

Expected Resources

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

Introduction

The 5-year Consolidated Plan for 2015 - 2019 must identify the federal, state, local, and private resources expected to be available to the City of Lima to address priority needs and specific objectives identified in the Strategic Plan. The City of Lima is a direct entitlement community for two HUD-funded programs: the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership (HOME) Program; and receives an annual allocation of Federal funding from the U.S. Department of HUD for these programs. Below is a breakdown of these anticipated funding resources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	955,533	20,000	216,749	1,192,281	2,582,719	CDBG funds will leverage private funding as well as other public funding from local, state, and federal funding sources.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	257,152	50,000	762,154	1,069,743	246,257	HOME funds will leverage private funding as well as other public funding from local, state, and federal funding sources.

Table 1 - Expected Resources – Priority Table

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

CDBG Program: CDBG funding can leverage additional private, local, state, or federal funding for housing and community development activities. For example, the City expects to continue to carry out street reconstruction/improvements by leveraging a portion of its CDBG allocation to obtain State Issue-1 and State Issue II (ODOT and OPWC) funds. CDBG funding allocated for economic development can leverage private investment.

The City's assistance to local neighborhood nonprofit groups helps to leverage the efforts of approximately 2,280 volunteers who provide on average over 10,500 service hours annually for projects that help revitalize and create sustainable neighborhoods in low- and moderate-income areas of Lima.

HOME Program: HOME funds are used to leverage other public and private funds, and generate matching funds as required by HUD. These programs include: Operating Support for New Lima (the jurisdiction's Community Development Housing Organization (CHDO)); CHDO Development Projects; LMI Housing Developments; and the Downpayment Assistance Program.

Leveraged funds from private and public sources are expected in housing and building renovation projects – although their levels of participation are yet uncertain at this time. The City will attempt to leverage more funds with other state and local resources whenever possible. The City will continue to work toward forging more partnerships with and among local groups, whether private, non-profit or government, interested in bringing about positive changes in labor skills upgrading, housing and economic development.

The City of Lima does not have match requirements for HOME funds in view of its severe fiscal distress status, as determined by HUD.

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

No publicly owned land or property will be used to meet identified needs that would result in population displacement.

The City of Lima, through its Land Bank activities owns and maintains several tracts of vacant land. The City is working with the Ohio State University School of Architecture, and graduate students from the School's City and Regional Planning program to identify strategies for vacant properties and properties that have a high probability of becoming vacant. The goal is to identify areas where the City can assemble properties to create developable sites and market them for residential and/or economic development. Redevelopment projects will be selected using participatory and competitive processes.

Discussion

The City will work cooperatively with local service provider agencies to enhance its affordable housing and supportive service delivery. This effort will be aimed at maximizing available resources in the leveraging of additional private, local, state, or federal funding sources. This leveraging can increase the impact these activities will have on the community, enabling more persons to be served in addition to furthering community and neighborhood revitalization. The principal goal of this coordinated strategy will be to assist low- and moderate income renters and owners, the homeless, female headed households with children, low-income elderly, public and assisted housing residents, persons with mental and physical disabilities, and other special needs populations. The City will seek creative partnerships with private lenders, community-based nonprofit organizations and other state and local agencies to provide affordable housing and other public service/community development activities to improve the quality of life for all of its residents.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve, Maintain, and Expand Affordable Housing	2016	2017	Affordable Housing <ul style="list-style-type: none"> • Emerg rep • Housing Counsel • Update • LMI Dev • Sen.Village • New prog • FHL • Chdo oper 	City-wide CDBG Eligible Census Tracts	Decent Affordable Housing	CDBG: \$60,200 HOME: \$1,038,984	Public service activities for Low/Moderate Income Housing Counseling Benefit: 60 Households Assisted Rental units constructed: A total of 11 HOME funded units, 78 LMI units and additional 10 market rate units with three separate projects; Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Revitalize and Create Sustainable Neighborhoods	2016	2017	Non-Housing Community Development <ul style="list-style-type: none"> • Demo • PM • Street • Parks Imp 	City-wide CDBG Eligible Census Tracts	Revitalize Neighborhoods to Create Suitable Living	CDBG: \$548,649 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15,050 Persons Assisted Buildings Demolished: 1 commercial and 6 residential Buildings; Housing Code Enforcement /Foreclosed Property Care: 2000 Household Housing Unit; Street, curb and sidewalk repaired or reconstructed in LMI areas, parks improvements in CDBG eligible areas
3	Provide Needed Public Services	2016	2017	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development <ul style="list-style-type: none"> • Police • Summer rec • Bradfield • Neigh Services 	City-wide	Provide Needed Public Services	CDBG: \$227,586 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 12,700 Persons Assisted, Crime awareness and security checks, summer recreation to 100 LMI children, yoga and health education to 75 seniors and 25 youth, and Neighborhood Services assisted 13 local organizations

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Increase Economic Opportunities	2016	2017	Non-Housing Community Development	City-wide	Expand Economic Opportunities	CDBG: \$7,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
5	Planning and Program Administration	2016	2017	Planning, Administration <ul style="list-style-type: none"> • housing rehab • CDBG Admin • HOME Admin • Fair Housing 	City-wide	Decent Affordable Housing Revitalize Neighborhoods to Create Suitable Living Provide Needed Public Services Expand Economic Opportunities	CDBG: \$343,847 HOME: \$30,759	Fair housing services to 400 household for both the rental and home purchase markets, along with tenant/landlord services

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Improve, Maintain, and Expand Affordable Housing
	Goal Description	The City will administer several programs to improve, maintain, and expand owner-occupied housing. The activities will include down-payment assistance; home improvements; financial and homeownership counseling programs and fair housing services intended to improve access to and increase choices of decent affordable housing. The City, during the 2016-2017 program year, will partner with a qualified private developer for targeted projects (new development and renovation) that will provide new LMI and/or senior housing. Home repair projects will sustain the availability of affordable housing for LMI households whose dwelling units will be repaired to address safety and health issues and/or brought up to local building and property maintenance standards, as well as funds for emergency repairs.
2	Goal Name	Revitalize and Create Sustainable Neighborhoods
	Goal Description	The City will administer activities to improve the physical condition, health, and safety of residential neighborhoods with projects such as improvements to streets, sidewalks and parks in LMI areas. The City intends to also fund activities to demolish blighted structures. The City will also provide code enforcement services in areas identified by HUD as low- and moderate-income.
3	Goal Name	Provide Needed Public Services
	Goal Description	The City will administer programs intended to improve access, increase availability and improve coordination of public services for housing; emergency preparedness and safety; crime awareness; and parks and recreation programs for LMI and special needs residents. The City will provide public services that maintain and improve neighborhood and household stability, such as - but not limited to - programs related to youth, healthy community growth, financial literacy and. Supported activities also include technical assistance to public or nonprofit entities to increase their capacity to carry out eligible neighborhood revitalization or economic development activities.
4	Goal Name	Increase Economic Opportunities
	Goal Description	The City's goal for expanding economic opportunities is to provide programs that will improve the accessibility of services for labor skill upgrading that will benefit LMI resident-adults who are either unemployed or underemployed.

5	Goal Name	Planning and Program Administration
	Goal Description	The City of Lima will undertake general planning and overall management of HUD-funded activities to be undertaken during the 5 Year Consolidated Plan Period, including affirmatively furthering fair housing in the community.

Projects

AP-35 Projects – 91.220(d)

Introduction

The 2016-2017 Annual Action Plan includes 21 "projects" in two entitlement grant programs - CDBG and HOME, three of which are administration. There are three national objectives under the CDBG program that all projects must meet.

- 1) CDBG regulations require that no less than 70% of a grant can be awarded to projects that benefit low- and moderate-income persons.
- 2) CDBG funds may aid in the prevention or elimination of slum and blighted conditions.
- 3) CDBG funds may be utilized to address other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

The CDBG Program is flexible and allows the City to determine how best to meet the needs of its low- and moderate-income residents. The goals established in the Consolidated Plan guide the City in awarding CDBG funds.

Implementation of CDBG activities described below will be confined within Lima census tracts where at least 51% of the population is considered by HUD to be low- and moderate-income (LMI) persons, or will be limited to CDBG-eligible recipients, with the exception of slum and blight removal which could be in areas outside the CDBG eligible tracts for the purpose of reducing public health and safety risks. Eligible census tracts are shown on Map 11. The City of Lima will certify that 70% of the aggregate expenditure of CDBG funds will benefit persons of low and moderate incomes.

For HOME and housing related projects, activities will be implemented wherever LMI household beneficiaries are located in the City. This is to provide assistance where eligible households reside.

The figures listed for programs do not include funds that will be matched or leveraged through financial institutions and property owners on individual projects. Program income is budgeted back into the program that generated it.

Projects

#	Project Name
1	CHDO Operating Funds

#	Project Name
2	CHDO Set-Aside Funds
3	First Home Lima
4	HOME Update
5	LMI Housing Development
6	New HOME program
7	HOME Administration
8	Housing Rehab Services
9	Police Support Services Program (PSSP)
10	Neighborhood Development Services
11	Property Maintenance Code Enforcement
12	Demolition
13	Street/Curb Reconstruction
14	Park Improvements
15	Recreation Program
16	Career Pathway in Advanced Manufacturing
17	Fair Housing
18	Housing Counseling (LACCA)
19	Bradfield Center
20	Emergency Repairs
21	CDBG Administration

Table 3 - Project Information

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

Programs that benefit low-mod households and limited clientele populations receive priority in annual funding. The City has budgeted approximately 15% of the estimated 2016-17 CDBG funding to Public Service activities. Nearly all public service programs are offered citywide to low- and moderate-income residents.

Public Facilities Improvements (i.e. street /curb reconstruction) are targeted for CDBG eligible areas to meet the needs of Low and Moderate Income households. Each year our LMAs are evaluated to determine where there is the greatest need for these infrastructure improvements.

The Demolition Program uses CDBG funds to address blighted properties in CDBG-eligible areas. This program places a priority on demolishing structures that pose a health and safety hazard.

There are no obstacles to addressing underserved needs with the exception of the amount of funds available to the City and the significant difference in the census tracts and block groups that were determined from the 2006-2010 ACS data to be CDBG eligible with 51% or more of households having low- to moderate-income, compared to the 2000 LMI areas.

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Project Summary Information

1	Project Name	CHDO Operating Funds
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing
	Needs Addressed	Decent Affordable Housing
	Funding	HOME: \$12,810
	Description	Support for the local community based housing development organization (CHDO)- New Lima, Inc. Funds include only carry-over from 2015-2016.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	To operate New Lima-Housing for the future, a certified local CHDO should the proposed CHDO project "Market Street Senior Village" receives matching state funding.
	Location Description	Not applicable - administration activity
	Planned Activities	Provides HOME operating funding for the local community based housing development organization to assist in the delivery of its housing program services.
2	Project Name	CHDO Set-Aside Funds
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing
	Needs Addressed	Decent Affordable Housing
	Funding	HOME: \$198,833
	Description	Set-aside funds for certified community housing development organizations (CHDOs) to develop affordable housing in Lima. HUD requires a minimum of 15% of the HOME grant be used in development projects in partnership with CDHOs.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	New Lima, Inc. (Lima's CHDO) has one new project scheduled for this year.

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	Location Description	City-wide
	Planned Activities	New Lima, Inc. (Lima's CHDO) plans to develop 48 Market Street Senior Village, a new multi-year project, acquisition of land scheduled for this year. One unit will be designated as HOME funded.
3	Project Name	First Home Lima
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing Revitalize and Create Sustainable Neighborhoods
	Needs Addressed	Decent Affordable Housing
	Funding	HOME: \$100,966
	Description	Assist first-time home buyers with down payment and closing costs.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	This program will assist approximately 10 low- to moderate-income households
	Location Description	Eligible LMI households are able to use the funds to purchase a house anywhere in the City.
Planned Activities	First Home Lima is a program provided by The City of Lima, offering down payment & closing cost assistance to first-time homebuyers. Prospective homeowners can earn up to \$10,000 towards down payment and closing costs. There is a variety of ways in which credits can be earned. Home ownership classes are mandatory and help the prospective homeowner with the many aspects of home ownership. Homeowners who remain in their homes for 5 years can have their \$10,000 loan totally forgiven.	
4	Project Name	HOME Update
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing
	Needs Addressed	Decent Affordable Housing
	Funding	HOME: \$135,625

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	Description	This City of Lima's housing repair program provides deferred/forgivable loans to finance repairs for eligible housing units. The program is designed to assist lower income homeowners correct housing conditions, which if neglected, will adversely affect the health, safety and welfare of the homeowner. Repair work may include any repair needed to comply with all property maintenance codes, as determined by the City's housing rehab inspector.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	This program will assist up to 5 low- to moderate- income households with repair loans of up to \$24,000. The household income of an eligible homeowner cannot exceed 50% AMI (Area Median Income) for the Lima area.
	Location Description	LMI homeowner households regardless of the housing unit's location in the City.
	Planned Activities	The Home Update Program is designed to assist lower income homeowners in repairing major health or safety issues in their home, which will correct ALL code violations. Many lower income homeowners cannot repay a loan; therefore the Home Update Program eliminates repayment of the repair loan if the homeowner maintains ownership and resides in the home for a period of 5 years.
5	Project Name	LMI Housing Development
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing Revitalize and Create Sustainable Neighborhoods
	Needs Addressed	Decent Affordable Housing Revitalize Neighborhoods to Create Suitable Living
	Funding	HOME: \$500,000
	Description	The City of Lima will issue a Request for Proposals from qualified private and nonprofit developers to rehabilitate or construct new affordable housing units as part of a major development in a strategic location in Lima in order to increase the supply of housing through production of decent, affordable housing.
	Target Date	9/30/2019

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Project Summary Information

	Estimate the number and type of families that will benefit from the proposed activities	The number and type of families that will benefit from this project are roughly estimated to be 47 new LMI rental units, 6 with HOME funding, 31 for LMI and 10 market rate units.
	Location Description	43 Town Square. The City intends to work with the selected developer to identify a strategic location within the City where major renovation project will provide a catalyst for additional private investment in LMI housing.
	Planned Activities	The City of Lima selected a qualified private developer through an RFP process. The proposals for new LMI housing units that will be part of a project that entails: <ul style="list-style-type: none"> • Downtown rehab project with commercial and mixed income housing with HOME funded, LMI units and market rate units
6	Project Name	HOME Administration
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing Planning and Program Administration
	Needs Addressed	Decent Affordable Housing
	Funding	HOME: \$30,759
	Description	HOME funds allocated to pay for the City of Lima, Department of Community Development expenses associated with planning and administration of the City's HOME Program.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable - planning/administration activity.
	Location Description	Not applicable - planning/administration activity.

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	Planned Activities	HOME funds under this Project will be used to pay for Lima Department of Community Development staff salaries, operating costs and other expenses associated with the planning and administration of the City's HOME Program. A portion of the administrative funding is used to provide training and HOME Update counseling, which is a credit counseling program for LMI families
7	Project Name	Housing Rehab Services
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing Revitalize and Create Sustainable Neighborhoods
	Needs Addressed	Decent Affordable Housing Revitalize Neighborhoods to Create Suitable Living
	Funding	CDBG: \$83,146
	Description	Defray delivery cost of services by staff involved in HOME funded housing projects and inspection services, in order to sustain the supply of affordable housing and increase access to homeownership and decent affordable housing and through down payment assistance.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	This project supports staff costs for the administration of the City's HOME funded housing programs. See HOME Update, Emergency Repair and First Home Lima for the estimated number and types of families to be assisted.
	Location Description	City-wide
	Planned Activities	Providing CDBG funding for the City's Department of Community Development staff directly involved in the delivery of housing rehabilitation program services.
8	Project Name	Police Support Services Program (PSSP)
	Target Area	City-wide CDBG Eligible Census Tracts
	Goals Supported	Revitalize and Create Sustainable Neighborhoods Provide Needed Public Services

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	Needs Addressed	Revitalize Neighborhoods to Create Suitable Living Provide Needed Public Services
	Funding	CDBG: \$51,231
	Description	This project provides funding civilian police support personnel as part of neighborhood based Community Oriented Policing strategy. The primary purpose of this activity is to provide free security surveys to elderly-led households to determine security risks and recommend and/or install safety gadgets and practices. The PSSP also provides presentations to neighborhood groups on home security and assist regular police force in office activities, downtown patrolling, and in providing security in special public events.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that this program will benefit approximately 5,000 households (12,500 persons), primarily elderly and low- to moderate-income households.
	Location Description	Programs are performed on a city-wide basis
	Planned Activities	This program will provide free security surveys to elderly-led households to determine security risks and recommend and/or install safety gadgets and practices, provide presentations to neighborhood groups on home security and assist regular police force in office activities, downtown patrolling, and in providing security in special public events.
9	Project Name	Neighborhood Development Services
	Target Area	City-wide CDBG Eligible Census Tracts
	Goals Supported	Revitalize and Create Sustainable Neighborhoods Provide Needed Public Services
	Needs Addressed	Revitalize Neighborhoods to Create Suitable Living Provide Needed Public Services
	Funding	CDBG: \$129,355
	Description	This program provides technical support and educational services to neighborhood-based nonprofit community organizations.

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	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Through the support of this program, neighborhood nonprofit organizations are able to plan and organize volunteer activities that provide services to all city neighborhoods, but especially focused on LMI neighborhoods. Approximately 2,280 volunteers are expected to contribute an estimated 10,000 service hours toward City- or LACNIP neighborhood network-sponsored events.
	Location Description	City-wide
	Planned Activities	Maintain neighborhood capacity building and education services to 13 community organizations. This program covers the salary & benefits for the Neighborhood Support Specialist. This program is a vital liaison between the City of Lima and the volunteer members of Neighborhood associations and Lima-Allen County Neighborhoods in Partnership (LACNIP), providing essential day-to-day administrative support and resources. CDBG funds will also be used to cover the costs of leadership training, recognition, in-school and community education programs, resources materials, and equipment.
10	Project Name	Property Maintenance Code Enforcement
	Target Area	CDBG Eligible Census Tracts
	Goals Supported	Improve, Maintain, and Expand Affordable Housing Revitalize and Create Sustainable Neighborhoods
	Needs Addressed	Decent Affordable Housing Revitalize Neighborhoods to Create Suitable Living
	Funding	CDBG: \$226,221
	Description	Maintain property maintenance enforcement activities in areas identified by HUD as low- and moderate-income household areas.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2,000 households in low- and moderate-income households areas will benefit from Code Enforcement.
	Location Description	LMI areas throughout the City

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	Planned Activities	Provide services for inspection, prosecution and remediation relating to property maintenance code violations in the City of Lima. CDBG funds also will be utilized to fund salaries & benefits of one full time Property Maintenance Code Inspector; DCD director and secretary; PM inspection labor hours of the Housing Rehab Inspector, board-up costs, and inspection supplies and equipment costs as well as provision for software support.
11	Project Name	Demolition
	Target Area	CDBG Eligible Census Tracts
	Goals Supported	Revitalize and Create Sustainable Neighborhoods
	Needs Addressed	Revitalize Neighborhoods to Create Suitable Living
	Funding	CDBG: \$86,379
	Description	Demolition of vacant, deteriorated residential/commercial structures.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	The removal of vacant and dilapidated buildings and structures will remove blighting influences within neighborhoods. For each demolished building, the immediately adjoining households will benefit from demolition and clearance activities. -
	Location Description	Demolitions will be undertaken on a scattered site basis, with specific addresses to be determined, in LMI areas exhibiting slum and blight.
	Planned Activities	Funds will be used to demolish 1 commercial and 6 residential structures, vacant and deteriorated that are sources of blight and pose hazards to public health and safety.
12	Project Name	Street/Curb Reconstruction
	Target Area	CDBG Eligible Census Tracts
	Goals Supported	Revitalize and Create Sustainable Neighborhoods
	Needs Addressed	Revitalize Neighborhoods to Create Suitable Living
	Funding	CDBG: \$195,986
	Description	Reconstruct deteriorated streets and curbs in CDBG-eligible areas.
	Target Date	9/30/2017

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	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 households whose housing units directly front on the public right-of-way where the improvements will be made and 15,000 individuals who travel along the targeted street segments.
	Location Description	CDBG-eligible areas in the City where the infrastructure is exhibiting signs of significant deterioration.
	Planned Activities	Funds to defray the cost of improvements to public infrastructure (street/curb reconstruction) in CDBG-eligible areas. A portion of this year's allocation will be used as local matches to leverage State Issue I, State Issue II and ODOT funds. These funds are expected to cover the reconstruction/resurfacing cost deteriorated streets in CDBG-eligible areas.
13	Project Name	Park Improvements
	Target Area	CDBG Eligible Census Tracts
	Goals Supported	Revitalize and Create Sustainable Neighborhoods
	Needs Addressed	Revitalize Neighborhoods to Create Suitable Living
	Funding	CDBG: \$40,063
	Description	Reconstruct courts and ball fields in order to provide recreation programs for LMI residents
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 LMI youth and their families will benefit from activities the park improvements will enable.
	Location Description	Improvements are planned for Schoonover Park, MLK and Cook Park, which are located in LMI areas.
	Planned Activities	This project will provide funds to defray part of the cost of redeveloping facilities and amenities in public parks in CDBG-eligible areas
14	Project Name	Recreation Program
	Target Area	CDBG Eligible Census Tracts
	Goals Supported	Revitalize and Create Sustainable Neighborhoods

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	Needs Addressed	Revitalize Neighborhoods to Create Suitable Living
	Funding	CDBG: \$15,000
	Description	This program will provide funds to maintain summer recreation programs for children (aged 5 to 12 years) in an effort to increase the accessibility and availability of such programs to children.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	This program will benefit approximately 100 LMI youth and their families.
	Location Description	The program is available city-wide to eligible youth.
	Planned Activities	Funds will be used to support LMI youth participation in an 8-week summer playground program at selected parks and community centers in CDBG target areas. Programs will include arts and academic programs with food and transportation.
15	Project Name	Career Pathway in Advanced Manufacturing
	Target Area	City-wide
	Goals Supported	Increase Economic Opportunities
	Needs Addressed	Expand Economic Opportunities
	Funding	CDBG: \$7,000
	Description	Defray part of the cost of providing workforce skills development in advance manufacturing for the CDBG eligible unemployed, under-employed and displaced workers
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	This program will benefit approximately 25 un/underemployed LMI adults and youth 16 years and older.
	Location Description	This program is available city-wide to eligible persons.

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	Planned Activities	<p>This program provides a contribution to the cost of providing workforce development skills through a career pathway in advanced manufacturing for the unemployed, underemployed, displaced workers, high school, and college students to prepare them for gainful employment in advanced manufacturing industries. Assist City of Lima low-income adults in expanding their career options in advanced manufacturing through education and training.</p> <p>The project is done under contract with Rhodes State College, Lima.</p>
16	Project Name	Fair Housing
	Target Area	City-wide
	Goals Supported	Provide Needed Public Services
	Needs Addressed	Provide Needed Public Services
	Funding	CDBG: \$25,000
	Description	Provide educational, investigative and other activities to limit housing discrimination and affirmatively further fair housing choice. This program will continue to be implemented through LACCA, a local non-profit organization.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 400 LMI households (estimated to be 1,000 persons) are expected to benefit from these activities.
	Location Description	Available city-wide to eligible households.

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	Planned Activities	<p>A variety of Fair Housing activities will be implemented, including:</p> <ol style="list-style-type: none"> 1. Conduct training and provide educational material and activities regarding Fair Housing 2. Develop and distribute Fair Housing Materials during seminars and workshops 3. Prepare monthly reports on Fair Housing activities 4. Conduct both face-to-face and phone testing 5. Provide intake services for Fair Housing complaints and report on investigation outcomes 6. Assist in collecting and providing data for completion of the City's Analysis of Impediments to Fair Housing Choice
17	Project Name	Housing Counseling (LACCA)
	Target Area	City-wide
	Goals Supported	Provide Needed Public Services
	Needs Addressed	Provide Needed Public Services
	Funding	CDBG: \$25,200
	Description	This program, offered through a contract with Lima/Allen Council on Community Affairs, provides technical assistance for homeowners and home buyers to improve access to and affordability of homeownership and credit for the purpose of providing decent, affordable housing.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 60 LMI households will benefit from this program.
	Location Description	This program is available city-wide to eligible households.

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	Planned Activities	This homeownership training program will enable low-to-moderate income families become first-time homebuyers. In addition to an intensive 12 hour class, the program will provide individual counseling and support to all participants. LACCA, the contracted agency to implement this counseling program, will include information on predatory lending and foreclosure issues. LACCA's Home Ownership Down Payment Assistance program works in partnership with six local banks and one federal credit union to provide a smooth transition from the classroom setting to making homeownership a reality.
18	Project Name	Bradfield Center
	Target Area	City-wide
	Goals Supported	Provide Needed Public Services
	Needs Addressed	Provide Needed Public Services
	Funding	CDBG: \$32,000
	Description	This program will partially cover staff salaries and benefits and operational costs of implementing and monitoring LMI senior citizens' health, fitness and related education, promotion and assessment related programs.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Based on the success of the past year's program, approximately 75 LMI seniors and 25 youth will benefit.
	Location Description	This program is available city-wide to eligible persons.
	Planned Activities	This program includes providing and monitoring LMI senior citizens' health, fitness and related education, promotion and assessment related programs, including funding for: <ul style="list-style-type: none"> • Part-time project Director, Fitness Instructor salaries • Supplies, equipment, promotion and advertisement, etc. • Quarterly Health Assessments and Health Fairs
19	Project Name	Emergency Repairs

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	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing
	Needs Addressed	Decent Affordable Housing
	Funding	CDBG: \$35,000
	Description	Provides deferred/forgivable loans to finance emergency repairs for eligible housing units.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	This program is expected to benefit up to 5 low income households (homeowners with incomes below 50% of the area median income).
	Location Description	This program is available city-wide to eligible households
	Planned Activities	This program, administered by the City of Lima, assists City resident homeowners with incomes below 50% of median income who need emergency home repairs. Primarily benefits very low-income elderly homeowners to help finance emergency repairs including electrical, plumbing, heating, and roofs.
20	Project Name	CDBG Administration
	Target Area	City-wide
	Goals Supported	Planning and Program Administration
	Needs Addressed	Decent Affordable Housing Revitalize Neighborhoods to Create Suitable Living Provide Needed Public Services Expand Economic Opportunities
	Funding	CDBG: \$240,701
	Description	The Department of Housing and Urban Development regulations for the Community Development Block Grant Program require that the City administer a large volume of program related activities. CDBG funds contribute to salaries and related administrative expenses for staff in the Department of Community Development.
	Target Date	9/30/2017

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Estimate the number and type of families that will benefit from the proposed activities	Not applicable - administration activity
Location Description	Not applicable - administration activity
Planned Activities	CDBG funding for the payment of Lima Department of Community Development staff and operating costs associated with CDBG administrative activities, including the overall management, coordination, reporting and record-keeping requirements of the CDBG Program.

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AP-50 Geographic Distribution – 91.220(f)

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

The City of Lima is a diverse community with a minority population of 11,623 representing 30.1% of the total population according to the 2009-2013 American Community Survey data. The most recent data provided by HUD from the 2006-2010 ACS shows that 10 of 23 Census Tracts and 25 of 52 Block Groups in the city that qualify as low- and moderate-income eligible areas. Because the City of Lima is predominately (57%) low-mod income, the geographic area includes the entire City.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	73
CDBG Eligible Census Tracts	27

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Most programs are available to low and moderate income households throughout the city as they are a direct low-mod housing benefit, low-mod area benefit, or limited clientele benefit (Public Service activities).

Discussion

As described above, HUD census data on low and moderate income populations have reported that a majority of the residents of the City of Lima (57%) are considered to be low and moderate income. While this means that most HUD-funded activities that are City-wide in scope can be considered to meet the CDBG Program national objective of benefitting low and moderate income persons, it is also true that within the City there are specific areas of low -income and minority concentrations.

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Lima's FY 2016-17 Annual Action Plan programs will expand affordable housing opportunities and preserve existing affordable housing for the City's low and moderate income households. Projects that will be funded include first time home buyer assistance and housing maintenance and repair programs operated by the City's Department of Community Development. These programs are described in detail under Section AP-35 "Projects".

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	21
Special-Needs	5
Total	26

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	16
Total	26

Table 6 - One Year Goals for Affordable Housing by Support Type

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Discussion

Down payment assistance projects will benefit 10 LMI households who will have new decent, affordable homes available to them (First Home Lima).

Home updates and emergency repair projects will sustain the availability of affordable housing that will benefit up to 10 LMI households, including 5 low-income elderly, whose dwelling units will be repaired to address safety and health issues and/or brought up to local building and property maintenance standards (Home Update, Emergency Repairs).

In addition to the direct financial assistance noted above, financial literacy, homeownership counseling programs and fair housing services will benefit at least 460 LMI households who will have improved access to and choices of decent affordable housing. (Fair Housing and Housing Counseling, provided by LACCA).

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AP-60 Public Housing – 91.220(h)

Introduction

The Allen Metropolitan Housing Authority (AMHA) will continue to own and manage 247 units of conventional public housing units for low-income Lima residents. These units are located in one 40-unit apartment community and 207 scattered site homes across Allen County.

AMHA is approved to administer 1,041 Section 8 units, which allow families more flexibility than certificates in the selection of a housing unit. The numbers of public housing and Section 8 Vouchers fluctuate as units are added or removed from the inventory.

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

The Allen Metropolitan Housing Authority (AMHA) will undertake the following:

1. Continue to apply for Capital Funds for long term needs for both family and elderly housing;
2. Continue to apply for resident initiatives, self-sufficiency and drug prevention programs;
3. Continue to apply for Mainstream Housing funding and other appropriate funding for the disabled population;
4. Continue to provide support and apply for funding to enhance the Allen County Tenant Council, Furl Williams Tenant Council, and Resident Advisory Boards.
5. Administer Section 8 housing in the amount of 1,041 vouchers;
6. Expand homeownership program to increase the number of income eligible households that achieve ownership;
7. Administer 247 public housing units;
8. Administer self-sufficiency programs to promote employment and educational opportunities;
9. Apply for additional grant funds to assist various family types based on established need.

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

AMHA provides programs to help Section 8 Housing Choice Voucher program participants achieve homeownership. The Family Self-Sufficiency program can assist in buying a home. The FSS is a voluntary program designed to help families achieve financial independence, by helping families repair their credit, get out of debt, earn their college degrees, find well paying jobs and purchase homes. The Homeownership Program helps Housing Choice Voucher holders afford a home by allowing them to apply their rent and their housing subsidy (called a Housing Assistance Payment) towards mortgage payments. In addition, the program provides homebuyer education, credit counseling and other services

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to help Housing Choice Voucher families navigate the process of home buying.

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

AMHA is not designated as troubled.

Discussion

AMHA has 537 families on the Section 8 waiting list and 533 families on the conventional unit waiting list. Section 8 vouchers are typically popular because the tenant can choose a housing structure located away from conventional public housing units, which gives them flexibility in choosing where they will live.

The physical condition of the public housing units is generally good. The restoration of the units is based on an annual inspection and the architectural needs assessment. Aesthetic curb appeal and mechanical system upgrades are a high priority and are addressed as funds become available. Maintenance of the properties continues to be a high priority.

Two of public housing units are ADA/504 Accessible. Data of the accessibility of Section 8 units is not available. AMHA's strategy for improving management and operations includes capital funding and operational funds for the upcoming fiscal years.

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

Introduction

Since 2010, the Allen County Continuum of Care (CoC), a partnership of City, county and nonprofit agencies to end chronic homelessness, has been managing many of the region’s homeless related activities and programs. The Lima Allen County Housing Consortium, the lead agency in the CoC, is spearheading a broad effort to bring numerous agencies together to increase the effectiveness of the CoC.

The CoC provides oversight for service agencies and shelters and coordinates efforts to reduce duplication of homeless services. The CoC is an independent body that promotes solution-oriented planning and coordination of services, development of performance based strategic planning and evaluation, and development of service partnerships to increase linkages.

The Lima/Allen County Analysis of Impediments 2016 report identified the need to “address homelessness through a multi-faceted strategy that includes emergency shelters, permanent supportive housing, medical and social services, and job training.” The City of Lima, as a member of the Housing Consortium, is committed to the effort to reach out to homeless persons.

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

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

The City of Lima will continue its partnership with Allen County and nonprofit agencies to support the Allen County Continuum of Care, and their outreach and assessment services of homeless persons.

The City of Lima supports the Point-In-Time count conducted by LACCA as a mechanism to better assess and understand the needs of homeless persons. Additional strategies outlined in the AI report include:

- Establish community based educational programming to further local resident understanding and public acceptance.
- Establish baseline of information about the community homeless problem. Utilize street outreach workers to seek out those homeless persons living outside the shelter system in order to understand their needs. Coordinate through Blueprint for Homeless.
- Within the shelter system, provide immediate assessment and linkages to case management and mainstream social services, including agencies providing mental health care, substance

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abuse treatment, medical services and assistance to veterans, as recommended in the Blueprint for Homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Lima remains committed to its partnership in the CoC, providing assistance for the at-risk homeless population and identifying housing opportunities with appropriate support services.

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

Strategies included in the AI 2016 report to help homeless persons make the transition to permanent housing include:

- Encourage all homeless service providers to adopt a housing first policy which seeks to minimize shelter stays and stabilize individuals and families as soon as feasible within permanent housing linked to supportive services as needed.
- Continue to support the production of permanent supportive housing units that can offer the opportunity for long-term homeless persons to leave the shelter system.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Strategies included in the AI 2016 report to help low-income persons and families avoid becoming homeless include:

- Expand resources for and educate residents about programs providing assistance in preventing the loss of housing through eviction or foreclosure.
- Work with the criminal justice system to strengthen the support for the reentry into the community of person returning from incarceration, as outlined in the Blueprint for

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Homelessness.

Discussion

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

Introduction:

As noted in the Strategic Plan (SP-55), there are three specific conditions that create barriers to affordable housing in Lima:

- Age of Housing Stock, which presents challenges to lower-income households in maintaining, renovating or rehabilitating older homes. The cost to renovate, replace aging systems and otherwise maintain an older house can be costly.
- Financial Capacity of Lima residents, especially the more than 5,039 LMI households who pay more than 30% or 50% of monthly income for housing.
- Public Policies Regarding Investment of Federal Housing and Community Development Funds. Reduced funding, increased reporting requires and increased restrictions on the use of federal funds has resulted in reduced financial resources to housing related programs and initiatives.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In order to address the need to remove barriers to affordable housing, the City of Lima's property maintenance, zoning and housing/building code should be reviewed. The City's current pyramid style zoning district use provisions can lead to incompatible land uses locating adjacent to one another, which can lead to disinvestment. In addition, the 2016 Analysis of Impediments recommends the following land use policy actions:

- Develop neighborhood plans to ensure a supportive environment for continued residential development while allowing for appropriate housing infill and renovation.
- Develop appropriate housing for senior citizens in proximity to shopping, medical facilities, social services, and public transportation to support their ability to remain independent.
- Develop alternative housing types including apartments, townhouses, condominiums, and converted commercial, industrial and institutional buildings to support live-work spaces and a wide variety of housing choice.
- Support housing rehabilitation programming as a most effective means of making affordable housing available to the greatest number of residents.
- Promote community and housing development through strategic, proactive land assembly.

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Discussion:

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AP-85 Other Actions – 91.220(k)

Introduction:

Through this section, the City of Lima addresses a number of items to strengthen the community and the implementation of projects and activities of this Annual Action Plan as described below.

Actions planned to address obstacles to meeting underserved needs

The biggest obstacle facing the City in trying to meet underserved needs is financial, resulting from the continuing decrease in HUD funding for CDBG and HOME programs over the years. In the last ten years, Lima's CDBG entitlement grant has decreased from \$1.4M in FY 2005 to \$0.95M in FY 2016, a decrease of 32%. Likewise, the City's HOME grant has decreased from \$430,000 in FY 2005 to \$257,351 in FY 2016, a decrease of 43%. To overcome this obstacle, Lima seeks out opportunities to leverage funding whenever possible, through other grant programs, foundations or local funds.

Actions planned to foster and maintain affordable housing

As described in great detail in sections of this Annual Action Plan, the City of Lima has allocated a large portion of its CDBG and HOME dollars to projects designed to expand and preserve affordable housing for low and moderate income households. Under its combined CDBG and HOME FY 2016-17 allocations, the City has budgeted over \$1.1M for affordable housing projects. These projects include direct financial assistance to LMI first time home buyers, emergency housing rehabilitation programs, housing counseling and financial counseling. These affordable housing projects represent approximately 53% of the total amount of HUD funding allocated by the City for 2016-17.

Actions planned to reduce lead-based paint hazards

It is the City's intent to continue its lead-safe practices in all homeownership and housing rehabilitation projects and improve implementation through strategies outlined in the 5-Year Strategic Plan. The City will be doing these in-house and in partnership with relevant area and state entities concerned with lead paint safety. To improve in-house capability, the city has received technical assistance to improve the following:

- Program Management
- Data Collection
- Program Evaluation
- Community Education, Outreach, and Training
- Lead Hazard Activities

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- Testing
- Interventions
- Relocations

Recommended changes in documentation and procedure in accordance with HUD regulations have been implemented

Actions planned to reduce the number of poverty-level families

The City acknowledges the need to address poverty throughout the community, and will seek to reduce the number of families that are below the poverty line.

The City recognizes the need for workforce training and skills improvement; in fact, joblessness and the lack of adequate training/retraining were identified at the Consolidated Plan's public focus groups as major threats to Lima's future development. The City of Lima is committed to taking an active role in coordinating and supporting delivery systems and initiatives that provide:

- Skills upgrading for the unemployed and under-employed with the aim of improving their chances of getting better and meaningful, full-time employment. Partners include the Rhodes State College and Bradfield Center.
- Effective interfacing of school curricula and local employer processes with the view towards addressing the workforce requirement of existing employers and emerging industries in the area. Partners include the Rhodes State College, Lima City Schools, Apollo Career Center and the West Central Ohio Manufacturing Consortium.
- Meaningful employment opportunities for extremely low to moderate income individuals (through the activities of the local Jobs & Family Services – Workforce Investment Act).
- Expanded and easier access to business opportunities and loans to small entrepreneurs, especially LMIs, minorities and women. Partners include The Walter Potts Entrepreneurial Center and Rhodes's Small Business Development Center.
- Complementary incentives to expand existing desirable businesses and attract new ones with high-paying jobs. Instruments include incentives through the CRA, EZ and the New Lima Jobs Program.
- Incentives for higher local labor content in construction and operations through the CRA Program and the New Lima Jobs Program.
- Increased motivation among the youth and adults alike to pursue higher education and be absorbed in higher-paying employment. Partners include the Rhodes State College, OSU-Lima, and the Chamber of Commerce (College Access).

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- More focused implementation of Family Self-Sufficiency projects for public housing residents and Sec. 8 beneficiaries for them to move faster into homeownership through the Allen Metropolitan Housing Authority and LACCA.
- Creative housing loan packages, including home improvement loans, with traditional private lenders and public and non-profit housing providers. Partners include the Federal Home Loan Bank of Cincinnati.
- Creative funding mechanisms for supportive housing, especially for persons with special needs such as the elderly, mentally- and physically-challenged, victims of domestic violence, and those with AIDS. This will be carried out through the Housing Consortium, the local CHDO, and the application of state tax credits for affordable housing.

The City will help coordinate these strategies with organizations providing affordable housing programs and other services through regular interactions with other public agencies and non-profit organizations. The objective of these relationships is to facilitate the coordination of policies and programs, leading to the reduction in the number of Lima families in poverty.

Actions planned to develop institutional structure

The City's Department of Community Development will continue to provide technical assistance to nonprofit and neighborhood organizations in their efforts to attain CHDO and/or CDC status. The City will also continue to work with neighborhood-focused organizations (e.g., Lima/Allen County Neighborhoods in Partnership, and the Housing Consortium) in order to improve communication and coordination of efforts in affordable housing, community, and economic development opportunities.

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

The City of Lima uses an RFP process to solicit funding proposals under the City's CDBG and HOME programs. This strategy provides the opportunity to enhance the coordination between public and private housing and social service agencies. In addition, the consultation process that was part of the development of this Consolidated Plan provided an additional method for increasing discussion and communication between the City and local agencies. These are dynamic and ongoing processes, and as implementation of the Strategic Plan continues in this and future years, the City should see continuing cooperation and coordination on housing and community development programs.

Furthermore, the City regularly participates with the County and other local agencies on a number of regional issues, and has regular ongoing discussions with the Allen Metropolitan Housing Authority and the Allen County Regional Planning Commission.

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Discussion:

All of the foregoing issues and activities serve to strengthen the City's efforts to carry out the goals and policies established in the Consolidated Plan, Five-Year Strategic Plan and Annual Action Plan.

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Program Specific Requirements

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

Introduction:

This section provides information regarding various program specific requirements for the CDBG and HOME programs under which the City of Lima has been allocated funding by the U.S. Department of HUD for various, housing and community development projects and activities to be undertaken in this Annual Action Plan.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	78.52%

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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City of Lima will not utilize any other forms of investment beyond those identified in Sec. 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The amount of subsidy to recapture is limited to the direct homebuyer assistance that was provided. The City of Lima will recapture the prorated HOME subsidy from the net available proceeds.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City has a procedure in place to ensure the affordability of HOME assisted housing (24 CFR, Sec. 92.254 of HOME Regs.). The First Home Lima (first time homebuyer) Program is subject to recapture restrictions including pay back. If the house is sold during the initial five-year period, repayment of the down payment assistance is required, reduced by the period of time in occupancy by the eligible owner. The financial instrument is a five year, forgivable note where 20 percent is forgiven for each year the eligible household remains in the unit.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Lima does not plan to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

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Discussion:

The City of Lima also adheres to the following practices regarding the use of HOME funds:

With reference to affirmatively-marketing HOME-assisted projects containing five or more housing units, the local CHDO (New Lima) has adopted the following practices/procedures:

- Conscious use of the EHO logo and slogan in its press releases, communications and advertisements;
- Strategic placement of information brochures and advertisements for available affordable housing and development opportunities;
- Strategic use of local community organizations (LACCA, AMHA, neighborhood organizations, service clubs), churches, employment centers, groceries in disseminating information and public speaking as a form of outreach;
- Responsible management of records that describe actions and procedures, as well as periodic assessments of such actions, which are open for inspection and reported regularly to the CHDO's board of directors.

With reference to Minority Outreach efforts, all contract bids indicate equal opportunity. The City will continue to utilize the community television channel (GTV-2), informational flyers and local minority business bureau and the local major daily in disseminating information about the HOME-assisted rehabilitation projects.