5-Year PHA Plan *(for All PHAs)*	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The **Form HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

A. PHA Information.

A.1

PHA Name: **Lorain Metropolitan Housing Authority** **PHA Code**: **OH012**

PHA Plan for Fiscal Year Beginning: (MM/YYYY): **7/1/2025**
The Five-Year Period of the Plan (i.e. 2019-2023): 2025 - 2030
PHA Plan Submission Type: ☒ 5-Year Plan Submission ☐ Revised 5-Year Plan Submission

Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.

LMHA posts the Annual PHA plan, the Five-Year Plan, and the Capital Fund Program 5-Year Action Plan elements on its website at www.lmha.org.
Plans are also available at the LMHA Main Office, 1600 Kansas Avenue, Lorain, OH 44052 and at all administrative and property management offices:

- LMHA (formerly LMHA's procurement office) 1604 Kansas Avenue, Lorain, OH 44052
- Leavitt Homes 2153 Lorain Drive, Lorain, OH 44052
- Kennedy Plaza 1730 Broadway, Lorain, OH 44052
- Lakeview Plaza 310 W. 7th Street, Lorain, OH 44052
- Southside Gardens 3010 Vine Ave., Lorain, OH 44055
- Albright Terrace 129 Milan Ave., Amherst, OH 44001
- John Frederick Oberlin Homes 138 South Main St., Oberlin, OH 44074
- Wilkes Villa 104 Louden Court, Elyria, OH 44035
- Riverview Plaza 310 East Ave., Elyria, OH 44035
- Harr Plaza 15 Chestnut Street, Elyria, OH 44035
- International Plaza 1825 Homewood Drive, Lorain, OH 44055

LMHA provides the Plans to its resident councils.

To obtain additional information on the policies contained in the Annual Plan, visit http://www.lmha.org/about-lmha/ and select either "Annual Reports and Audits" or "LMHA Policies". For further assistance, call 440.288.1600 or TDD/TTY (800) 750-0750.

☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV
Lead PHA:					

B.	**Plan Elements.** Required for all PHAs completing this form.
B.1	**Mission.** State the PHA's mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA's jurisdiction for the next five years. **At LMHA, people come first. While affordable housing is the heart of what we do, our work doesn't stop there. We are committed to providing resources that help individuals thrive and our community grow.**
B.2	**Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years. **Attachment A**
B.3	**Progress Report.** Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. **Attachment B**
B.4	**Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. **Attachment C**
C.	**Other Document and/or Certification Requirements.**
C.1	**Significant Amendment or Modification**. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. **Attachment D** Approved Significant Amendment Significant Deviation **Attachment E** Proposed 7/1/25 Significant Amendment Significant Deviation
C.2	**Resident Advisory Board (RAB) Comments.** (a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y N ☐ ☐ (b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations. **Attachment F**
C.3	**Certification by State or Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4	**Required Submission for HUD FO Review.** (a) Did the public challenge any elements of the Plan? Y N ☐ ☐ (b) If yes, include Challenged Elements.
D.	**Affirmatively Furthering Fair Housing (AFFH).**

D.1	**Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)** **Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.**

Fair Housing Goal:
Describe fair housing strategies and actions to achieve the goal **PHA not required to report.**

Fair Housing Goal:
Describe fair housing strategies and actions to achieve the goal

Fair Housing Goal:
Describe fair housing strategies and actions to achieve the goal

Instructions for Preparation of Form HUD-50075-5Y - 5-Year PHA Plan for All PHAs

A. PHA Information. All PHAs must complete this section. (24 CFR § 903.4)

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **Five-Year Period** that the Plan covers, i.e. 2019-2023, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. Plan Elements.

B.1 Mission. State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years. (24 CFR § 903.6(a)(1))

B.2 Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years. (24 CFR § 903.6(b)(1))

B.3 Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. (24 CFR § 903.6(b)(2))

B.4 Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. (24 CFR § 903.6(a)(3)).

C. Other Document and/or Certification Requirements.

C.1 Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'Sample PHA Plan Amendment' found in Notice PIH-2012-32, REV 2.

C.2 Resident Advisory Board (RAB) comments.

(a) Did the public or RAB have comments?
(b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. (24 CFR § 903.17(b), 24 CFR § 903.19)

C.3 Certification by State or Local Officials.

Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4 Required Submission for HUD FO Review.

Challenged Elements.

(a) Did the public challenge any elements of the Plan?
(b) If yes, include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

D. Affirmatively Furthering Fair Housing.
(Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

D.1 Affirmatively Furthering Fair Housing. The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' … PHA Plans (including any plans incorporated therein) …. Strategies and actions must affirmatively further fair housing …." Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D.; nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

Attachment A

LORAIN METROPOLITAN HOUSING AUTHORITY'S GOALS AND OBJECTIVES

Goal #1: Expand the supply of affordable housing

Apply for additional vouchers if funds are available and the criteria for the funding can be met

Strive to maintain or improve upon occupancy rates in public housing and multifamily units

Leverage private or other public funds to create additional housing opportunities

Expand the supply of affordable housing in nontraditional areas by deconcentrating vouchers within areas of poverty and encouraging movement to neighborhoods of opportunity

Continue collaboration with Lorain County in implementation of Tenant Based Rental Assistance (TBRA)

Continue collaboration with the City of Elyria to implement a Tenant Based Rental Assistance (TBRA) program

Work with the City of Lorain to establish a Tenant Based Rental Assistance (TBRA) program

LMHA operates a project-based voucher program and works with community partners to identify specific target populations to be served through project-based vouchers. In 2019 HUD approved LMHA to use up to 438 voucher from its total voucher allocation to be utilized for Project Based Vouchers (PBVs). LMHA may issue a rolling RFP to offer PBVs to create additional mixed income, deeply affordable, LIHTC, and PBV communities throughout Lorain County .

LMHA may submit an application for a Choice Neighborhoods Implementation Grant for redevelopment planning for Southside Gardens (OH012-13 and OH012-14) for approximately 110 units.

LMHA will consider other funding sources for development and/or redevelopment, such as Mixed Finance Modernization or Development, Capital Fund Financing Program, Faircloth to RAD, Choice Neighborhood Planning and Implementation Grants, Conversion of Public Housing to Project-Based Assistance under RAD, HOME, Low Income Housing Tax Credits, Emergency Safety and Security Grants, etc.

Goal #2: Improve the quality of affordable housing

Renovate and modernize public housing interiors, exteriors, common areas, sites/grounds and building systems utilizing Capital Funds and Operating Reserves.

Redevelop properties which are functionally obsolete, which may include demolition or disposition of units, and examine both private and public funding options for redevelopment

Implement universal design and visitability features during capital projects

Strive to achieve and maintain High Performer status under PHAS and SEMAP

LMHA strives to maintain all public housing properties in Nspire-ready condition and maintain scores in the 90s

LMHA may implement a Vacancy Reduction Plan to address persistent pest infestations affecting unit leasing and vacancy rates

Continue to strictly enforce HQS/Nspire for landlords and restrict participation of landlords who are consistently in noncompliance with HQS/Nspire

Acquisition plans have been submitted to HUD requesting that vacant properties owned by LMHA be placed under a Deed of Trust. These properties will be used as green space, parking lots, common areas or for residential new construction in their respective AMPs.

LMHA is pursuing repositioning of its public housing portfolio through the Rental Assistance Demonstration (RAD) Program; CHAPS were awarded for Wilkes Villa in Elyria, Leavitt Homes, Westview Terrace, and Westgate Apartments.

LMHA will complete the RAD conversion of assistance for Wilkes Villa in Elyria, Leavitt Homes, Westview Terrace, and Westgate Apartments.

LMHA may apply for Low Income Housing Tax Credit funding to preserve and expand affordable housing.

LMHA will consider other funding sources for the purposes of redevelopment and modernization, such as Mixed Finance Modernization or Development, Capital fund Financing Program, Choice Neighborhood Planning and Implementation Grants, Conversion of Public Housing to Project-Based Assistance under RAD, HOME, Low Income Housing Tax Credits, Emergency Safety and Security Grants, etc.

Goal #3: Enhance the provision of services to residents, applicants, and the public

Continue employee training programs and education to improve customer service, insure knowledge and compliance with HUD regulations, and to insure excellent maintenance and repair service.

Increase participation in resident councils through ongoing outreach, training, and support

Consider collaborations with providers of on-site mental health services/addiction services for residents

Promote the use of on-site computer kiosks at LMHA properties to provide tenants and participants accessible and easier access to complete required program reporting and streamlined communication with LMHA.

Goal #4: Increase the supply of accessible housing

Retrofit units with required accessible features for residents who request reasonable accommodations

Implement universal design to make spaces more useable for people with a wide range of abilities.

Create accessible units during capital improvement and redevelopment projects

Goal #5: Promote Self-sufficiency, Financial Stability, and Homeownership

The Family Self Sufficiency and Home Ownership programs, in collaboration with other agencies throughout Lorain County, aim to empower and equip families to improve their quality of life, achieve economic stability, and reduce their dependence on government assistance.

Promote the Housing Choice Voucher (HCV)Home Ownership Program and HCV/PH Family Self Sufficiency programs with a focus on target marketing

Connect residents to services in the community through expanded resident services collaborations and marketing

Increase case load of residents served by Resident Service Coordinator by 10%

Maintain a combined minimum of 100 participants on the Public Housing and HCVP Family Self-Sufficiency Programs

Establish relationships with local employers to create a pipeline of employment opportunities for FSS participants

Increase the number of FSS participants who establish escrow accounts and successfully graduate from the program

Increase or maintain home closings on Housing Choice Voucher Home Ownership Option Program to maintain the goal of seven (7) new homeowners in every calendar year

Increase resident participation and meeting attendance on Resident Councils

Goal #6: Promote and Market LMHA's Owned and Managed Public Housing, Multifamily, and HCV Programs

Advertise through a variety of daily and monthly publications and media, such as traditional newspapers, radio advertisements, ethnic publications, transit buses, social media, cable TV and coupon programs to ensure residents of Lorain County are aware of the availability of affordable housing

Expand marketing efforts of LMHA programs to social service agencies, collaborative partners, retail stores, festival, and fairs

Update LMHA's website to better communicate agency news and events to residents and the community

When there are excessive vacancies consider providing incentives for leasing, such as reduced security deposits, first full month's rent free, and resident referral bonuses

Continue expansion of collaborations with other agencies to broaden the availability of information regarding LMHA's affordable housing

Continue to collaborate with the Administrations of the cities of Lorain, Elyria, Oberlin and Amherst and with the Lorain County Commissioners to ensure consistency of LMHA's goals with their respective consolidated plans

Goal #7: Enhance the Safety of the Living Environment for Public Housing Residents

Continue to provide protective services at various properties subject to funding availability

Continue to provide above baseline police protection services at public housing properties subject to funding availability

Continue to encourage residents to report suspicious or criminal activity observed at their properties

Maintain alternative methods of reporting criminal or suspicious activity, such as text messaging, emailing, voicemail, or online reporting capabilities

In collaboration with community partners provide training to high rise residents on emergency response to fire alarms, long-term loss of power, natural disasters, and best practices to keep themselves and others safe

Continue collaboration with local police and fire departments to enhance service to LMHA residents

Goal #8: Promote Deconcentration of Poverty

LMHA is committed to achieving a healthy mix of incomes in its public housing developments by attracting and retaining higher income families and by working toward deconcentration of poverty goals.

LMHA deconcentration of areas outside traditional HCVP voucher areas

During Housing Choice Voucher Briefings, promote benefits of living in areas of Lorain County outside of the areas of high poverty by highlighting housing opportunities, services, employment opportunities and amenities

Increase affordable housing choices by evaluating leasing statistics and adjusting payment standards subject to funding availability

Encourage the use of www.gosection8.com

Promote community marketing by encouraging landlords to post available rental units in the LMHA lobby

Promote HCVs through outreach to landlord organizations; host Landlord Engagement Events to encourage participation in all areas of Lorain County

Collaborate with community partners to address gaps in education, training, childcare needs, and transit with the goal of increasing employability

LMHA may also target investment and capital improvements toward developments with an average income below the EIR to encourage applicant families whose income is above the Established Income Range (EIR) to accept units in those developments.

For properties with average incomes below EIR, LMHA has chosen a strategy of working with current households to raise their incomes rather than adjusting admissions policies or criteria. LMHA will target the properties with high percentages of zero-income households and which have an average household income below 85% of the PHA average.

LMHA's FSS Program, in collaboration with other agencies in Lorain County, will work to raise average annual income of families with an average household income below 85% of EIR

LMHA operates a project-based voucher program and works with community partners to identify specific target populations to be served. The agency may issue RFPs to utilize up to 300 vouchers.

LMHA may also consider applications outside the RFP process consistent with the LMHA Administrative Plan. Selected projects will comply with the goal of expanding the supply of affordable housing and promoting deconcentration of poverty and generally provide increased housing and economic opportunities.

Attachment B

Goal Progress

Goal #1: Expand the supply of affordable housing

- LMHA's total voucher count reached 3,171
- LMHA now has a total of 117 VASH Vouchers and has been allocated 5 additional vouchers effective 3/1/2025; these are not reflected in our total count.
- LMHA has 175 vouchers for persons who are non-elderly disabled (NED)
- LMHA will continue to partner with Lorain County for funding for Tenant Based Rental Assistance (TBRA) funds to assist HCVP applicants with security deposits, first month's rent and/or utility deposits in areas outside of Lorain, Elyria, and N. Ridgeville.
- LMHA partnered with the City of Elyria for funding for Tenant Based Rental Assistance (TBRA) funds to assist HCVP applicants with security deposits, first month's rent and/or utility deposits in the City of Elyria
- Promoted communities throughout Lorain County to encourage deconcentration of low-income housing from traditional areas of poverty
- Provided 62 project-based vouchers to Bridge Pointe Commons – all units are online
- Provided 16 project-based vouchers to Faith House – all units are online
- Provided 5 project-based vouchers to Family and Community Services – subsidy layering review in progress -units are expected to be online by in 2025/2026
- Provided 8 project-based vouchers to Ridgeville Farms – this project was awarded 9% tax credits in May 2023;
- Provided 50 project-based vouchers to Broadway Commons a supportive housing development – there is no movement on this project – completion date unknow
- Provided 8 project-based vouchers to South Lorain Family Apartments – there is no movement on this project
  Provided 8 project-based vouchers to Foster Senior Lofts – units are expected to be online 2025/2026

Goal #2: Improve the quality of affordable housing

- LMHA obligated $ 465,785 in capital improvements for public housing properties;
- LMHA's S| Building Systems and Capital Needs Manager and Senior Maintenance Manager continue to review LMHA systems to identify critical needs, review past planning and forecast capital needs; information gathered from staff as well as current HQS and REAC inspections informed LMHA's 2025 Annual Plan and Five Year Action Plan
- LMHA completed its Physical Needs Assessment and Energy Audit in July 2023.

Goal #3: Enhance the provision of services to residents, applicants, and the public

The LMHA Resident Service Coordinators work one-on-one with residents providing needs assessments and facilitating connections with organizations who have the resources to meet the resident's needs. Resident Service Coordinators are trained to reduce resident barriers and offer resources that help with housing retention and improve the resident's quality of life. From our youth to our senior citizens, the Resident Service Coordinator is equipped with the knowledge needed to resolve challenges the resident is experiencing. The Resident Services Department plan events and functions designed to bring communities together while meeting outside agencies who offer resources useful to the residents.

Residents can also participate in programming and educational classes that promote well-being, healthy eating, financial soundness, and other topics that support the resident's overall quality of life.

Resident Councils give all residents the opportunity for their voice to be heard and to contribute to Resident Council initiatives within their property. They may also run for office or serve on committees whose goal is to listen to the residents' ideas and suggestions and work towards creating environments within their community that enhance the living experience for all.

LMHA offers the Family Self-Sufficiency Program to both the Public Housing residents and HCV participants. LMHA is also a HUD certified Housing Counseling agency. Public Housing residents and HCV participants have the opportunity to attend financial literacy and prepurchase education classes that prepare them for the purchase of their own home. Those who are not ready for homeownership can work with our HUD certified housing counselor on topics like budgeting, credit, debt reduction, savings plans, and other areas that move them closer to mortgage readiness. HCV participants who meet the HCV Homeownership program eligibility criteria, also have the opportunity to purchase their own home with their HCV assistance on the HCV Homeownership program.

Further, LMHA has multiple partnerships with community agencies who offer services designed to increase self-sufficiency and decrease need for public assistance. Many partners offer programming and assistance on site at an LMHA Resource Center in post-secondary education, job search assistance, transportation, childcare, fatherhood support and other topics crucial to self-sufficiency. Our network of providers allows us to offer a consistent stream of opportunities available to our residents. We continue to focus on increasing our partnerships and programming offered to our Public Housing residents year after year.

Following are descriptions of services and amenities offered to assisted families by LMHA:

- Family Self Sufficiency (FSS) programming for LMHA public housing and HCVP residents
- HCVP Home Ownership Option Program
- Resident Service Coordinators on staff to connect the residents with social service agencies to address their needs
- Public Housing residents were assisted by the Service Coordinator via referrals, surveys, and hardship rent exemptions.
- The Resident Service Coordinator assisted by LMHA's Resident Services staff worked with Lorain County agencies and non-profits to connect residents and participants with Emergency Rental Assistance Funds
- Resident Service Coordinator assists in mediation between Project Managers and residents to address matters of rent payment delinquency, community service, housekeeping, lease violations & minimum rent exemption applications
- The Resident Services Coordinator assisted by Executive and Resident Services staff review Resident Council organizational documents and procedures and determined that additional review and training for resident engagement and participation is needed; a Resident Council Training Program was implemented in 2023 and continues for new resident council officers with the goal of fully trained and compliant resident councils and RAB operating under updated By-laws and MOUs
- Resident Services Department helps to establish and maintain Resident Councils in LMHA public housing properties and Resident Advisory Board consisting of public housing residents and HCVP participants.

- LMHA’s Green Thumb flower and garden program continues to inspire residents to take an interest in the beautification of their homes and gardens and encourage planting of annual and perennial flowers plus urban vegetable gardens. Families also cared for community gardens located at Westview, Wilkes, and Southside.
- Computer labs are available at several LMHA public housing high rises giving residents computer and internet access to look for employment, complete online applications, send/receive emails, etc.
- Resident Assistance Watch (RAW) programs to engage public housing residents in monitoring their properties. Residents can earn community service hours while participating. RAW membership is active at various LMHA high rises.
- Presentations were provided by various speakers to discuss Medicare, Medicaid, and Fraud Awareness at dedicated senior engagement events.
- LMHA is a Certified Credit Counseling agency – LMHA was without a certified housing counselor when the only LMHA Certified Housing Counselor staff member left LMHA on March 27, 2024. LMHA partnered with Urban League, a Certified Credit Counseling Agency, to maintain uninterrupted services to residents and participants. LMHA now has a Certified Housing Counselor on staff and this issue is resolved. LMHA will continue to partner with the Urban League to support offerings to our residents and participants.
- LMHA conducts Group Housing Counseling Homebuyer’s Education which fulfills the HCV Homeownership program requirements
- Boys and Girls Club: On site at Westview Terrace provides childcare for children residing with the Housing Authority at Leavitt Homes and Westview Terrace.
- LMHA participates in the Domestic Violence Awareness Task Force in collaboration with the Genesis House Lorain County Safe Harbour
- Referrals were made to a Mary Lee Tucker application center to provide clothing for families
- Lorain County Health and Dentistry operates a medical and dental center in Wilkes Villa for residents and the general public
- Horizon Day Care facility in Wilkes Villa provides day care to residents and employment opportunities. As of December 31, 2024, there were 33 children residing at Wilkes Villa that were served by/enrolled at Horizon.
- In partnership with Horizon Education Center and the Boys and Girls Club of Lorain County, and other Lorain County non-profit providers the USDA Summer Food Program provides children with breakfast and lunch at Wilkes Villa, Leavitt Homes and Westview Terrace.
- Offer Financial Assistance for Education to assist residents to improve work skills and achieve individual and educational goals
- Publishes a quarterly newsletter to keep public housing residents informed on available housing and community programs
- Binders with community resource information are accessible to public housing residents through each development’s Management office
- In collaboration with local supportive and faith-based organizations, holiday meals were provided to residents throughout LMHA properties
- LMHA participates in the Lorain County Homeless Task Force
- Coordinates employment assistance with Lorain County Goodwill: Job Club; Ohio Means Jobs:
- Catholic Charities provides resources to LMHA residents upon request
- Lorain County Health and Dentistry is on-site at Wilkes Villa and also located close to Lakeview Plaza, Kennedy Plaza, and John Frederick Oberlin Homes

- As part of the Little Free Library Initiative, 4 LMHA Public Housing properties have Little Free Libraries on site stocked with books to promote literacy and the love of reading
- Second Harvest provided Housing Authority tenants at Riverview (22 families), Kennedy (21 families), International (10 families), and Harr Plazas (23 families) with monthly Senior Food Boxes
- LMHA assisted Wilkes Villa Resident Council distribute backpacks stuffed with school supplies.
- LMHA partnered with Mini-Pioneers football to provide a youth football camp with plans to expand youth programming and opportunities.
- LMHA hosts an annual Senior Resource Fair aimed at connecting our senior population with multiple life-enriching resources.
- LMHA partnered with Catholic Charities to provide tenants at Harr and International Plazas on site assessment behavioral / mental health, counseling (individual, couple, family, and group), substance use counseling, case management, and social hours/engagement.
- LMHA partnered with AXS Performance to provide tenants at Harr and International Plazas with low impact mature exercise routine
- LMHA partnered with Knights beds and delivered 90 beds, linens, and teddy bears to Housing Authority family sites - Wilkes Villa, Southside Garden, Leavitt and Westview Terrace
- LMHA partnered with McGregor PACE to provide Harr and International Plazas tenant with an all-inclusive care coordination that includes nursing, rehab, personal care needs, home support, transportation, meals on wheels, home health care, prescription medication management, group activities (day care) physical and occupational therapy
- LMHA in collaboration with Ohio State University extension Lorain County – OHIO SNAP –ED provide LMHA high rises and family site tenants with workshops that provide recipe samplings, kitchen gadgets and conversation on healthy food topics
- LMHA collaborated with Lorain County Urban League/Serving the streets to provide Wilkes Villa, Leavitt and Westview Terrace family sites awareness on the impact of street violence to families and the community, block party to promote unity and community clean up
- LMHA partnered with Elyria Public Library - WorkForce and Outreach Center to provide Harr, Riverview, and Wilkes Villa tenants a mobile van outfitted with laptops, printer, Wi-Fi and small seating for small collaboration and assistance
- LMHA collaborated with Lagrange Pharmacy to offer Housing Authority tenants at JFO a vaccine clinic

Goal #4: Increase the supply of accessible housing

- Retrofit units with desired accessible features for residents who request accommodations. Common accommodation requests which required retrofitting units are installation of grab bars, installation of walk-in showers, and installation of raised toilets.
- LMHA reviewed 285 requests for reasonable accommodations in 2024

Goal #5: Promote self-sufficiency, asset development, and homeownership

Through effective implementation of Family Self Sufficiency and Home Ownership programs, utilization of resources in the Resident Services Department, and collaboration with other agencies throughout Lorain County, LMHA aims to empower and equip families to improve their quality of life, achieve economic stability, and reduce their need for government assistance.

LMHA's Public Housing FSS program statistics for January 1, 2024, thru December 31, 2024:

63 current PH FSS participants

- 31 new participants added
- 12 graduated with final escrow disbursements totaling $67,285.22
- 33 have positive escrow accounts totaling $129,311.31
- 12 new escrow accounts established this year
- 18 increased their escrow deposits due to higher earned income
- 43 are employed
- 19 have been employed more than a year
- 1 participant receives Temporary Assistance to Needy Families (TANF) Cash Assistance
- 7 continue to work on General Education Diploma (GED)
- 9 are enrolled in college or technical school
- 3 have earned a degree or certification
- Highest Disbursement check total $17361.18

LMHA’s Housing Choice Voucher FSS program statistics for January 1, 2024, thru December 31, 2024:

- 72 current HCV FSS participants
- 16 new participants added
- 20 graduated with final escrow disbursements totaling $132,169.38
- 41 have positive escrow accounts totaling $155,864.59
- 11 new accounts established this year
- 14 increased their escrow deposits due to higher earned income
- 47 are employed
- 25 have been employed more than a year
- 1 participant receives Temporary Assistance to Needy Families (TANF) Cash Assistance
- 1 continues to work on their General Education Diploma (GED)
- 10 are enrolled in college
- 7 have associate degrees
- 1 has a bachelor’s degree
- Highest Disbursement check total $25,576.06

Homeownership Programs

A description of any Section 5h, Section 32, Section 8y, or HOPE I public housing or Housing Choice Voucher (HCV) homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval. (24 CFR §903.7(k))
LMHA’s Housing Choice Voucher Home Ownership Program has 94 active participants and has assisted 221 participants to purchase homes since the program’s inception in 2002. Seven (7) participants became new homeowners in 2024. LMHA has a goal of eight (8) new homeowners in 2025.

HUD's Housing Counseling program provides counseling to FSS and Homeownership participants on seeking, financing, maintaining, and owning a home. The program also assists homeownership program homeowners in need of foreclosure assistance. Counseling is provided by HUD-approved housing counseling agencies. Counseling sessions include, but are not limited to, money management and budget development, credit counseling, and analysis of individual financial profiles aimed at bringing clients closer to achieving their dream of homeownership.

In order to maintain our HUD approved status, LMHA must have 30 clients participating in housing counseling and education classes each year.

In 2024, the program had:

- 47 families complete pre-purchase homebuyer / financial literacy education workshop
- 16 families receive one-on-one counseling for pre-purchase/home buying (Through Urban League and El Centro)
- 16 Households improve their financial capacity (e.g., increased discretionary income, decreased debt load, increased savings, increased credit score) after receiving Housing Counseling Services. (Through Urban League and El Centro)
- 7 Households receive pre-purchase /home buying counseling and purchase their own homes after receiving Housing Counseling Service

Goal #6: Promote and market LMHA's owned and managed affordable housing in Lorain County, not only Public Housing and Multifamily properties but also the HCVP Program

- LMHA advertised through a variety of diverse daily and monthly publications and media, such as traditional newspapers, radio advertisements, ethnic publications, and coupon programs to ensure residents of Lorain County are aware of the availability of affordable housing without discrimination
- LMHA expanded its of social media outlets (Facebook, text message blasts, email blasts, message boards, website) to better communicate agency news and events to residents and the community
- LMHA printed and emailed newsletters for its residents and participants
- LMHA improved engagement with local government entities and community partners to improve access to all LMHA programs
- LMHA attends local community events to share information on affordable housing throughout Lorain County and Fair Housing resources

Goal #7: Enhance the safety of the living environment for public housing residents

- Continue to provide protective services at various properties as funds are available – LMHA's in house Security Services provide greater flexibility in addressing issues as they arise
- Provide above baseline police protection services at public housing properties and multifamily properties as funds are available
- LMHA has contracted to install security cameras at all family and highrise sites
- Continue to encourage residents to report suspicious or criminal activity observed at their properties
- Residents and participants use multiple alternative methods of reporting criminal or suspicious activity, such as text messaging, emailing, voicemail, or online reporting capabilities
- LMHA publicized an "if you SEE something Say something" campaign. A confidential tip line and web link allows people to report issues or suspicious activity

Goal #8: Explore and Implement Green Initiatives

- Continued review and implementation of lighting improvements throughout LMHA
- Reduced the amount of paper consumed through transition to Yardi Enterprise Software System, DocuSign, Adobe sign and email of documents

- Applicants now can apply electronically for Public Housing and Section 8 through the Applicant Portal
- Continuing purchase of only Energy Star appliances (refrigerators and air conditioners at several properties)
- Utilized low/no-VOC paints and sealants
- Maintain and facilitate virtual connection to site community rooms to maximize resident engagement for all residents and participants

Goal #9: Ensure Equal Opportunity and Affirmatively Further Fair Housing

- Conducted annual Fair Housing Training and Reasonable Accommodation training for all employees, with some being tailored to specific personnel, such as maintenance staff, receptionists, management, inspectors, case workers, etc.

Goal #10: Promote deconcentration

- During orientations, promote benefits of living in areas of Lorain County outside of the areas of high poverty by highlighting housing opportunities, services, employment opportunities and amenities.
- Increased affordable housing choices by assessing low poverty areas and increasing voucher payment standards.
- LMHA began using Small Area Payment Standards effective 1/1/2025. This allows the families to choose higher market rent areas that may have otherwise been unaffordable, which encourages the deconcentration of poverty.
- Supported portability by allowing families the opportunity to move outside of areas of poverty
- Encouraged the use of www.affordablehousing.com where families may seek housing via the internet.
- LMHA Executive staff and HCV department held an in person HCV Landlord engagement event in January 2024 and October 2024.
- LMHA was awarded a Housing Mobility Planning Grant and is assembling a plan to help HCV families to find housing in less concentrated areas of poverty and areas of opportunity.

Attachment C

Violence Against Women Act Goals

LMHA has adopted an Emergency Violence Against Women Act (VAWA) Transfer Plan. LMHA is a member of the Domestic Violence Awareness Task Force. LMHA collaborates with local community agencies providing services and programs related to domestic violence, dating violence, sexual assault, or stalking to ensure that current information and all informational community programs are available to applicants, residents, and staff.

The following local organizations aid victims:

El Centro de Servicios Sociales Inc.
2800 Pearl Avenue
Lorain, Ohio 44055
440.277.8235

Genesis House (Lorain County Safe Harbor)
PO Box 718
Lorain, OH 44052
24-hour Hotline: 440.244.1853; 440.323.3400

Pathways Counseling & Growth Center
312 Third Street
Elyria, OH 44035
440.323.5707

Mental Health, Addiction and Recovery
Services (MHARS) Board of Lorain County
1173 North Ridge Road, East
Lorain, OH 44055
440.233.2020
24/7 Emergency/Crisis Hotline: 800.888.6161

Nord Center
6140 South Broadway Avenue
Lorain, OH 44053
24/7 Emergency/Crisis Hotline: 800.888.6161
Sexual Assault Services Hotline: 440.204.4359

Far West Center/Amherst
510 N. Leavitt Road
Amherst, OH 44001
440.988.4900

Far West Center/Westlake
29133 Health Campus Drive
Westlake, OH 44145

440.835.6212

Tenants who are or have been victims of domestic violence are encouraged to contact the National Domestic Violence Hotline at 1-800-799-7233, or a local domestic violence shelter, for assistance in creating a safety plan. For persons with hearing impairments, that hotline can be accessed by calling 1-800-787-3224 (TTY).

Tenants who have been victims of sexual assault may call the Rape, Abuse & Incest National Network's National Sexual Assault Hotline at 800- 656-HOPE or visit the online hotline at https://ohl.rainn.org/online/

Tenants who are or have been victims of stalking seeking help may visit the National Center for Victims of Crime's Stalking Resource Center at https://www.victimsofcrime.org/our-programs/stalking-resource-center.

Further, LMHA Resident Service Coordinators and FSS Case Managers facilitate direct connection to domestic abuse resources and shelter for residents who express need for assistance. Each LMHA site community restrooms include the domestic abuse hotline posters that include contact information for the local safe harbor location. Each management office is equipped with informational pamphlets containing domestic abuse resources. Residents are provided with a copy of HUD-5380: Notice of Occupancy Rights under the Violence Against Women Act at each annual recertification, with any notice of lease termination, and with any notice of a grievance hearing. Additionally, Domestic Abuse Awareness projects are displayed in collaboration with the Genesis House Lorain County Safe Harbor in each Public Housing site and LMHA main office annually during Domestic Abuse Awareness month.

Attachment D

LMHA's Statement of Substantial Deviation/Significant Amendment was Amended in the July 2022 Annual Plan

FY 2024 Statement of Substantial Deviation/Significant Amendment

The Lorain Metropolitan Housing Authority (LMHA) considers any of the following to be a substantial deviation from the Agency's Five-Year Plan and a significant amendment or modification to the Agency's Annual Plan. If any of the criteria are met, LMHA will submit a revised Plan that satisfies all public process requirements. Changes made to comply with new or revised HUD rules do not constitute significant deviation or modification from the Plans presently submitted. Revisions made to work items and activities contained in the Plan, to accommodate the loss of PFS subsidy or capital funds received from HUD as a result of inadequate appropriations, shall not be considered substantial deviation or significant modification from the present Plan.

Agency Five Year Plan

- Additions or deletions of strategic goals
- Revisions to the LMHA mission statement that deviates from the present commitments

Agency Annual Plan and Capital Fund Program (CFP) Five-Year Action Plan

- Any change to rent or admission policies or organization of waiting lists
- Any change, for purposes of the CFP, to a proposed demolition, disposition, designation of housing, homeownership programs, development, mixed-finance proposal, RAD Conversion or Capital Fund Financing

  An exception to this definition will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements since such changes are not considered significant.

This criterion does not supersede the requirements of OMB Circular No. A-87 (Cost Principal for State, Local, and Indian Tribal Governments) and 25 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements), as well as federal, state, or local regulations or statues.

Any future issuance of HUD guidelines or additional regulations shall take precedence over the above criterion.

Any future issuance of HUD guidelines or additional regulations shall take precedence over the above criterion.

Attachment E

FY 2025 Proposed Statement of Substantial Deviation/Significant Amendment

The Lorain Metropolitan Housing Authority (LMHA) considers any of the following to be a substantial deviation from the Agency's Five-Year Plan and a significant amendment or modification to the Agency's Annual Plan. If any of the criteria are met, LMHA will submit a revised Plan that satisfies all public process requirements.

Agency Five Year Plan

- Additions or deletions of strategic goals
- Revisions to the LMHA mission statement that deviates from the present commitments

Agency Annual Plan and Capital Fund Program (CFP) Five-Year Action Plan

- Any change to rent or admission policies or organization of waiting lists
- Any change, for purposes of the CFP, to a proposed demolition, disposition, designation of housing, homeownership programs, development, mixed-finance proposal, RAD Conversion or Capital Fund Financing .

An exception to this definition will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements since such changes are not considered significant.

Changes made to comply with new or revised HUD rules do not constitute significant deviation or modification from the Plans presently submitted. Revisions made to work items and activities contained in the Plan, to accommodate the loss of PFS subsidy or capital funds received from HUD as a result of inadequate appropriations, shall not be considered substantial deviation or significant modification from the present Plan.

The following RAD specific items do not constitute substantial deviation or significant modification from the present Plans.

Substantial Deviation

a. The decision to convert to either Project Based Rental Assistance or Project Based Voucher Assistance;
b. Changes to the Capital Fund Budget produced as a result of each approved RAD Conversion, regardless of whether the proposed conversion will include use of additional Capital Funds;
c. Changes to the construction and rehabilitation plan for each approved RAD conversion; and
d. Changes to the financing structure for each approved RAD conversion, including whether it incorporates a RAD/Section 18 Blend

Significant Amendment/Modification

a. The decision to convert to either Project Based Rental Assistance or Project Based Voucher Assistance;

b. Changes to the Capital Fund Budget produced as a result of each approved RAD Conversion, regardless of whether the proposed conversion will include use of additional Capital Funds;
c. Changes to the construction and rehabilitation plan for each approved RAD conversion; and
d. Changes to the financing structure for each approved RAD conversion, including whether it incorporates a RAD/Section 18 Blend

This criterion does not supersede the requirements of OMB Circular No. A-87 (Cost Principal for State, Local, and Indian Tribal Governments) and 25 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements), as well as federal, state, or local regulations or statues. Any future issuance of HUD guidelines or additional regulations shall take precedence over the above criterion.