| Increase availability of accessible units by requiring at least 10% of rental units in projects developed with City assistance to be accessible to persons with mobility impairments | HOME, NSP | Accessible units developed | 40 accessible units annually | DH-1 |
| Increase availability of accessible units by assisting in the development of a new fully accessible 36 unit building | HOME | Accessible units developed | 36 units completed in 2012 | DH-1 |
| Provide Housing Choice Vouchers to persons with disabilities through the Gateway Program | Housing Choice Vouchers | Households assisted | 200 hundred new households assisted per year through turnover | DH-2 |
| Provide rent and utility payment assistance to low income persons with HIV/AIDS | HOPWA | Households Assisted | 350 household annually | DH-2 |

***Outcome/Objective Codes**

| | Availability/Accessibility | Affordability | Sustainability |
|------------------------------------|-----------------------------------|----------------------|-----------------------|
| Decent Housing | DH-1 | DH-2 | DH-3 |
| Suitable Living Environment | SL-1 | SL-2 | SL-3 |
| Economic Opportunity | EO-1 | EO-2 | EO-3 |

Table 2A
Priority Housing Needs/Investment Plan Table

| PRIORITY HOUSING NEEDS (households) | | Priority | |
|--|--------------------------|-----------------|---|
| Renter | Small Related | 0-30% | H |
| | | 31-50% | H |
| | | 51-80% | M |
| | Large Related | 0-30% | H |
| | | 31-50% | H |
| | | 51-80% | M |
| | Elderly | 0-30% | H |
| | | 31-50% | H |
| | | 51-80% | M |
| | All Other | 0-30% | H |
| | | 31-50% | H |
| | | 51-80% | M |
| Owner | Small Related | 0-30% | H |
| | | 31-50% | H |
| | | 51-80% | M |
| | Large Related | 0-30% | H |
| | | 31-50% | H |
| | | 51-80% | H |
| | Elderly | 0-30% | H |
| | | 31-50% | H |
| | | 51-80% | M |
| | All Other | 0-30% | H |
| | | 31-50% | H |
| | | 51-80% | M |
| Non-Homeless Special Needs | Elderly | 0-80% | M |
| | Frail Elderly | 0-80% | M |
| | Severe Mental Illness | 0-80% | M |
| | Physical Disability | 0-80% | M |
| | Developmental Disability | 0-80% | M |
| | Alcohol/Drug Abuse | 0-80% | M |
| | HIV/AIDS | 0-80% | M |

Table 2B
Priority Community Development Needs

| Community Development Needs | Priority Needs * |
|---------------------------------------|-------------------------|
| Acquisition of Real Property | X |
| Disposition | X |
| Clearance and Demolition | X |
| Clearance of Contaminated Sites | X |
| Code Enforcement | X |
| Public Facility (General) | |
| Senior Centers | |
| Handicapped Centers | |
| Homeless Facilities | |
| Youth Centers | |
| Neighborhood Facilities | |
| Child Care Centers | |
| Health Facilities | |
| Mental Health Facilities | |
| Parks and/or Recreation Facilities | |
| Parking Facilities | |
| Tree Planting | |
| Fire Stations/Equipment | |
| Abused/Neglected Children Facilities | |
| Asbestos Removal | |
| Non-Residential Historic Preservation | |
| Infrastructure (General) | |
| Water/Sewer Improvements | |
| Street Improvements | |
| Sidewalks | |
| Solid Waste Disposal Improvements | |
| Flood Drainage Improvements | |
| Other Infrastructure | |
| Public Services (General) | |
| Senior Services | X |
| Handicapped Services | X |
| Legal Services | |
| Youth Services | X |
| Child Care Services | X |
| Transportation Services | X |
| Substance Abuse Services | X |
| Employment/Training Services | X |
| Health Services | X |
| Lead Hazard Screening | X |
| Crime Awareness | |
| Fair Housing Activities | X |
| Tenant Landlord Counseling | X |
| Other Services | X |
| Economic Development (General) | |
| C/I Land Acquisition/Disposition | X |
| C/I Infrastructure Development | X |
| C/I Building Acq/Const/Rehab | X |
| ED Assistance to For-Profit | X |
| ED Technical Assistance | X |

X = Priority needs for which funds will be allocated under the 2011-2016 Consolidated Plan

Table 2C
Summary of Specific Housing/Community Development Objectives

| Specific Objectives | Sources of Funds | Performance Indicators | Expected Number | Outcome/Objective* |
|--|-------------------------|-----------------------------------|---|---------------------------|
| Rental Housing | | | | |
| Production of single family lease purchase homes for low income families | HOME, NSP | # of units | 40 per year | DH-2 |
| Assist in the production of Low income Housing Tax Credit units for families, seniors and formerly homeless person | HOME, NSP | # of units | 40 per year | DH-2 |
| Assist CMHA in the development of mixed-financing affordable housing units | HOME, NSP | # of units | 40 per year | DH-2 |
| Assist in the preservation of HUD project-based assistance units for families and the elderly | HOME, NSP | # of units | 40 per year | DH-2 |
| Support the development of additional rental housing for the elderly and disabled through the Section 202 & 811 Programs | HOME, Section 202 & 811 | # of units | Contingent on HUD allocation of Section 202 & 811 resources | DH-2 |
| Owner Housing | | | | |
| Provide rehabilitation assistance to low income homeowners | HOME, CDBG | # of units | 50 per year | DH-2 |
| Provide emergency home repair grants to very low income senior homeowners | CDBG | # of units | 150 per year | DH-2 |
| Provide free paint assistance to low income homeowners | CDBG | # of units | 1500 per year | DH-2 |
| Provide home weatherization assistance to low income homeowners | HWAP | # of units | 1000 per year | DH-3 |
| Provide second mortgage financing to assist low and moderate income homebuyers | HOME, NSP | # of units | 30 per year | DH-2 |
| Provide financing to developers to rehabilitate vacant homes for sale to qualified homebuyers | NSP | # of units | 20 per year | DH-2 |
| Provide prepurchase and foreclosure prevention counseling and anti-predatory lending activities to help assure successful homeownership | CDBG | # of persons receiving assistance | 500 per year | DH-2 |
| Provide free access to home maintenance tools & instruction | CDBG | # of persons receiving assistance | 1500 per year | DH-2 |
| Community Development/ Neighborhood Revitalization | | | | |
| Provide assistance to Community Development Corporations to carry out comprehensive planning and development activities in their neighborhoods | CDBG | # of CDC's assisted | 25 per year | SL-3 |

| | | | | |
|--|---|----------------------------|---|------|
| Provide self help grants through the City Works Program for self-help projects being carried out by neighborhood-based ,non-profit organizations | CDBG | # of project funded | 90 per year | SL-3 |
| Demolish blighted structures not suitable for rehabilitation | CDBG, NSP | # of structures demolished | 1000 per year | SL-3 |
| Board up open & vacant structures with potential for rehabilitation | CDBG | # of structures boarded | 2500 per year | SL-3 |
| Maintain housing quality through code enforcement | CDBG, local funds | # of housing inspections | 40,000 per year | SL-3 |
| Maintain land bank properties being held for future redevelopment | CDBG | # of service visit | 15,000 per year | SL-3 |
| Develop community gardens and other innovative reuses for vacant land | CDBG, NSP | # of projects assisted | 150 per year | SL-3 |
| Public Services | | | | |
| Provide assistance to non-profit agencies offering youth services activities including recreation and education | CDBG | # of agencies assisted | 20 agencies per year | SL-1 |
| Provide assistance to non-profit agencies offering services for the elderly including meals, transportation, socialization & health/wellness | CDBG | # of agencies assisted | 15 agencies per year | SL-1 |
| Provide assistance to non-profit agencies offering services for families including medical assistance, counseling and nutrition | CDBG | # of agencies assisted | 12 agencies per year | SL-1 |
| Provide assistance to non-profit agencies providing AIDS prevention education and outreach activities | CDBG | # of agencies assisted | 8 agencies per year | SL-1 |
| Economic Development | | | | |
| Carry out comprehensive exterior upgrades of commercial properties in neighborhood retail areas through the Storefront Renovation Program | CDBG | # of project completed | 50 projects per year | SL-2 |
| Provide employment opportunities for low income residents within designated Neighborhood Revitalization Strategy Areas (NRSAs) through Section 108 loans, workforce development agreements and establishment of cooperative businesses | Section 108, UDAG Repayment Funds, local funds- | # of jobs created | 92 FTE jobs created or retained each year for 5 years | EO-3 |

***Outcome/Objective Codes**

| | Availability/Accessibility | Affordability | Sustainability |
|------------------------------------|-----------------------------------|----------------------|-----------------------|
| Decent Housing | DH-1 | DH-2 | DH-3 |
| Suitable Living Environment | SL-1 | SL-2 | SL-3 |
| Economic Opportunity | EO-1 | EO-2 | EO-3 |

**The Consolidated Plan
2011-2016**

APPENDIX 3

**2010 Census
Population and Housing Maps**

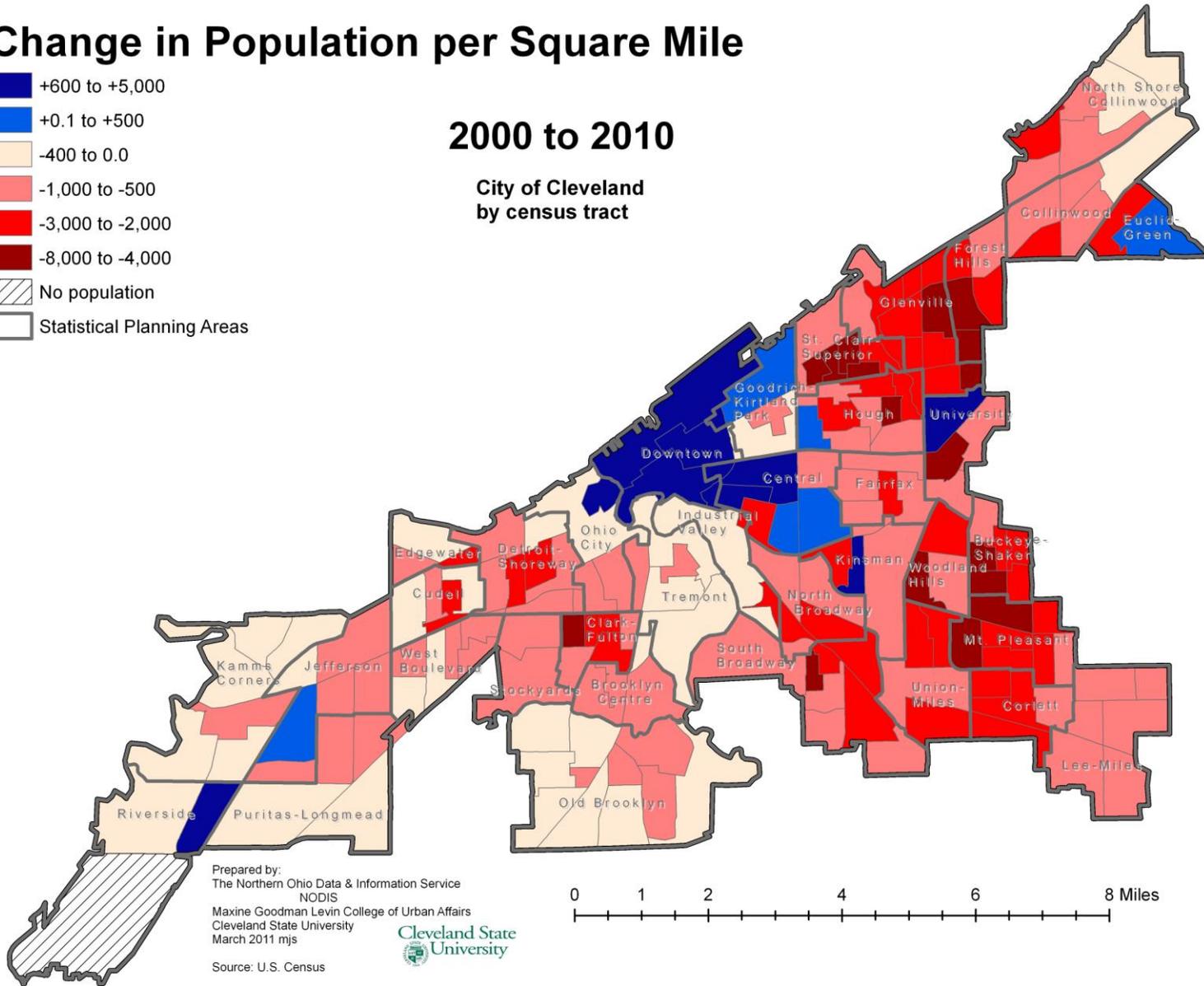
MAP 1

Change in Population per Square Mile

- +600 to +5,000
- +0.1 to +500
- 400 to 0.0
- 1,000 to -500
- 3,000 to -2,000
- 8,000 to -4,000
- No population
- Statistical Planning Areas

2000 to 2010

City of Cleveland
by census tract



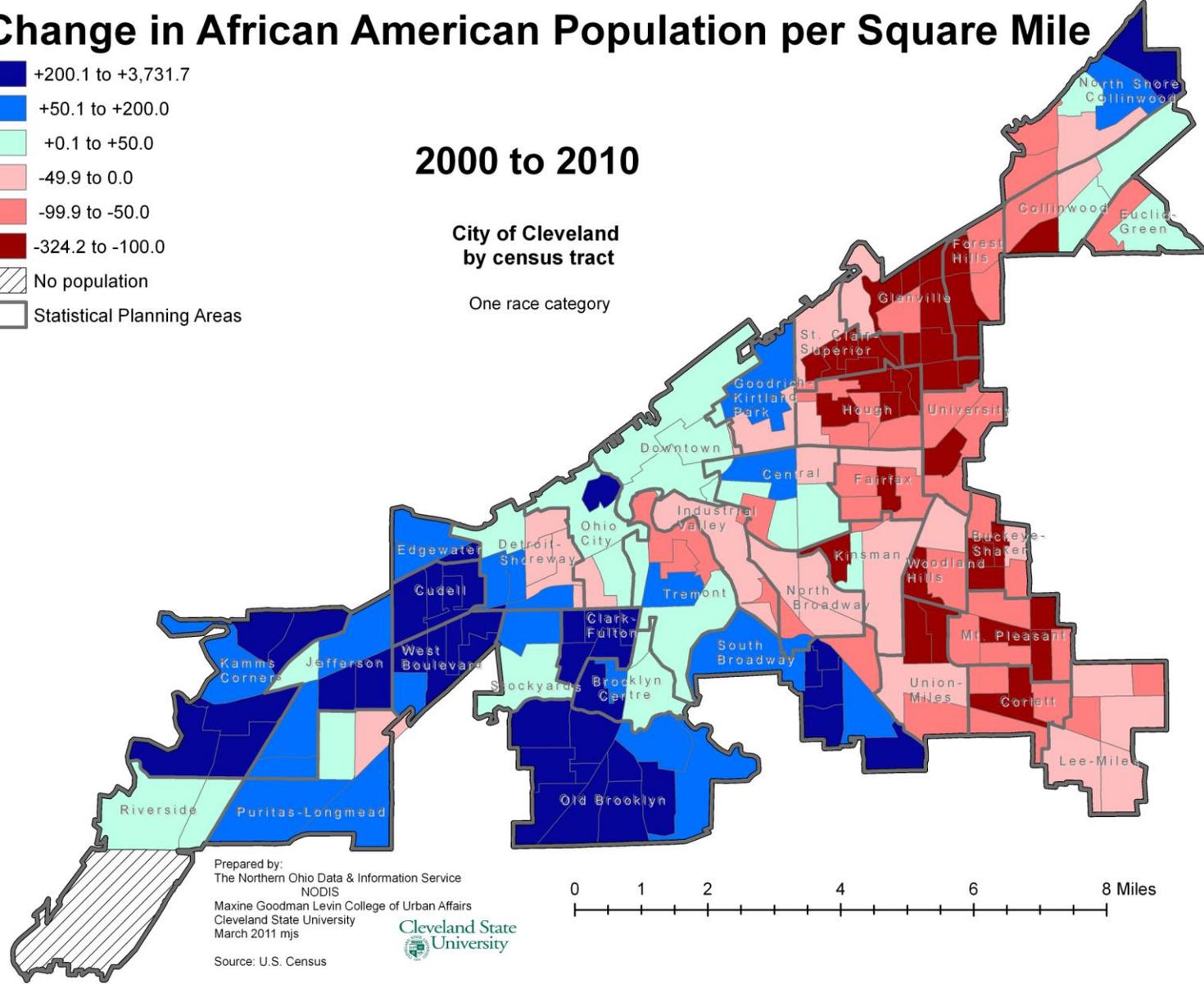
MAP 2

Change in African American Population per Square Mile

- +200.1 to +3,731.7
- +50.1 to +200.0
- +0.1 to +50.0
- 49.9 to 0.0
- 99.9 to -50.0
- 324.2 to -100.0
- No population
- Statistical Planning Areas

2000 to 2010

**City of Cleveland
by census tract**
One race category



Prepared by:
The Northern Ohio Data & Information Service
NODIS
Maxine Goodman Levin College of Urban Affairs
Cleveland State University
March 2011 mjs
Source: U.S. Census



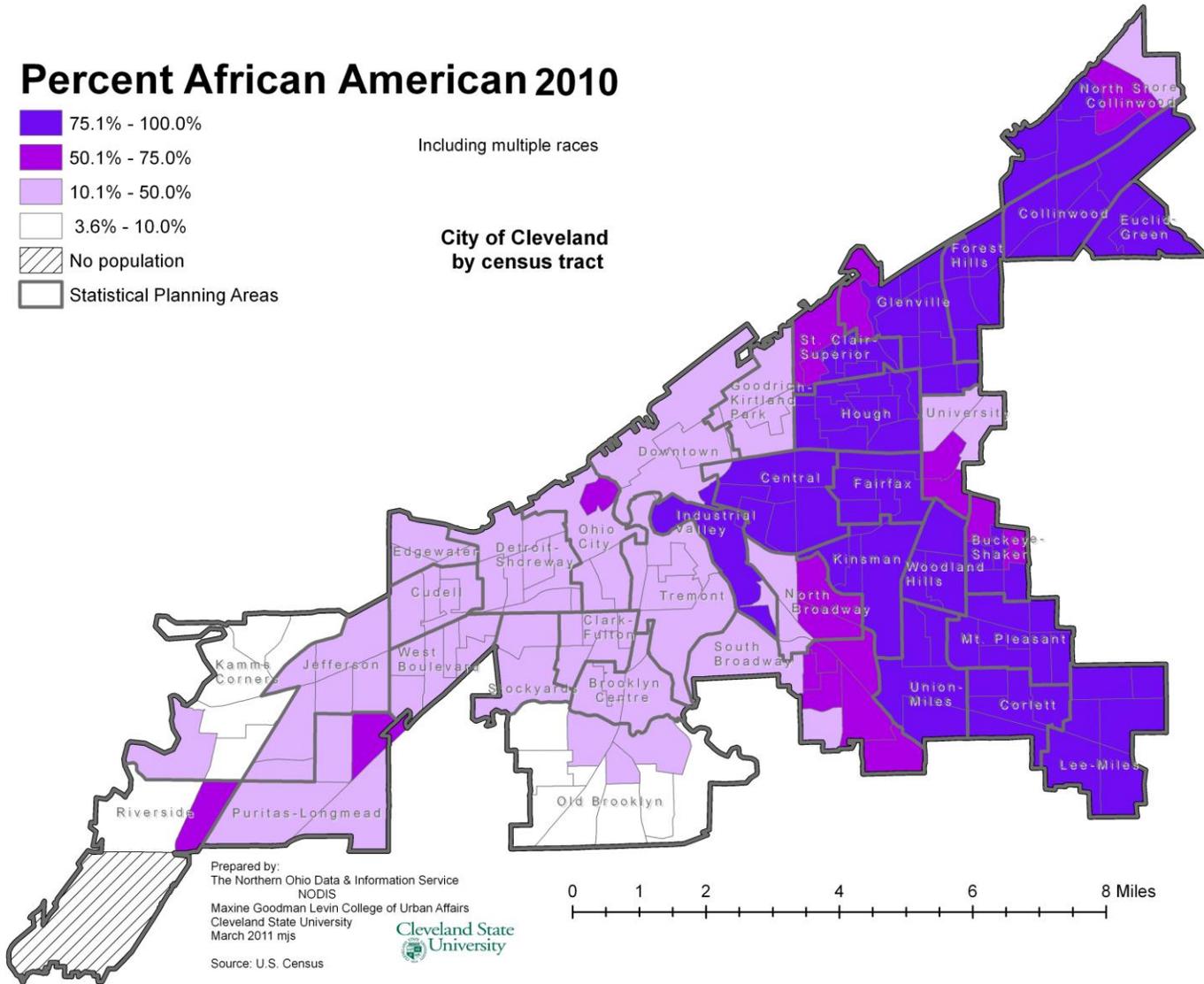
MAP 4

Percent African American 2010

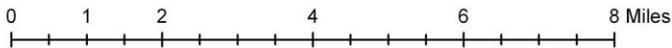
- 75.1% - 100.0%
- 50.1% - 75.0%
- 10.1% - 50.0%
- 3.6% - 10.0%
- No population
- Statistical Planning Areas

Including multiple races

City of Cleveland
by census tract



Prepared by:
The Northern Ohio Data & Information Service
NODIS
Maxine Goodman Levin College of Urban Affairs
Cleveland State University
March 2011 mjs
Source: U.S. Census

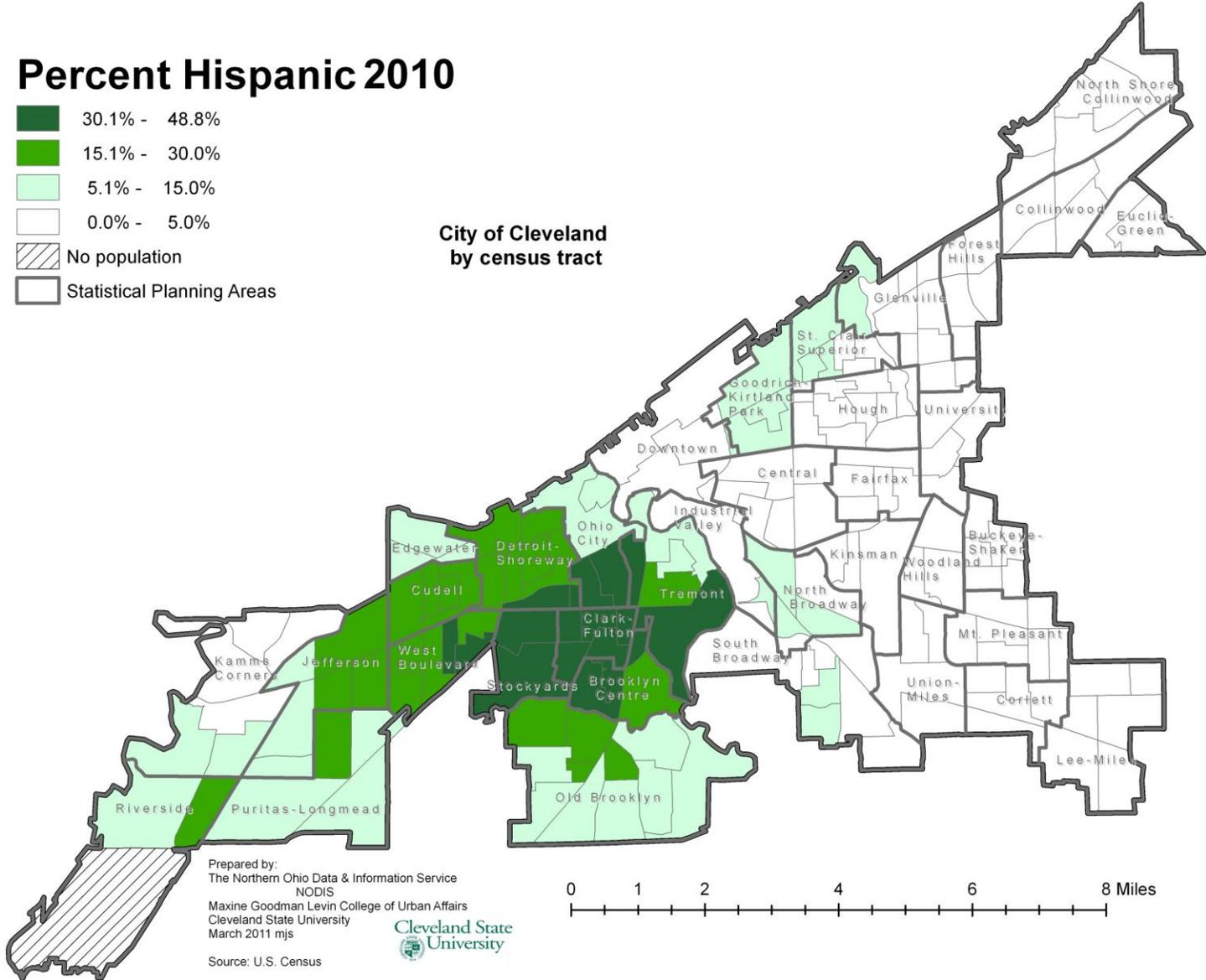


MAP 5

Percent Hispanic 2010

- 30.1% - 48.8%
- 15.1% - 30.0%
- 5.1% - 15.0%
- 0.0% - 5.0%
- No population
- Statistical Planning Areas

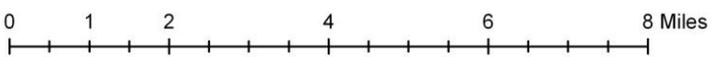
City of Cleveland
by census tract



Prepared by:
The Northern Ohio Data & Information Service
NODIS
Maxine Goodman Levin College of Urban Affairs
Cleveland State University
March 2011 mjs

Cleveland State University

Source: U.S. Census



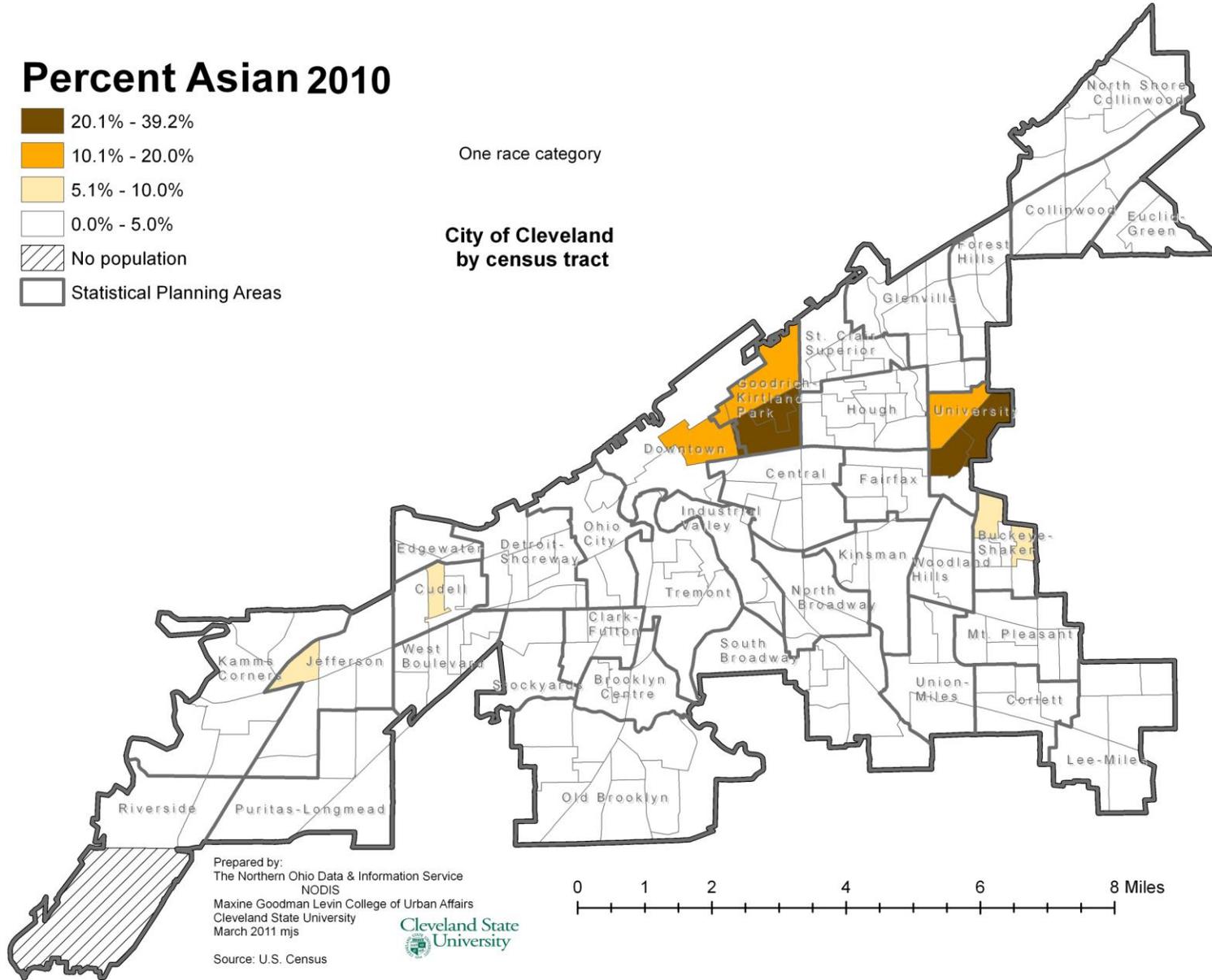
MAP 6

Percent Asian 2010

- 20.1% - 39.2%
- 10.1% - 20.0%
- 5.1% - 10.0%
- 0.0% - 5.0%
- No population
- Statistical Planning Areas

One race category

City of Cleveland
by census tract



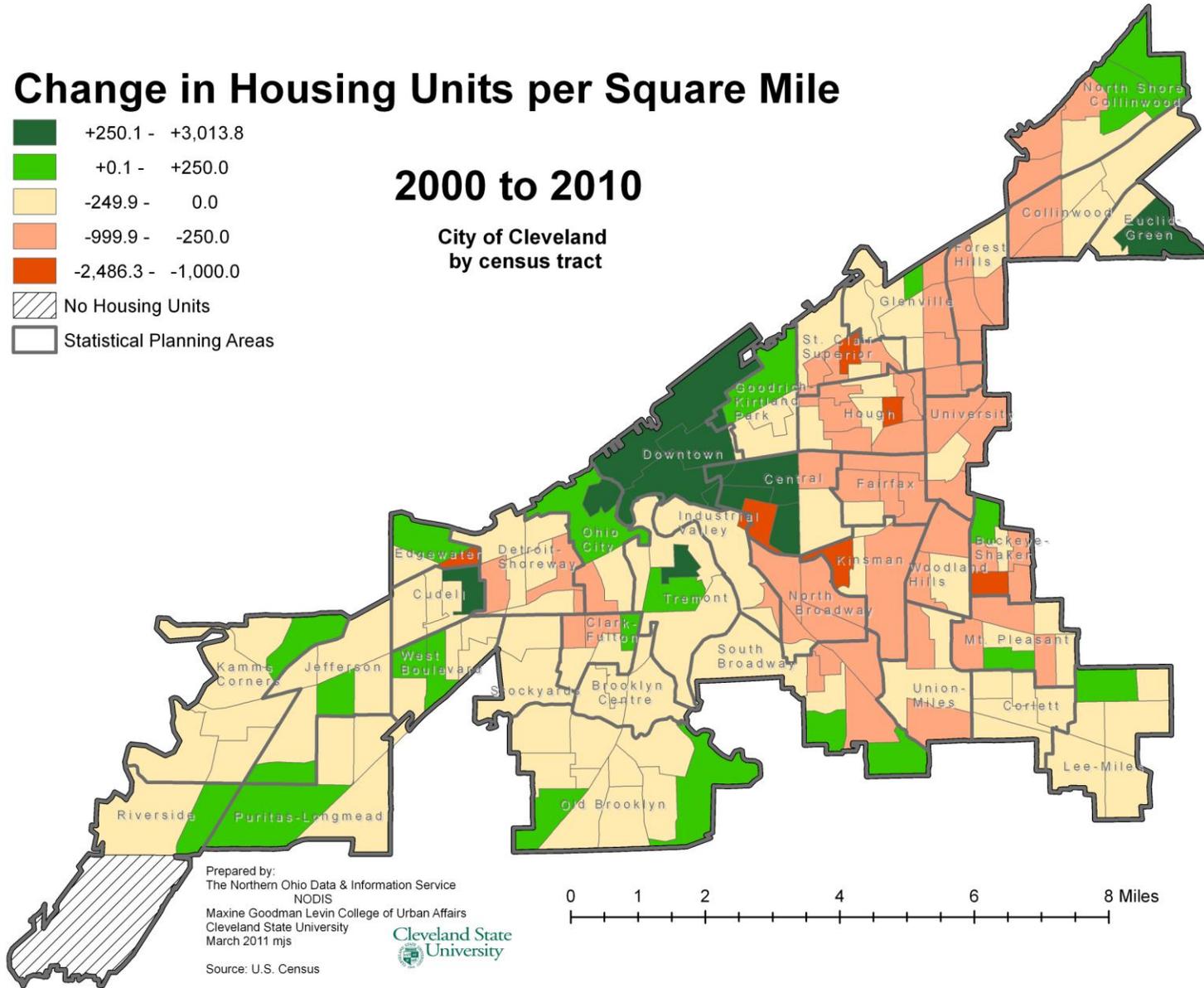
MAP 7

Change in Housing Units per Square Mile

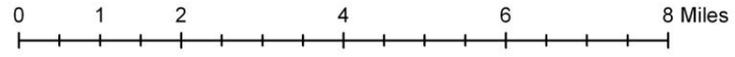


2000 to 2010

City of Cleveland
by census tract



Prepared by:
The Northern Ohio Data & Information Service
NODIS
Maxine Goodman Levin College of Urban Affairs
Cleveland State University
March 2011 mjs
Source: U.S. Census

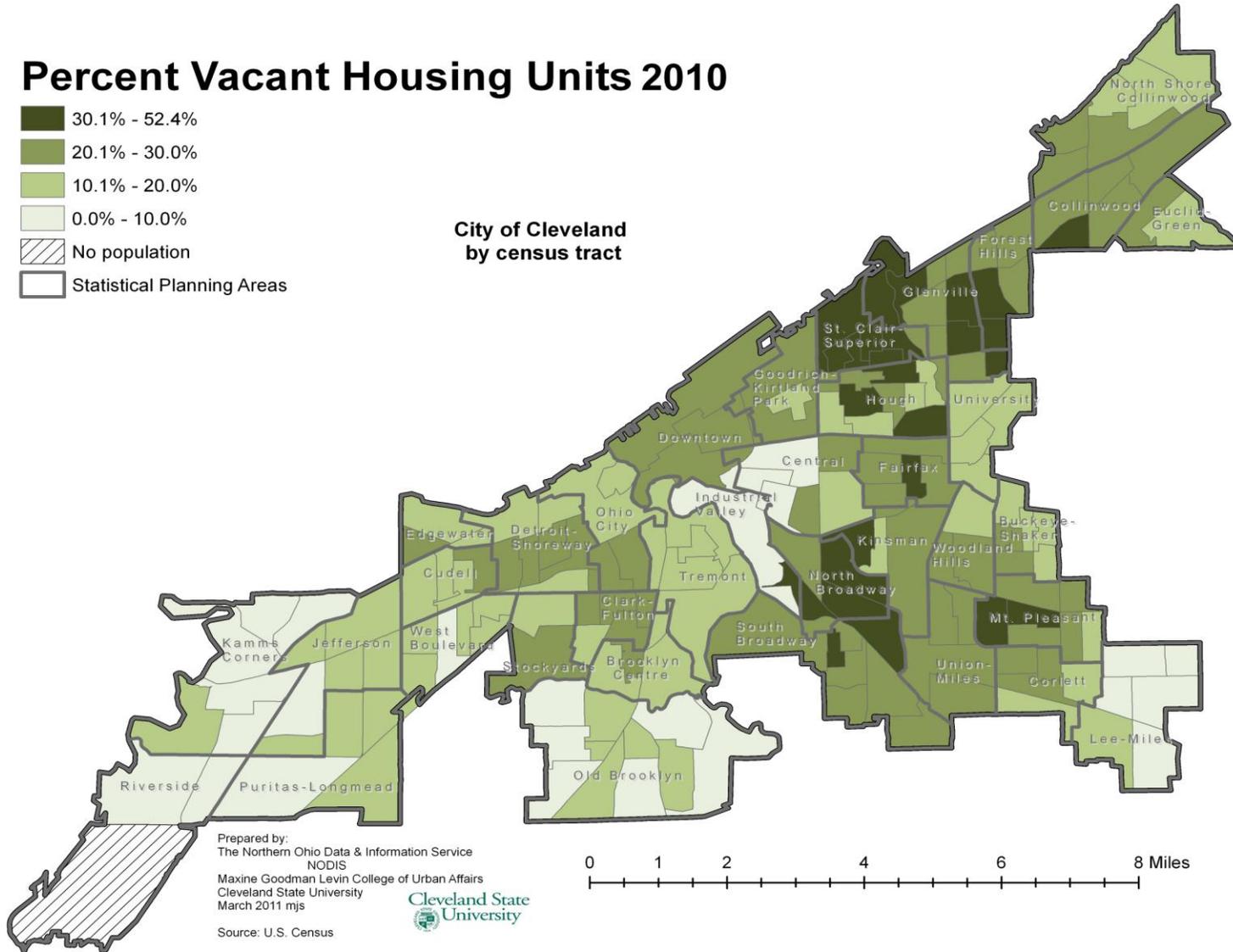


MAP 8

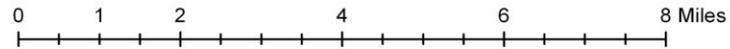
Percent Vacant Housing Units 2010

- 30.1% - 52.4%
- 20.1% - 30.0%
- 10.1% - 20.0%
- 0.0% - 10.0%
- No population
- Statistical Planning Areas

**City of Cleveland
by census tract**



Prepared by:
The Northern Ohio Data & Information Service
NODIS
Maxine Goodman Levin College of Urban Affairs
Cleveland State University
March 2011 mjs
Source: U.S. Census



**The Consolidated Plan
2011-2016**

APPENDIX 4

Fair Housing Plan of Action

**City of Cleveland
Analysis of Impediments to Fair Housing Choice**

PLAN OF ACTION

| # | Proposed Action | Progress Made To Date | Responsible Department | Est. Date of Completion |
|---|---|--|---|-------------------------|
| 1 | Prepare and adopt a policy that clearly states the City's commitment to desegregation. | The City has recently drafted a diversity statement that is intended to guide all policy making decisions. The City is exploring options for distribution. | Mayor's Office, Community Relations Board & Community Development | December 2010 |
| 2 | Re-organize the Fair Housing Office, the Department of Consumer Affairs and the Community Reinvestment Act staff under the authority of the Community Development Department. Relocate the Fair Housing Board and the Fair Housing Administrator to the Community Development Department. By aligning the various fair housing and consumer affairs activities with community reinvestment into one department, the City can streamline these related activities and provide for more efficient and productive use of public resources toward fair housing. | The City has begun discussions involving the creation of a new office within Community Development. This new office would be located in the Department of Community Development and would include staff from the current fair housing office, Department of Consumer Affairs and CRA personnel | Community Development, Community Relations Board, Department of Consumer Affairs and the Mayor's Office | July 2011 |
| 3 | Develop standard fair housing policies for all HUD entitlement programs. Incorporate a fair housing policy review component to the annual budget allocation process. Included in such a component should be the incorporation of recommendations by the Fair Housing Office on how the City can track its progress toward affirmatively furthering fair housing through the expenditure of funds by census tract, program beneficiaries, etc. | Community Development will develop and implement a set of policies for the 2011 program year. | Community Development & Community Relations Board | July 2011 |

| # | Proposed Action | Progress Made To Date | Responsible Department | Est. Date of Completion |
|---|---|--|----------------------------------|-------------------------|
| 4 | <p>Establish procedures for tracking the race, ethnicity and disability of program beneficiaries of programs that affect housing choice. Aggregate the data annually and evaluate the geographic location relative to impacted areas in the City. Although this action is not required by or facilitated through the IDIS reporting system, the City should utilize its IT services to achieve this objective. As an aside, the City should recommend to HUD that it incorporate such a capability into its IDIS reporting system to enable entitlements to easily aggregate the beneficiary data in order to evaluate the geographic location of investments relative to impacted areas.</p> | <p>Community Development will engage a consultant to develop a software program to aggregate the data so geographic impact analysis can be conducted on an annual basis.</p> | <p>Community Development</p> | <p>July, 2011</p> |
| 5 | <p>The City currently funds fair housing activities, including testing of the housing market. The City should continue to fund a Fair Housing Program and a range of fair housing activities.</p> | <p>Currently, the City does fund fair housing activities. The City's housing market testing program began July 1, 2010.</p> | <p>Community Development</p> | <p>Complete</p> |
| 6 | <p>All fair housing activities should be tracked and monitored by the Fair Housing Administrator, including testing, training, processing of all fair housing complaints, and further research, among other activities.</p> | <p>Currently, the Fair Housing Administrator does track and monitor all fair housing activities.</p> | <p>Community Relations Board</p> | <p>Complete</p> |
| 7 | <p>Conduct a survey of each of the appointed citizens who are currently members of the Fair Housing Board, Housing Advisory Board, Board of Zoning Appeals, City Planning Commission, Board of Building Standards and Appeals, and Community Relations Board to identify members of the protected classes. The survey should be conducted to identify the race, gender, ethnicity and familial status of each board and commission member. Thereafter, each new appointment should be surveyed in a similar manner.</p> | <p>The City has drafted a survey for distribution to citizen boards and commissions that are involved in housing and housing related decisions. This optional survey was designed to gain more detailed information on the race, gender, ethnicity and familial status of the members.</p> | <p>Mayor's Office</p> | <p>July 2011</p> |

| # | Proposed Action | Progress Made To Date | Responsible Department | Est. Date of Completion |
|----|---|--|--|--|
| 8 | Harkening back to the era of the Cuyahoga Plan, the City of Cleveland should be a leader in stimulating a collaborative fair housing thought process that includes Cuyahoga County, other HUD entitlement communities in the County and regional fair housing advocacy organizations. | The City is currently participating in various regional groups, including the Fair Housing Consortium and the Foreclosure Consortium, in order to help stimulate collaborative regional thought. | Consumer Affairs and Community Relations Board | Complete |
| 9 | Appoint persons to the board who have experience in fair housing. | The City will take into consideration training and experience in fair housing when making future appointments. | Mayor's Office | The City intends to complete as board positions become open. |
| 10 | In addition to appointing more experienced members, the City should consider a more efficient system for processing complaints such as contracting the processing of all complaints to a qualified fair housing agency in Cleveland. Such contractual work should be administered by the Fair Housing Office. | The City has entered into a contract with a fair housing agency for these services | Community Relations Board | Complete |
| 11 | Develop a streamlined and uniform record-keeping system that would enable the Fair Housing Office and the Fair Housing Board to easily track progress on all complaints filed with the board. The system should be a searchable database that allows a qualified individual to easily retrieve records on complaints and cases, with the ability to aggregate data for monthly, quarterly and annual reports. This system should be institutionalized to ensure continuity from one administration to the next. | The Fair Housing Office expects to be able to utilize the system currently used by Consumer Affairs after the completion of the merger of the two offices. | Community Relations Board and Consumer Affairs | July 2011 |

| # | Proposed Action | Progress Made To Date | Responsible Department | Est. Date of Completion |
|----|---|---|---|-------------------------|
| 12 | Achieving substantial equivalency with HUD should be a low priority. For over 15 years, the City has sought this designation without success. Currently, HUD is severely limiting the number of newly designated Fair Housing Initiative Programs (FHIPs), particularly in areas where one or more FHIPs already exist. This is the case in Cleveland where both Housing Advocates, Inc. and the Housing Research and Advocacy Center are current FHIP grantees. Furthermore, with the City budget shrinking and cutbacks in municipal services occurring, the City's efforts and limited funds are better invested in the re-organization of the Fair Housing Office to ensure continued entitlement funding from HUD. | The City has acknowledged the limited success of past attempts to achieve substantial equivalency and has decided to suspend any future attempts. | Community Relations Board | Complete |
| 13 | Amend the City's zoning ordinance to include the term "group home" and permit such a land use in accordance with federal fair housing law. Also, amend the zoning ordinance to remove terminology such as "feeble-minded" and "drug or liquor patients" among others. | The City Planning Department is currently revising the ordinance in order to remove the outdated language and attempting to identify funds necessary to hire a consultant to assist in drafting the City's first group home regulation. | City Planning | July 2012 |
| 14 | Provide training in fair housing to Planning Department staff on how to provide reasonable accommodation to persons with disabilities, including applicants for group homes. | A training occurred on July 29, 2010 for City Planning staff. | City Planning and Community Relations Board | Complete |
| 15 | Establish a clearly defined methodology for determining how entitlement funds will be budgeted on an annual basis for fair housing activities. In particular, establish a minimum threshold for funding a City fair housing program | Community Development and Community Relations Board will develop and implement a set of guidelines for the 2011 program year. | Community Development | July 2011 |
| 16 | Continue to encourage non-profit and for-profit developers to develop affordable and accessible housing outside of impacted areas of racial and ethnic concentrations. If necessary, deepen the public subsidy for such projects in an effort to achieve the de-concentration of affordable and accessible housing | The City currently engages in activities that encourage the development of affordable and accessible housing. The City is committed to continuing these programs and will continue to explore new methods of encouragement. | Community Development and Community Relations Board | Recurring |

| # | Proposed Action | Progress Made To Date | Responsible Department | Est. Date of Completion |
|----|---|---|------------------------|-------------------------|
| 17 | Develop and adopt an affirmative marketing policy in accordance with the federal Fair Housing Act, Title VI of the Civil Rights Act of 1964, and Section 504 of the Rehabilitation Act of 1973. While many of the parcels and structures acquired may remain in the City's land bank for several years, it is necessary that the City establish an affirmative marketing policy now to oversee the eventual disposition of these properties in the future. The City should also provide a fair housing voice on its Land Bank Distribution Committee in a manner that would provide a preference for activities that propose an affirmative move. | The Department and the Community Relations Board will develop and adopt an affirmative marketing policy to be applied to its Land Bank Program. The Fair Housing Coordinator will be appointed to serve on the Land Bank Distribution Committee. | Community Development | July, 2011 |
| 18 | Continue to provide tax abatements, land bank services, grant support and debt financing to affordable housing projects located outside of impacted areas. | The City currently provides these methods of support. | Community Development | Recurring |
| 19 | Continue to provide financial assistance and technical assistance, including funds for capacity-building, to non-profit affordable housing developers. | The City currently provides these types of assistance. | Community Development | Recurring |
| 20 | Continue and strengthen partnerships with local lenders that will offer homebuyer incentives to purchase homes in the City of Cleveland. | In 2010, completed 3rd year Publication of Annual Affordable Mortgage and Repair/ Rehabilitation Marketing Bulletins-a collaboration between the City of Cleveland and 12 Banks, 8 credit and housing counseling service agencies and 6 non-profit housing assistance and development corporations. The two bulletins serve as a one stop guide that explains the City's Department of Community Development's housing repair and assistance loan programs. In addition to serving as a compilation of available CRA affordable market mortgage, refinance, and rehabilitation products, down payment assistance grants and technical assistance targeted to low moderate income residents and people living in low moderate income census tracts, the bulletins provide current interest rates, terms, and fee and are distributed throughout the year at housing and community related meetings, workshops & trade shows and are available at: http://www.city.cleveland.oh.us/CityofCleveland/Home/Government/CityAgencies/CommunityDevelopment/FormsPublications | Community Development | Recurring |

| # | Proposed Action | Progress Made To Date | Responsible Department | Est. Date of Completion |
|----|---|---|----------------------------------|---|
| 21 | <p>Continue to identify effective ways for the City, fair housing advocates and financial lenders to increase home ownership among minorities, residents of low-moderate income census tracts and low-moderate income residents. Such methods may include: (1) Increasing sustainable home ownership opportunities through financial literacy education including credit counseling, pre- and post-home purchase education (2) Increasing lending, credit and banking services in low-moderate income census tracts and minority census tracts; and (3) Increasing marketing and outreach efforts of affordable mortgage products that are targeted for residents of low-moderate income census tracts, low-moderate income residents and minorities.</p> | <p>The Department of Community development is responsible for compliance with annual CRA lending data collection and reporting required by Ordinance Chapter 178 of City of Cleveland Codified Ordinances- http://caselaw.lp.findlaw.com/clevelandcodes/cco_part1_178.html- which requires each eligible depository bank to submit annual lending disclosure information, as well as an affidavit of intent indicating that each lender is using best efforts to provide lending services to low and moderate income residents. Reports include the number, amount and the statistical planning area of: Home Purchase loans, Refinancing of Home Purchase Loans, Home Improvement Loans, Home Equity Loans& Amount of Small Business Loans; Community Development Lending: defined as loans that have a primary purpose furthering community development which includes services to low and moderate income persons, including affordable housing, community activities, and economic development. & Community Development Investments; Annual review of each lender's number of full service bank branches & ATMs, bi-lingual language assistance;</p> <p>In 2007, the Department of Community Development partnered with the Cuyahoga County Department of Development to establish the North East Ohio Coalition For Financial Success (NEOCFS) www.neocfs.org. NEOCFS provides a coordinating infrastructure network for 25 organizational members representing financial literacy and credit counseling service providers, lenders, and local, state government offices that provide financial literacy services. Hosted by the Federal Reserve Bank of Cleveland, NEOCFS meets regularly to provide members the opportunity to work together to advance common goals and best practices, avoid duplication of services and develop programming that avoids scheduling conflicts. NEOCFS also provides the community with a data base of financial literacy professionals that are regularly requested to make presentations at local and regional programs, workshops and conferences on financial literacy awareness and education.</p> <p>The Department of Community Development assists the Department of Consumer Affairs in evaluation and selection of agencies that receive community development block grant funding to provide annual contract services to residents that includes: (1) pre-post homeownership counseling, (2) default mediation and (3) financial literacy education.</p> | Community Development | Recurring |
| 22 | <p>Institute a programmatic requirement that developers who receive CDBG, HOME, HOPWA or NSP assistance from the City should be required to make 10% of their new construction of multi-family units (i.e., more than four units) accessible to persons with disabilities. At the very least, require visitability design standards in all new rental units. The City may also want to evaluate the feasibility of establishing a minimum percentage threshold for rehabilitated multi-family rental units as well.</p> | <p>The City of Cleveland will include the 10% accessibility requirement and visitability design standards in all RFPs for new construction of affordable rental housing. Demand for the accessible units will be monitored to determine if the 10% requirement is an appropriate level.</p> | Community Development Department | Next RFP to be issued in February 2011. |

| # | Proposed Action | Progress Made To Date | Responsible Department | Est. Date of Completion |
|----|---|---|--|-------------------------|
| 23 | Sponsor an optional annual workshop on fair housing law, including Ohio Building Code provisions, for builders, developers, architects, Realtors and other individuals and groups involved in the housing industry. | A training occurred on July 29, 2010 for builders, developers, architects. | Community Relations Board | Recurring |
| 24 | Work with disability advocates to sponsor workshops and other educational opportunities for the City's building and housing staff and Realtors to increase knowledge of various accessibility and visitability design features and cost-effective ways of incorporating such features into newly constructed or substantially rehabilitated housing units. | A training occurred on July 29, 2010 for building & housing staff. | Building & Housing and Community Relations Board | Complete |
| 25 | Continue with the RFP to select qualified fair housing agencies to conduct testing of rental properties across Cleveland to identify discriminatory practices based on race, disability and familial status. The results should be used to determine the need for more fair housing education and outreach. | The City has executed an agreement with a local fair housing agency to conduct systemic testing throughout the Cleveland in order to help identify discriminatory practices based on race as well as other protected classes. | Community Relations Board | Complete |
| 26 | Continue providing fair housing education and outreach to landlords, building owners, rental agents and Realtors. | The City sponsored and co-sponsored events in 2009 and 2010 and plans to continue to do so in the future. | Community Relations Board | Recurring |
| 27 | Discussions with the newspaper should be initiated with the recommendation that its policy be modified to require that all future rental real estate ads that state "no pets" (or seek to restrict the type of pet allowed) include the phrase or agree to the following exception: "except companion/service animals permitted under fair housing laws." Furthermore, the newspaper should be instructed to review rental ads more diligently and refuse to print those that describe people rather than property. | The City has drafted a written letter to the publishers outlining its position. This letter still needs to be approved by the appropriate City departments prior to being delivered. | Community Relations, Community Development, Mayors Office. | December 2010 |

| # | Proposed Action | Progress Made To Date | Responsible Department | Est. Date of Completion |
|----|--|--|--|-------------------------|
| 28 | Inform the publishers of For Rent Magazine, in writing, that its policy be modified to require that all future rental real estate ads that state "no pets" (or seek to restrict the type of pet allowed) and require a pet deposit include the phrase or agree to the following exception: "except companion/service animals permitted under fair housing laws." | The City has drafted a written letter to the publishers outlining its position. This letter still needs to be approved by the appropriate City departments prior to being delivered. | Community Relations, Community Development, Mayors Office. | December 2010 |
| 29 | Continue to engage HUD-certified housing counselors to target credit repair education through existing advocacy organizations that work with minority populations on a regular basis. | The City is working with HUD-certified counselors in the County through a referral process to get residents help with lending issues. These agencies are invited to submit a RFP to the Department of Consumer Affairs to contract for such services. The process is being repeated for 2010-2011. | Consumer Affairs and Community Development | Complete |
| 30 | Continue to encourage the continued efforts of the local fair housing agencies and other qualified entities to conduct home ownership workshops. | Many of the HUD-certified housing counselors (see previous action plan item) conduct home ownership workshops as part of their regular services, some of whom having been previously awarded funds through our CDBG program and may be awarded similar funds in the future. | Consumer Affairs and Community Development | Complete |

(7/29/10)

**The Consolidated Plan
2011-2016**

APPENDIX 5

**Inventory of Facilities and Services
for the Homeless**

HOMELESS SERVICES IN CLEVELAND

Homeless Services Information

24 Hours a Day

First Call For Help – Dial 211 or (216) 436-2000

| <u>Name</u> | <u>Capacity</u> | <u>Phone No.</u> |
|---|-----------------|-------------------------|
| <u>Emergency Shelters - Men</u> | | |
| 2100 Lakeside Avenue | 365 | 566-0047 |
| City Mission | 48 | 431-3515 |
| St. Herman's | 28 | 961-3806 |
| Volunteers of America | 26 | 621-0120 |
| <u>Emergency Shelters - Women/Women with Children</u> | | |
| Norma Herr Women's Center | 134 | 479-0020 |
| Continue Life (Pregnant Women) | 10 | 383-1984 |
| Domestic Violence Center | 40 | 391-4357 |
| Interfaith Hospitality Network | 28 | 991-6272 |
| Laura's Home (City Mission) | 100 | 472-5500 |
| West Side Catholic Shelter | 34 | 631-4741 |
| Zelma George Shelter (also 2 Parent Families) | 110 | 619-4682 |
| <u>Emergency Shelters - Other</u> | | |
| Bridgeway Mental Health Crisis Shelter | 15 | 631-1740 |
| Westhaven Youth Shelter | 10 | 941-0062 |
| Stella Maris (Substance Abuse) | 20 | 781-0550 |
| Veterans Administration Domiciliary | 119 | (440) 526-3030 x7966 |
| <u>Transitional Housing - Men</u> | | |
| City Mission - Crossroads | 66 | 431-3515 |
| North Point | 160 | 455-0095 |
| Salvation Army - PASS | 75 | 619-4722 |
| Salvation Army – Project Share | 32 | 623-7491 |
| Salvation Army – Railton House | 56 | 361-6778 |
| Volunteers of America | 28 | 621-0120 |
| Y-Haven I, II & III | 133 | 431-2018 |

| <u>Name</u> | <u>Capacity</u> | <u>Phone No.</u> |
|---|-----------------|------------------|
| <u>Transitional Housing - Women</u> | | |
| Transitional Housing, Inc. | 64 | 781-2250 |
| <u>Transitional Housing - Families</u> | | |
| Continue Life | 16 units | 383-1984 |
| West Side Catholic Zacchaeus Program | 32 units | 631-4741 |
| Hitchcock Center | 26 units | 421-0662 |
| New Life Community | 14 units | 751-7301 |
| University Settlement | 20 units | 641-8948 |
| <u>Transitional Housing - Special Populations</u> | | |
| Joseph's Home (Health Care Needs) | 10 | 685-1551 |
| Mental Health Services | 32 | 623-6555 |
| Veterans Administration West Side | 25 | 281-1957 |
| VOA-VA Transitional Housing | 53 | 541-9000 |
| <u>Permanent Supportive Housing</u> | | |
| EDEN, Inc. | 167 units | |
| Famicos - 1850 Superior | 44 units | |
| Kinsman KARE | 18 units | |
| Liberty at St. Clair | 72 units | |
| Mental Health Services Safe Havens | 52 units | |
| Northridge Commons | 30 units | |
| Edgewood Park | 63 units | |
| South Pointe Commons | 82 units | |
| Emerald Commons | 52 units | |
| Cogswell Hall | 41 units | |
| Shelter Plus Care | 1625 units | |
| <u>Health Services</u> | | |
| Care Alliance | | 781-6724 |
| Free Clinic | | 721-4010 |
| Mental Health Services Adult Mobile Crisis Team | | 623-6888 |

DAYTIME DROP-IN CENTERS

Bishop Cosgrove Center

1736 Superior Avenue

Monday-Friday, 8:00 a.m.-2:00 p.m.

781-8262

St. Malachi Center

2416 Superior Viaduct

Monday-Friday, 7:30 a.m.-10:00 a.m.

771-3036

West Side Catholic Center

3135 Lorain Avenue

Monday-Friday, 9:00 a.m.-3:00 p.m.

Saturday, 9:00 a.m. – 11:00 a.m.

631-4741