HUD Consolidated Plan and Strategies

Five-Year Plan

FY 2026 – FY 2030

(June 1, 2026 – May 31, 2030)

Annual Action Plan

FY 2026

(June 1, 2026 – May 31, 2027)

City of Cleveland, Ohio

DRAFT

July 7, 2026

CITY OF CLEVELAND
Mayor Justin M. Bibb
COMMUNITY DEVELOPMENT

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

1. Introduction

The Consolidated Plan is a collaborative process in which a community establishes a unified vision for community development actions. It offers a local jurisdiction the opportunity to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context.

This Five-Year Consolidated Plan (FY 2026-2030) for the City of Cleveland describes the needs of low- and moderate-income residents, persons with special needs, and homeless individuals and families. The Strategic Plan section outlines the goals, strategies, partners, and anticipated financial resources that will be available to implement projects using several HUD programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). A companion document, the Annual Action Plan, sets forth the specific projects that will be implemented during FY 2026-2027. At the conclusion of each year, the City of Cleveland submits the Consolidated Annual Performance and Evaluation Report (CAPER), describing the results in implementing projects.

HUD funding is intended to assist individuals and families that earn less than 80% of the Median Family Income (MFI) in a metropolitan area. HUD defines these categories based upon household income, adjusted for family size. In 2026, the maximum income for a family of four is: $31,500 (0-30% of MFI), $52,500 (31-50% of MFI), and $84,000 (51-80% of MFI).

2. Summary of the objectives and outcomes identified in the Plan

HOUSING NEEDS

The City of Cleveland has 383,330 persons, 174,920 households, and 211,210 housing (2016-2020 ACS). The trend of population loss has leveled off during the 2020s, however neighborhood population trends continue to vary. Median income differs significantly at the Census Tract level, showing disparities among neighborhoods. Incomes have increased in some Census Tracts since 2000, but poverty has increased as well. The Cleveland poverty rate of 30.6% (2020-24 ACS) is much higher than the Cuyahoga County rate (16% in 2020-24 ACS).

While 67% of all Cleveland households had incomes less than 80% of (HUD) Area Median Family Income (HAMFI or AMFI), this varied depending on household type: households containing at least one person 62 years or older (70%, 38,840 households); households with one or more children six years or younger (79%, 16,810 households); large family households (67%, 6,530 households); and small family households (61%, 35,605 households).

Cost burden is the most prevalent housing problem, particularly among low-income households. Of all 27,585 households with a cost burden greater than 30% of income, 68% were renters and 32% were owners. Cost burden is prevalent for renters at 0-50% HAMFI and for owners at 0-80% HAMFI. Of all 31,090 households with a cost burden greater than 50% of income, 75% were renters and 25% were owners. For renters and owners with a cost burden greater than 50%, cost burden is most prevalent at 0-30% of HAMFI.

Poverty also continues to put low-income individuals and families with children at-risk of homelessness.

Needs of Homeless Persons and Families

The Cleveland/Cuyahoga County Office of Homeless Services collects data on the extent and nature of homelessness in Cuyahoga County through the Cleveland/Cuyahoga County Continuum of Care (CoC) providers at emergency shelters, transitional housing, and permanent supportive housing facilities utilizing the Homeless Management Information System (HMIS).

It is estimated that in 2024, on any given night, 1,637 people were homeless in Cuyahoga County. In 2023 in total, 12,073 persons experiencing homelessness were served via emergency shelters, rapid re-housing, and permanent supportive housing.

In Cuyahoga County, the extensive network of public, private, and non-profit agencies that comprise the CoC work in concert to meet the needs of homeless persons, actively promoting an approach that focuses on preventing and ending homelessness and rapidly returning people who have become homeless to housing. Particular emphasis is placed on assisting chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The network includes providers of housing and supportive services for the homeless, as well as governmental departments and area non-profit agencies that provide services and link persons to mainstream benefits, helping the homeless to find, and retain, housing. Emergency Solutions Grant funds received and administered by the City of Cleveland assist in implementing these strategies.

Non-homeless Persons with Special Needs

HUD has defined a number of special needs categories of persons within the low- and moderate-income population: elderly (age 62 and older); frail elderly; persons with mental, physical, and/or developmental disabilities; persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and survivors of domestic violence, dating violence, sexual assault, and stalking. Persons in all these categories live in Cleveland and have housing and supportive service needs.

A network of providers delivers housing and supportive service in Cuyahoga County to meet the needs of special needs populations. Community Development Block Grant funds and Housing Opportunities for Persons with AIDS funds received and administered by the City of Cleveland assist in implementing these strategies.

HOUSING MARKET

Of the 211,210 housing units in Cleveland, 83% were occupied and 17% were vacant. Of the occupied housing units, about 42% were owner-occupied, while 58% were renter-occupied (2016-2020 ACS).

About 53% of all occupied units (111,970) in Cleveland were single-family (detached or attached) housing units, 23% were 2-4 units, 8% were 5-19 units, and 15% were structures with 20 or more units.

More single-family detached housing units were owner-occupied (82%) versus attached units (5%). Of the buildings with 2-4 units, 10% were owner-occupied. Only about 1% of units in structures with 5-19 units and 20 or more units were owner-occupied.

The number of bedrooms in housing units showed considerable variation by tenure. Larger units were more common among owners: 73% of units had 3 or more bedrooms and about 25% of units had 2 bedrooms. Conversely, only 29% of all renter-occupied units had 3 or more bedrooms, 38% had 2 bedrooms, 27% had 1 bedroom, and 5% had 0 bedrooms.

In terms of affordability, a limited number of units are affordable to low- and moderate-income households. A total of210,335 housing units in Cleveland, 82% of all units, were affordable to households with incomes that were 80% HAMFI, and just above 70% were rental units. As incomes get smaller, the number of housing units that are affordable is also reduced. Only 21% of units were affordable to households with incomes that were 50% HAMFI, and 70% were rental units. Only about 13% of rental units were affordable to households with incomes that were 30% HAMFI.

Cost of Housing

When compared to housing costs in other parts of the country, the cost of housing in Cleveland has remained relatively affordable. During the Great Recession, rents remained stagnant and home values in Cleveland, as well as in suburban Cuyahoga County declined – in some cases substantially. Sales price trends were uneven. The COVID-19 pandemic resulted in a real estate recovery, brought on by record-low interest rates and a sudden shift to remote work. Median home prices increased between 2019 and 2025 in Cuyahoga County by at least 50% and in selected cities like Cleveland by at least 75%. Sales data as of June 2026 shows that the median selling price of homes in Cleveland is $138,000 and $240,000 for

Cuyahoga County. Within Cleveland, current median listing price by neighborhood varies significantly, from a high of $400,000 to less than $90,000.

Housing Condition

About 87% of the housing units in Cleveland were built in 1979 or earlier, meaning that cyclical maintenance is an ongoing need for the housing stock. The overall condition of the housing stock citywide is good, but conditions vary by neighborhood. A citywide structure condition survey completed in 2022 found that of the 108,405 occupied structures surveyed, 94% received a grade that would be considered “Standard” by HUD definitions. In contrast, of the 9,215 vacant structures surveyed, 52% received a grade that would be considered “Substandard” by HUD definitions.

About 17% of housing units (36,295) in Cleveland were vacant (2016-2020 ACS), a rate that is above the Cuyahoga County housing unit vacancy rate of 11% (69,908 units). Almost 52% of vacant housing units in Cuyahoga County are located in Cleveland.

More than 150,000 housing units in Cleveland were constructed before 1980. Lead based-paint (LBP) hazard is an ongoing issue due to the age of the housing stock. Also, childbirth and/or the movement of households creates new situations of housing units with LBP hazards occupied by small children. Annual lead screenings of children in Cleveland and Cuyahoga County show that from 2012 to 2022, the percentage of tested children with a blood lead level of 5 ug/dl or more has declined noticeably in both Cleveland and countywide.

Public Housing

The one public housing authority operating in Cuyahoga County, the Cuyahoga Metropolitan Housing Authority, manages about 10,000 housing units. About 96% of the units are in Cleveland.

Three housing agencies in Cuyahoga County provided 17,029 vouchers in 2024 through the Housing Choice Voucher Program (HCVP): Cuyahoga MHA (15,857), North Coast Housing Connections (802), and EDEN (370).

Concentration of Housing Issues

There are several concentrations of racial/ethnic minorities in the City of Cleveland, such as Black or African American persons living primarily on the east side, Asian residents living in the Asia Town area just east of downtown, and Hispanic persons living on the near west side. Concentrations of low-income households (0-50% HAMFI) tend to be located primarily in east side and near west side Cleveland neighborhoods.

Characteristics of area where concentrations of racial/ethnic minorities and/or low-income households reside trend toward median incomes that are lower than the citywide median, and poverty and unemployment rates that are higher. In terms of housing, areas trend toward higher vacancy rates and rental households, higher percentages of older rental housing stock, lower median rents and home values, and households with a higher percentage of housing problems such as cost burden.

PRIORITY NEEDS

Based on the information in the Needs Assessment and Market Analysis sections, along with input from a variety of stakeholders, the City of Cleveland has identified five high priority needs:

- Affordable Housing Preservation and Production
- Housing Stability and Homelessness Prevention
- Neighborhood Revitalization and Reinvestment
- Access to Housing and Opportunity
- Public Services and Resident Capacity

STRATEGIC PLAN

To address these identified needs, the City of Cleveland has identified five goals, through which activities will be implemented during the next five years:

Improve, Maintain, and Expand Affordable Housing: The City of Cleveland will administer activities to improve, maintain, and expand owner- and renter-occupied housing through rehabilitation, new construction, and homeownership programs.

Reduce Homelessness and At-Risk Homelessness: The City of Cleveland will work in partnership with the Cleveland/Cuyahoga County Continuum of Care to support its approach of preventing and ending homelessness and rapidly returning people who have become homeless to housing.

Revitalize Neighborhoods: The City of Cleveland will administer activities to improve the physical condition, health, and safety of residential neighborhoods.

Access to Housing and Opportunity: The City of Cleveland will administer activities that increase access to housing capital and alternative pathways to wealth building, access to high-opportunity neighborhoods, and mitigating displacement and gentrification due to development, especially for those with special needs.

Public Services and Resident Capacity: The City of Cleveland will administer activities to improve the quality of life for residents in Cleveland neighborhoods through programs and services that foster wellbeing and meet basic needs of low- and moderate-income persons.

3. Evaluation of past performance

The City of Cleveland Department of Community Development is responsible for planning and administering Department of Housing & Urban Development (HUD) funds. The Department implements programs designed to address the identified priority needs and goals.

This comprehensive approach is integrated with the broader framework of citywide goals, as expressed in the *Connecting Cleveland 2020 Citywide Plan*, authored by the Cleveland City Planning Commission. Both the *Citywide Plan* and the *Neighborhood Typology* tool, developed by the Department of Community Development, emphasize individual neighborhoods and how conditions and programs can be matched to best serve the needs and market potential of each area.

The City has programmed its Community Development Block Grant, HOME, ESG, and HOPWA funds for activities that significantly address neighborhood and community issues and will continue to do so.

During the last five years, the City has demonstrated timeliness in expending grant funds as prescribed by 24CFR 570.902(a)(1), which measures timeliness by requiring that entitlement grant funds available from the U.S. Treasury was less than 1.5 times the entitlement grant for the current year. The City has also demonstrated compliance with 24CFR 570.200(a)(3), the Overall Benefit Certification, which requires that not less than seventy percent of CDBG expenditures be used for activities benefiting low- and moderate-income residents.

4. Summary of citizen participation process and consultation process

During the development of the FY 2026-2030 Five-Year Consolidated Plan and FY 2026-2027 Annual Action Plan, the City of Cleveland Department of Community Development utilized various outreach methods, including public notices, public meetings, and outreach to solicit public comment. During the 30-day public comment period, the documents were also posted on the Department of Community Development website**.** Hard copies of the documents were available at the Department of Community Development and the Cleveland Public Library/Public Administration Branch. For more specific details about the citizen participation process, please refer to section **PR-15-Citizen Participation.**

The Department of Community Development is also active throughout the year, consulting with community development corporations, nonprofit organizations, and public agencies to gain input and feedback on citywide and neighborhood issues, along with departmental programs. For more specific details about the consultation process, please refer to section **PR-10-Consultation.**

5. Summary of public comments

To be added

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

To be added

The Process

PR-05 Lead & Responsible Agencies - 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CLEVELAND	
CDBG Administrator		City of Cleveland Dept. of Community Development
HOPWA Administrator		Cleveland Department of Public Health
HOME Administrator		City of Cleveland Dept. of Community Development
ESG Administrator		City of Cleveland Dept. of Community Development

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The following are several examples of existing coordination between public and assisted housing providers and private and government health, mental health, and service agencies in Cuyahoga County that have the potential to involve residents of Cleveland:

- The Board of Cuyahoga County Alcohol, Drug Addiction & Mental Health Services (ADAMHS) provides housing related activities through both main treatment programs, mental health and substance use disorder.
- There are also persons released from physical health institutions that could be at-risk of homelessness, such as persons who have lost employment during their hospital stay, do not have sufficient savings to pay ongoing housing and housing-related costs during their hospital stay, and do not have a support network of other persons to assist them through this period. Social workers at physical health institutions have access to resources such as United Way of Greater Cleveland's 211/First Call For Help, an information clearinghouse staffed 24-hours-a-day to provide information on a variety of health, housing, and human service needs. In addition to United Way and its partner organizations, the Cuyahoga County Office of Homeless Services is also available to assist in an effort to prevent a homelessness situation from occurring.
- Cuyahoga Metropolitan Housing Authority police officers receive training to better handle social problems they confront, such as poverty, domestic violence, drug abuse, and child welfare. At the time of assistance, officers make referrals to mental health professionals. Counselors respond within 48 hours to schedule counseling, and an evaluation visit takes placed within three days. The Police Assisted Referral (PAR) program is a partnership led by the Partnership for a Safer Cleveland and includes the CMHA Police Department, Case Western Reserve University's Begun Center on Violence Prevention Research and Education at the Mandel School of Applied Social Sciences, FrontLine, and Beech Brook.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Housing providers, and health and service agencies in Cuyahoga County have a record of working together to address the needs of literally homeless (homeless) persons, including the chronically homeless, families with children, veterans, and unaccompanied youth, as well as persons at-risk of homelessness. Selected projects include:

Guaranteed Access to Shelter

The Cuyahoga County Office of Homeless Services (OHS) is the lead agency for the HUD Continuum of Care (CoC). In partnership with elected officials, county and city departments, and non-profit housing and service providers, the CoC supports a Homeless Crisis Response System that strives to assure that all homeless persons have access to emergency shelter or, if shelters are full, transportation and space at an Overflow Shelter location.

HousingFirst Initiative (HFI)

HFI is a successful public/private partnership to develop permanent supportive housing and end chronic homelessness countywide. HFI moves chronically homeless persons into stable housing and links the person to comprehensive support services on-site. About 80% of residents remain in their apartments, with almost all engaged in services. The rate of emergency room visits and hospitalizations is substantially reduced. About 20% of the residents move on to more independent housing situations and/or reunite with family. Only a small percentage of persons return to a shelter.

Hospital Protocols for the Homeless

A difficulty for shelters, hospitals, and hospitalized homeless persons is when the patient is about to be discharged. If the patient has recovered sufficiently, the hospital cannot continue to keep him/her. A shelter often does not have the medical expertise or appropriate accommodations to care for someone with more extensive medical needs. Through Care Alliance, the CoC, a coalition of shelter providers, hospital social work staff and administrators, and local foundations implemented discharge screening guidelines. If the patient is homeless at discharge but does not meet ten basic functioning measures, the CoC hospital protocols require relocation to a nursing facility.

211/First Call for Help

United Way of Greater Cleveland administers a 24-hour/7 day-a-week hot line which includes dedicated homeless intake screeners. This resource, developed by United Way and social service providers, allows anyone, including homeless persons or persons at-risk of homelessness, to call with questions regarding service needs and immediately receive an answer or referral. United Way also provides a searchable internet database available free at any library.

Discharge Coordination Protocols

Per HEARTH Act requirements, the CoC developed and implemented protocols to ensure persons discharged from publicly funded institutions/systems of care are not released into homelessness.

Re-Entry Strategies

The Cuyahoga County Office of Reentry addresses the needs of persons returning to Cuyahoga County from federal and state prison and local jails. In collaboration with the City of Cleveland, United Way, and local foundations, comprehensive re-entry strategies include housing, behavioral health access, and employment support. For youths, the Ohio Department of Youth Services written policy is to return youth to their own home, if possible. Release planning for all youth begins within 60 days of admission to the facility and continues for the duration of commitment.

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

The City of Cleveland is a recipient of Emergency Solutions Grant funding. The City manages a procurement process to allocate funds to organizations with the qualifications and capacity to deliver services that address homelessness and at-risk homelessness issues. The procurement process is administered by the City of Cleveland in consultation with the CoC.

The Strategic Plan section of this Five-Year Consolidated Plan describes goals, objectives and strategies for addressing the problem of homelessness in Cleveland and Cuyahoga County. The Five-Year Plan references the Cleveland/Cuyahoga County Continuum of Care's (CoC) *Blue Print for Change*, which states: *"… the CoC has developed an approach to transform the current community response to homelessness to emphasize **prevention and rapid re-housing**.*" Within this approach, the *Blue Print for Change* emphasizes the following framework:

- A Centralized Intake System whereby all persons seeking shelter are assessed immediately to determine if there are any potential options to shelter;
- Within the shelter system provide assessment and linkages to case management and mainstream social services; and
- Utilize rapid re-housing resources to reduce the length of shelter stays.

Performance Standards and Outcome Evaluation

OHS is the Systems Administrator for the Homeless Management Information System (HMIS). Agencies receiving sub-awards of ESG are required to participate in the HMIS. Non-publicly funded providers are encouraged and welcome to participate in HMIS. The HUD-required sixteen data elements are entered for every client accessing ESG services.

HEARTH ACT regulations prohibit homeless data for persons who identify as victims of domestic violence (DV) from being entered into the HMIS data collection system. The DV shelter participates in an HMIS comparable data system unique to domestic violence shelter providers. The aggregated data related to numbers served, demographics of the population, and program services and outcomes is provided to the HMIS Administrator to add to the CoC aggregated numbers. Exit data is also collected. The HMIS data, combined with the DV data, enables outcomes to be evaluated based on the following measures:

- **<u>Diversion</u>:** 20% of persons/households, seeking shelter will be successfully diverted to alternative, safe housing.
- **<u>Length of Stay</u>**: Implementing rapid exit strategies will shorten the Average Length of Stay (ALOS) by 5%. The ALOS benchmark will be determined based on the 2025 Systems Performance Management (SPM) data.
- **<u>Return to Shelter</u>**: Utilizing the 2025 Systems Performance Measurement (SPM), 12% of persons returned to shelter from CoC funded services within 1 year of their exit.

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	**Alcohol Drug Addiction & Mental Health Services Board of Cuyahoga County**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment Services - Victims Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Cleveland and Cuyahoga County have policy and program discussions on an ongoing basis to address the needs of residents.

2	**Agency/Group/Organization**	**CHN HOUSING PARTNERS**
	Agency/Group/Organization Type	Housing Services - Housing Non-Profit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization is a major non-profit housing developer and manager, with ongoing interaction with City staff.
3	**Agency/Group/Organization**	**City of Cleveland - Department of Building and Housing**
	Agency/Group/Organization Type	Housing Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Housing condition and code enforcement
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Department of Community Development staff work closely with this department, which is responsible for code enforcement, building demolition, and other key aspects of neighborhood revitalization strategies for the community.
4	**Agency/Group/Organization**	**City of Cleveland - Department of Economic Development**
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Department of Community Development staff work closely with this department, which is responsible for economic development efforts in the city.

OMB Control No: 2506-0117 (exp. 09/30/2021)

5	**Agency/Group/Organization**	**City of Cleveland - Department of Public Health**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with HIV/AIDS Health Agency Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This department is responsible for developing plans for HOPWA funds and other resources for addressing the needs of persons with HIV/AIDS, and implementing lead-based paint reduction strategies.
6	**Agency/Group/Organization**	**Cleveland Housing Advisory Board**
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Board is a municipal panel responsible for reviewing and approving proposals for city housing-related activities, particularly when local Casino Revenues are utilized. The board operates in conjunction with the Department of Community Development.

7	**Agency/Group/Organization**	**Cleveland/Cuyahoga County Office of Homeless Services**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Publicly Funded Institution/System of Care Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with OHS staff, its Advisory Board, and committees on an ongoing basis to coordinate addressing the needs of homeless and at-risk homeless residents.
8	**Agency/Group/Organization**	**Cleveland Neighborhood Progress, Inc.**
	Agency/Group/Organization Type	Housing Services - Housing Non-profit organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CNP is a funding intermediary that provides financial support, training, and capacity building to the community development corporation network. CNP's subsidiary, Village Capital Corporation, provides real estate financing to community projects. The City and CNP coordinate on projects and programs. The Neighborhood Typology Index utilized by the City to understand the housing markets in Cleveland census tracts is managed and updated by Cleveland Neighborhood Progress.
9	**Agency/Group/Organization**	**Cuyahoga County Board of Developmental Disabilities**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City and County have policy and program discussions on an ongoing basis to address the needs of residents.
10	**Agency/Group/Organization**	**Cuyahoga County Division of Children and Family Services**
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services - Victims Child Welfare Agency Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

OMB Control No: 2506-0117 (exp. 09/30/2021)

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City and County have policy and program discussions on an ongoing basis to address the needs of residents, including vulnerable children and youth.
11	**Agency/Group/Organization**	**Cuyahoga County Division of Senior and Adult Services**
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Services - Victims Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City and County have policy and program discussions on an ongoing basis to address the needs of residents.
12	**Agency/Group/Organization**	**Cuyahoga County Land Reutilization Corporation**
	Agency/Group/Organization Type	Housing Services - Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City has policy and program discussions with this agency on an ongoing basis to address foreclosure and property disposition issues in Cleveland. The City and this agency jointly plan and implement projects that impact low- and moderate-income areas, including property acquisition, sale, demolition, and rehabilitation of buildings.
13	**Agency/Group/Organization**	**Cuyahoga County Office of Emergency Management**
	Agency/Group/Organization Type	Agency - Emergency Management

	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency is responsible for preparedness, planning, and effective response to natural disasters, man-made catastrophes, emergencies, and community assistance.
14	**Agency/Group/Organization**	**Cuyahoga Metropolitan Housing Authority**
	Agency/Group/Organization Type	PHA Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City has policy and program discussions with this agency on an ongoing basis to address the needs of residents.
15	**Agency/Group/Organization**	**DigitalC**
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Non-profit organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Broadband
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A non-profit focused on improving the digital future for Cleveland. The City and DigitalC partner to provide high speed internet access to low- and moderate-income households, particularly in neighborhoods that have low rates of affordable high speed internet access.
16	**Agency/Group/Organization**	**Fair Housing Center for Rights and Research**
	Agency/Group/Organization Type	Service-Fair Housing Non-profit organization
	What section of the Plan was addressed by Consultation?	Fair housing

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City has program discussions with this organization on an ongoing basis regarding fair housing issues and programs, focusing on the impact to Cleveland residents.
17	**Agency/Group/Organization**	**Greater Cleveland Partnership**
	Agency/Group/Organization Type	Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	GCP is the regional chamber of commerce for the greater Cleveland area. It concentrates on business retention and civic initiatives of interest to business leaders. The City discusses economic development issues with the organization.
18	**Agency/Group/Organization**	**Greater Cleveland Regional Transit Authority**
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City has program discussions with this agency on an ongoing basis to address the current public transit system and needs of residents, particularly the impact on low- and moderate-income areas.
19	**Agency/Group/Organization**	**Legal Aid Society of Cleveland**
	Agency/Group/Organization Type	Service-Fair Housing Non-profit organization
	What section of the Plan was addressed by Consultation?	Fair housing

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City has program discussions with this organization on an ongoing basis regarding fair housing issues and programs, focusing on the impact to Cleveland residents.
20	**Agency/Group/Organization**	**Northeast Ohio Areawide Coordinating Agency**
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City has seats on the NOACA Board of Directors, and the City has policy and program discussions with this agency on an ongoing basis to address the infrastructure and transit needs of residents. The City of Cleveland and this agency jointly plan and implement infrastructure projects that positively impact low- and moderate-income areas.
21	**Agency/Group/Organization**	**Northeast Ohio Regional Sewer District**
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As the sanitary sewer provider in Cleveland, the City has policy and program discussions with this agency on an ongoing basis to address sewer infrastructure needs. The City and this agency jointly plan and implement infrastructure projects that positively impact low- and moderate-income areas.
22	**Agency/Group/Organization**	**OHIO HOUSING FINANCE AGENCY**
	Agency/Group/Organization Type	Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Ohio Housing Finance Agency (OHFA) facilitates the development, rehabilitation and financing of low-to moderate-income housing. OHFA funds competitive fixed-rate mortgage loans and provides financing for the development and rehabilitation of affordable rental housing through the Housing Tax Credit program, issuing tax-exempt mortgage revenue bonds, and other affordable housing programs.
23	**Agency/Group/Organization**	**Team NEO**
	Agency/Group/Organization Type	Regional organization Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Team NEO is the regional business attraction organization for Northeast Ohio including Cleveland and Cuyahoga County. Economic development staff work with Team NEO staff to understand the conditions that will best attract new businesses to the region. These conditions include place-based considerations which can be addressed by community development activities.
24	**Agency/Group/Organization**	**US Department of HUD**
	Agency/Group/Organization Type	Other government - Federal
	What section of the Plan was addressed by Consultation?	General coordination
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The U.S. Department of Housing and Urban Development, Columbus Field Office, serves as the liaison between the City of Cleveland and the federal government concerning HUD grants allocated/awarded to Cleveland.

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

All Agency Types were consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		The Consolidated Plan Strategic Plan goals support the goals of the Continuum of Care (CoC). The Cuyahoga County Office of Homeless Services (OHS) serves all 59 communities in Cuyahoga County is the Lead Agency for the U.S. Department of Housing and Urban Development designated CoC, an extensive network of public, private, and non-profit agencies that facilitate and/or provide, either directly or indirectly, emergency shelter, assisted housing, health services, and/or social services to persons in Cuyahoga County who are chronically homeless, homeless, or are at-risk of homelessness. Blue Print for Change and Cuyahoga County Health and Human Services Annual Overview.
Connecting Cleveland 2020 Citywide Plan	Cleveland City Planning Commission	This comprehensive plan for the City of Cleveland and its neighborhoods utilizes the theme of connections in terms of people, places, and opportunities. The document also includes tools to implement the plan, such as a future land use map to guide upcoming development patterns, zoning map and zoning code recommendations, identification of development opportunity zones in each neighborhood including housing, retail, office, and industrial uses, bike route and greenway connectors, transportation and infrastructure improvements, and policy recommendations for development and community services programs. The Consolidated Plan Strategic Goals focus on investing in neighborhoods, their assets, and creating new opportunities to both physically improve places and communities. https://www.clevelandohio.gov/sites/clevelandohio/files/planning/Connecting%20Cleveland%202020%20CWP-%20FULL%20DOCUMENT%202024.pdf

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Cleveland Housing Plan 2030	City of Cleveland	The Plan is a framework to protect, preserve, and produce new homes across the city over a decade. The strategy focuses investments toward the lowest-income residents and historically disinvested neighborhoods. The plan intends to address housing needs through three core pillars: Protect homes: Focuses on affordability investments such as down payment assistance, legal aid, renter protections, property tax exemptions, and home loans. Preserve homes: Concentrates on housing quality through home repair assistance, loans for small landlords, and compassionate code enforcement. Produce homes: Aims to stimulate new construction and substantial rehabilitation through targeted zoning overhauls, development incentives, and streamlined permit approvals. Financing and implementation rely on a blend of American Rescue Plan funds, federal entitlement grants such as HUD CDBG and HOME funds, and public-private partnerships. A 2026 update to the 2030 Housing Plan made adjustments based on the outcomes of COVID 19 and a changing federal regulatory environment. A key vehicle for implementation is the Cleveland Housing Investment Fund (CHIF). The City also leverages the Site Readiness Fund to repurpose vacant land in the City of Cleveland Land Bank. https://www.clevelandhousingplan.com
Age-Friendly Cleveland 2025-2028 Action Plan	City of Cleveland	By creating accessible services and infrastructure that promote the health and safety of its citizens, Age-Friendly Cleveland works to create a city where people of all ages are valued, respected, and can thrive knowing their community supports them. It promotes activities along several priorities, including transportation, housing, and employment. The Age-Friendly Cleveland Report and Action Plan 2.0 is a living document meant to reflect the needs and wants of community members. https://www.clevelandohio.gov/sites/clevelandohio/files/aging/Age-Friendly/Age-Friendly%20Cleveland%202025-2028%20Action%20Plan%20FINAL%20.pdf

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Economic Development Plan	Cuyahoga County	The 2023-2027 Cuyahoga County Economic Development Plan focuses on initiatives in the areas of developing and utilizing fresh water resources; transit-oriented development; workforce development; placemaking; and development site assembly. Although primarily intended to be implemented with funds other than dollars provided by HUD, the Plan emphasizes that investments should create high-quality, well-connected places, ensure access to and preparation for jobs and careers, and accelerate business growth. The Consolidated Plan Strategic Plan goals, using HUD funds, reinforce these investment objectives of the Cuyahoga County Economic Development Plan. https://cuyahogacounty.gov/docs/default-source/development/economicdevelopmentplan.pdf
Vibrant NEO 2040	Northeast Ohio Sustainable Communities Consortium Initiative	Funded by a HUD/USDOT/USEPA Partnership for Sustainable Communities Initiative grant, this twelve-county regional project guided by 33 organizations developed a vision for the future of Northeast Ohio. The eight objectives include promoting investment in established communities, developing the regional economy with accessible employment opportunities, and enhancing the regional transportation network. The Consolidated Plan Strategic Plan goals focus on investing funds in housing, businesses, and infrastructure in developed neighborhoods, commercial districts, and industrial areas, which reinforce the goals of Vibrant NEO 2040. http://vibrantneo.org

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The strategy of joint projects is undertaken to ensure that an issue is comprehensively addressed within Cuyahoga County, regardless of political boundaries and geographic location. Here are several examples:

- The City of Cleveland and Cuyahoga County meeting periodically to coordination and discuss areas of cooperation, specifically among the two community development departments and the two economic development departments.
- The City of Cleveland and Cuyahoga County, through the Cleveland/Cuyahoga County Office of Homeless Services, coordinate homelessness policy development and services. This collaboration includes development of a single countywide homeless prevention strategy, implemented by a single Continuum of Care.

- The City of Cleveland regularly coordinates specific economic development projects that involve partners such as Cuyahoga County, Cleveland-Cuyahoga County Port Authority, and the State of Ohio. Also, the City of Cleveland works with other public agencies and nonprofit organizations to prepare joint funding applications and work cooperatively on projects with the State of Ohio.

Narrative

Describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies (91.215(l)).

Private sector entities such as lenders and developers are an integral part of the City of Cleveland community development process. he following are several examples of existing coordination involving private industry, businesses, and developers with the City of Cleveland:

- The Cleveland Housing Advisory Board provides guidance to the City on the use of local resources for housing purposes and housing aspects of the Consolidated Plan process. The board includes representatives of for-profit and non-profit developers, rental housing developers, real estate brokers, Cuyahoga Metropolitan Housing Authority, a tenant advocacy organization, non-profit intermediaries, and neighborhood residents ***(PR-10-Consultation)***.
- The Affordable Housing discussed in this document states that the City of Cleveland may support efforts of developers pursuing funding through various programs, such as Low-Income Housing Tax Credits, federal and state historic tax credits, the Ohio Housing Trust Fund Housing Development Assistance Program, and tax-exempt bonds to provide below-market rate financing ***(SP-45-Goals)***.
- As a method to ameliorate barriers to affordable housing, the City of Cleveland works closely with the Cuyahoga County Fiscal Office to assure timely foreclosure of tax delinquent vacant land. Most properties are transferred to the City Land Bank and held for redevelopment. Developers of affordable housing can obtain buildable sites for a nominal fee ***(SP-55-Barriers to Affordable Housing)***.
- The City of Cleveland has a long-standing policy of monitoring Community Reinvestment Act performance of lenders and reaching agreements with lenders to substantially expand the availability and affordability of credit in its neighborhoods, emphasizing low-income minority neighborhoods. The preference is to negotiate agreements with lenders detailing specific new loan products and lending goals for Cleveland neighborhoods ***(SP-55-Barriers to Affordable Housing).***
- In 2021, the City of Cleveland Department of Community Development, in partnership with Enterprise Community Partners (Cleveland), launched the Bank On Coalition. Through this initiative, the City partners with more than 25 banks, housing providers, social services organizations, and area nonprofits to ensure that all residents have the opportunity to achieve financial and economic stability and have access to safe, affordable, and certified banking accounts. In 2026, the Department created the Office of Financial Empowerment to promote

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programs and resources to improve financial wellbeing, including to manage the total cost of housing, ***(SP-55-Barriers to Affordable Housing).***

- A City of Cleveland Neighborhood Revitalization Strategy Area program could create jobs and economic opportunities by revitalizing business areas. One strategy in the program specifically states that the City will identify new business locations and attract new companies by working with for-profit entities to leverage tax incentives and assist with project financing ***(SP-10 Geographic Priorities)***.

For examples of efforts to enhance coordination with social service agencies, please refer to other responses in this section, as well as the table in this section discussing organizations participating in the consultation process.

PR-15 Citizen Participation - 91.105, 91.115, 91.200 (c) and 91.300(c)

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

To a significant extent, the work required to shape the neighborhood priorities and strategies of Cleveland occurs outside the specific procedural steps required for development of the Consolidated Plan and Action Plan. Assessment of housing and development needs and planning for the best use of available resources is an ongoing process. Department of Community Development staff members attend community meetings and work closely with residents, neighborhood-based groups, lenders, developers, and other interested parties throughout the year to provide information and discuss ways to improve City programs, attract additional resources, or undertake innovative approaches to meeting identified priority needs. Other ongoing citizen participation efforts include:

- The Director of Community Development and other senior staff meet regularly with the network of neighborhood-based Community Development Corporations to exchange ideas about current and future programs and policies related to the use of available resources.
- The Mayor holds meetings throughout the City to give citizens the opportunity to directly express their ideas, concerns, and priorities about their specific neighborhoods. Community Development staff is in attendance.
- The Housing Advisory Board (HAB) meets with the Director of Community Development and staff throughout the year to provide input into City decisions on new housing policy initiatives and development projects. HAB members represent non-profit and for-profit developers, lenders, real estate brokers, the public housing authority, and interested residents.

The City engages the community throughout the year to inform and seek input through actions such as:

- City representatives attend community events and programs and make presentations. They attend block club/street club meetings and similar gatherings, upon invitation.
- The City sponsors activities and programs to raise awareness about local resources and encourages grantees to improve their community engagement efforts.

- The Department of Community Development also distributes a citizen participation survey seeking input on community needs and the potential use of HUD funds.
- Translation services can be provided for non-English speaking residents.
- Meeting locations and office space housing City staffs are accessible to persons with disabilities.
- Meetings, hearings, and public activities are scheduled at times and locations convenient to encourage attendance.
- Reasonable and timely access is provided to information and records relating to the Consolidated Plan and use of HUD assistance.
- The City of Cleveland has a Citizen Participation Plan related to its HUD programs, which is available on request.

These actions increase the opportunity for residents from throughout a community to participate in the process, including low- and moderate-income residents, minorities, and residents living in HUD-assisted housing.

The City of Cleveland Department of Community Development was responsible for overseeing the development of this Five-Year Consolidated Plan, with assistance from PlaceMark Collaborative LLC.

Table 4 shows the public comment process undertaken by the City of Cleveland.

Details about public notices, public meetings, and outreach efforts will be added.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The FY 2026-30 Plan outlines housing data for Cleveland and housing needs in the community. The sections include information on various aspects of the housing stock and housing market, along with information about public housing and housing needs of persons with special needs.

HOUSING NEEDS

As of the 2016-20 ACS data, Cleveland contained 383,330 persons, 174,920 households, and 211,210 housing units. Data from HUD mandated tables show that between 2009 and 2020, Cleveland lost an additional 3% of its population, 6% of its households, and 0.4% of its housing units. Population change differs by Census Tract, with portions of the east side seeing greater losses, while downtown, parts of the west side, and the Homeownership Zone in Central seeing substantial growth.

Median income also differs significantly at the Census Tract level in Cleveland, showing disparities among neighborhoods. There is also a difference in median income between Cleveland ($40,801) and the county ($64,468) (2020-24 ACS). The Cleveland poverty rate of 30.6% (2020-24 ACS) is much higher than the Cuyahoga County rate (16% in 2020-24 ACS).

Another indicator of low income is percent of (HUD) Area Median Family Income (HAMFI or AMFI). While 67% of all Cleveland households had incomes less than 80% of HAMFI, this varied depending on household type: households containing at least one person 62 years or older (70%, 38,840); households with one or more children six years or younger (79%, 16,810); large family households (67%, 6,530); and small family households (61%, 35,605).

Housing problems experienced by Cleveland households include substandard housing condition, overcrowding, and cost burden (housing affordability). Cost burden is the most prevalent housing problem, particularly among low-income households. Of all 27,585 households with a cost burden greater than 30% of income, about 68% were renters and 32% were owners. Cost burden is prevalent for renters at 0-50% HAMFI and for owners at 0-80% HAMFI. Of all 31,090households with a cost burden greater than 50% of income, 75% were renters and 25% were owners. For renters and owners with a cost burden greater than 50%, cost burden is most prevalent at 0-30% of HAMFI. Small family households, the elderly, and other households with incomes that were 80% or less of the HAMFI experienced the greatest cost burden.

Less than 2% of Cleveland households experienced overcrowding or substandard housing (lack of complete plumbing or kitchen facilities). Most households in this situation were renters with incomes at 80% or less of HAMFI.

For homeless persons or those at risk of homelessness, the most significant problem is the lack of affordable housing. All three organizations that manage Housing Choice Vouchers in Cuyahoga County report unmet need.

Poverty and a lack of affordable housing continue to put low-income individuals and families with children at-risk of homelessness. The 2018-22 ACS showed 19,454 families were in poverty in Cleveland (75% renters, 25% owners). Additionally, the HUD mandated tables showed that 20,605 households had income of less than 50% of AMI and a cost burden greater than 30%, and 2,050 households had income of less than 50% of AMI and a cost burden greater than 50%.

The Cleveland/Cuyahoga County Continuum of Care (CoC) 2023-27 *Cuyahoga County Strategic Action Plan for Homelessness* noted that about 5,000 persons experience homelessness annually in Cuyahoga County.

DISPROPORTIONATELY GREATER NEED

In terms of specific housing condition issues considered relevant by HUD, a lack of complete plumbing facilities, a lack of complete kitchen facilities, and occupancy of more than one person per room are not significant issues within Cleveland. The plumbing, kitchen, and occupancy issues affect under 2% of households. There isolated issues in Cleveland related to households of a specific racial or ethnic group at a given income level experiencing a disproportionate need greater than the need of all households in the income level citywide ***(NA-15, NA-20, and NA-25).***

PUBLIC HOUSING

There are about 5,100 **public housing units** in Cuyahoga County. Almost all of the public housing developments countywide are located in the City of Cleveland.

In 2026, there were about 15,600 **Housing Choice Voucher Program (HCVP)** vouchers in use in Cuyahoga County. Of that total, about 58% of vouchers were in use within Cleveland, representing about 9% of all renter-occupied units. The data shows a more prevalent use of vouchers on the east side of Cleveland, compared to the west side of the city.

Cuyahoga MHA continues to implement the Voluntary Compliance Agreement with HUD to make 5% of public Housing units, plus, offices, common areas, and sites, fully accessible by UFAS standards for persons with disabilities.

For public housing residents and HCVP recipients, access to job training, education programs, and employment opportunities will enable families to improve their economic standing and no longer require assisted housing. To facilitate these efforts, families need reliable and affordable childcare and transportation options.

HOMELESS NEEDS

The Cleveland/Cuyahoga County Office of Homeless Services collects data on the extent and nature of homelessness in Cuyahoga County through the Cleveland/Cuyahoga County Continuum of Care (CoC) providers at emergency shelters, transitional housing, and permanent supportive housing facilities utilizing the Homeless Management Information System (HMIS).

The Northeast Ohio Coalition for the Homeless estimated that in 2024, on any given night, 1,637 people were homeless in Cuyahoga County. In 2023 in total, 12,073 persons experiencing homelessness were served via emergency shelters, rapid re-housing, and permanent supportive housing.

NON-HOMELESS SPECIAL NEEDS

HUD has defined a number of special needs categories of persons within the low- and moderate-income population: elderly (age 62 and older); frail elderly (an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework); persons with mental, physical, and/or developmental disabilities; persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and victims of domestic violence, dating violence, sexual assault, and stalking. Persons in all these categories live in Cleveland and have housing and supportive service needs.

NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

Cleveland, with its older neighborhoods, has an ongoing need to maintain **public facilities**, infrastructure, and neighborhood **public improvements**, as well as address the elevated level of **public service** needs within the community. The City regularly undertakes an assessment of public facilities, infrastructure, and public improvement needs and maintains an updated Capital Improvement Program. A portion of Community Development Block Grant funds may be spent on public facilities, infrastructure, and neighborhood public improvements.

Public service needs are determined and prioritized utilizing demographic and socioeconomic data gathered and analyzed during development of the Consolidated Plan, as well as through consultation with a broad array of stakeholders, including City of Cleveland and Cuyahoga County departments, social service organizations, CDBG and ESG sub-grantees, the Cleveland/Cuyahoga County Continuum of Care, as well as feedback from the public.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

In 1950, the City of Cleveland was flourishing, and with a population of 914,808, persons, Cleveland was the seventh largest city in the country. Over the next several decades however, the demographic, economic, and social changes that occurred influenced the direction, growth, and strength of Cleveland well into the future. Facilitated by a network of Federal and state funded highways, extensive new housing construction in the suburbs, racial tensions, and concerns about public schools and safety, residents moved out. Between 1950 and 1990 the city lost almost 45% of its population. Population decline slowed somewhat in the 1990â¿¿s and 2000s. Data from HUD mandated tables show that between 2009 and 2020 Cleveland lost an additional 3% of its population, 6% of its households, and 0.4% of its housing unitsÂ ***(Maps-Population Change/Change by Age Group)***. Percentage changes in population differ by Census Tract, with much of the east side seeing significant losses and downtown, parts of the west side, and the Homeownership Zone in Central seeing substantial growth. As of the 2016-20 ACS, Cleveland contains 383,330 persons, 174,920 households, and 211,210 housing unitsÂ ***(NA-Table 5 and MA-Table 31)***. The most recent Census population estimate (July 1,2025) for Cleveland is 363,608 persons and Cuyahoga County is over 1.2 million persons. The Greater Cleveland metropolitan area population is estimated to be almost 2.2 million persons.

Cleveland, which was particularly hard hit by the Great Recession, has struggled to recover. The poverty rate 32% in 2011-2015 and decreased to 30.6% in 2020-2024. While this decrease was significant, Cleveland still had the second highest poverty rate of any large city in the nation. Cleveland poverty rates have historically been much higher than those of Cuyahoga County as a whole which had a poverty rate of 17% in 2011-2015 and 16% in 2020-2024. Unemployment, shown as over 12% on the *HUD CPD Maps Report-Economic Context* table, remains high, particularly on the east side, and has actually increased in some areas. Median income remains low for Cleveland at $31,838 compared to the county at $51,741 (2016-20 ACS). The disparity in median incomes in the 2020-24 ACS is similar between Cleveland ($40,801) compared to the county ($64,468). Percentages for the 2016-20 ACS differ significantly by Census Tract ***(Maps-Poverty Rate, Unemployment, Change in Unemployment, Median Household Income, and Change in Median Household Income)***.

Another indicator of low income is percent of (HUD) Area Median Family Income (HAMFI or AMFI). ***NA-Table 6*** shows that 67% of all households in Cleveland have incomes that are 80% or less of the HAMFI, which is currently $84,000 for a family of four in the Cleveland-Elyria, OH MSA (FY 2026). The percentages of all households whose incomes were 80% or less of the HAMFI varied depending on household type and Census Tract ***(NA-Table 6, NA-Maps-ELI, LI, and MI Households)***. Of the 58,035 small family households, 61% (35,605 households) had incomes that were 80% or less. Of the 55,725 households containing at least one elderly person 62 years or older, 70% (38,840 households) had incomes that were 80% or less. Of the 9,815 large family households, 67% (6,530 households) had incomes that were 80% or less. Of the 21,194 households with one or more children six years or younger, about 79% (16,810 households) had incomes that were 80% or less.

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Summary of Housing Needs continued in Text Box.

Demographics	**Base Year: 2009**	**Most Recent Year: 2020**	**% Change**
Population	396,815	383,330	-3%
Households	185,738	174,920	-6%
Median Income	$27,761.00	$31,838.00	15%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2010 Census, 2006-2010 ACS (Base Year), 2016-2020
Data Source Comments: Data in Base Year 2009 column corrected by grantee.

HUD considers cost burden (housing affordability), substandard housing condition, and overcrowding to be serious housing problems ***NA-Maps-Households with Any of 4 Housing Problems, ELI, LI, and MI Households***. At least to some degree, all of these housing issues occur in Cleveland, with cost burden being the most prevalent housing problem, particularly among low-income households.

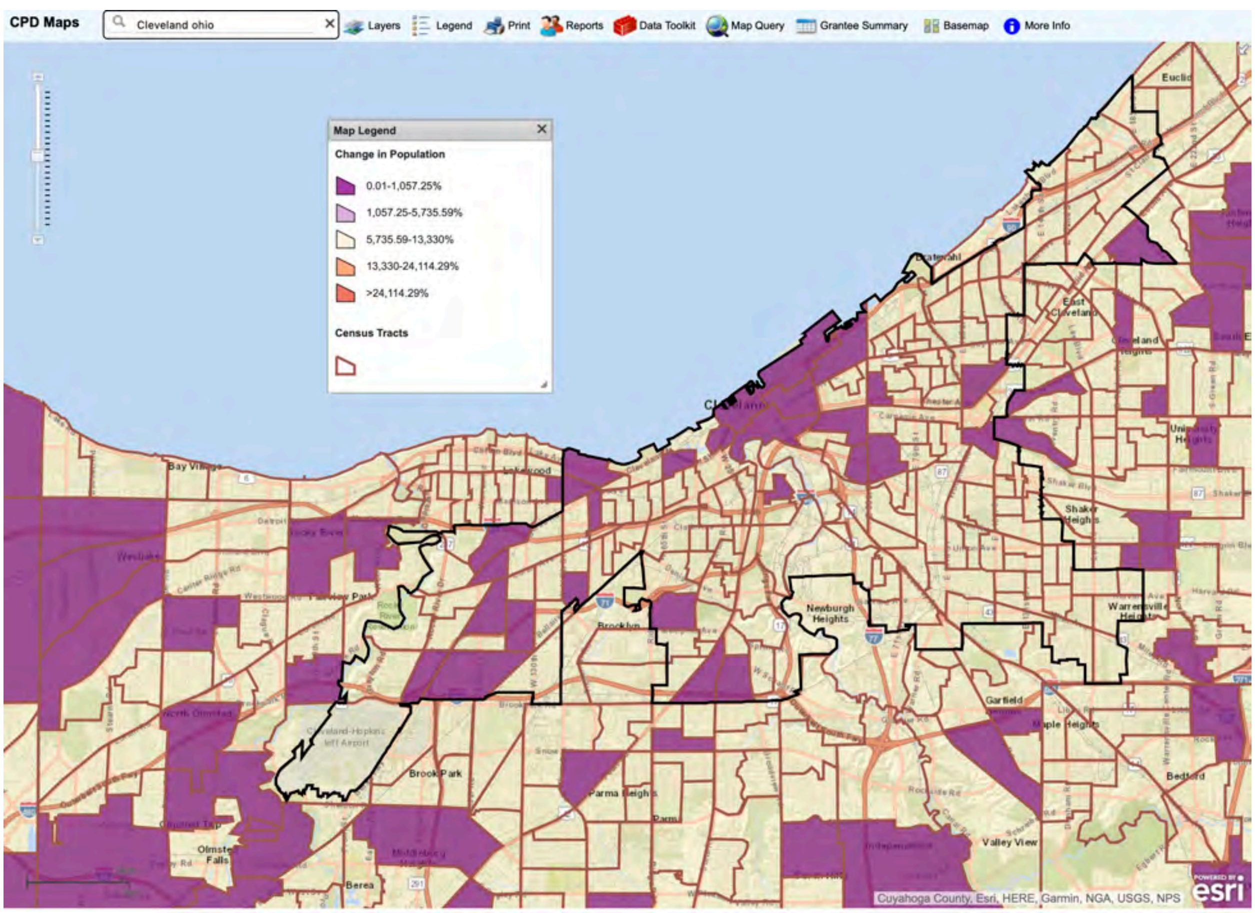
The median contract rent in Cleveland is $592, an increase of 13% since 2009 and the median housing value for Cleveland is $73,400, an increase of 5% since 2009 ***(MA-Table 30)***. While housing costs are more affordable when compared to other parts of the country, they still can pose a significant financial burden for households with lower incomes. ***NA-Maps-Median Home Value and Median Contract Rent*** show that rents and housing values vary widely by Census Tract.

Cost burden (spending more than 30% of income for housing) and severe cost burden (spending more than 50% of income for housing) is illustrated in ***NA-Table 7, NA-Maps-Cost Burden, ELI, LI, and MI Households with Severe Cost Burden***. As shown, 27,585 households (18,640 renters and 8,945 owners) had a cost burden of >30% and 31,090 households (23,345 renters and 7,745 owners) had a cost burden of >50%. Of the households with a cost burden of >30%, 26,460 households (18,105 renters and 8,355 owners) had incomes that were 80% or less of the HAMFI. Of the households with a cost burden of >50%, 31,025 households (23,305 renters and 7,720 owners) had incomes that were 80% or less. Additionally, small family households, the elderly, and other households with incomes that were 80% or less of the HAMFI experienced the greatest cost burden ***(NA-Tables 9 and 10)***. If transportation costs were taken into consideration, the effects of cost burden would be even more pronounced.

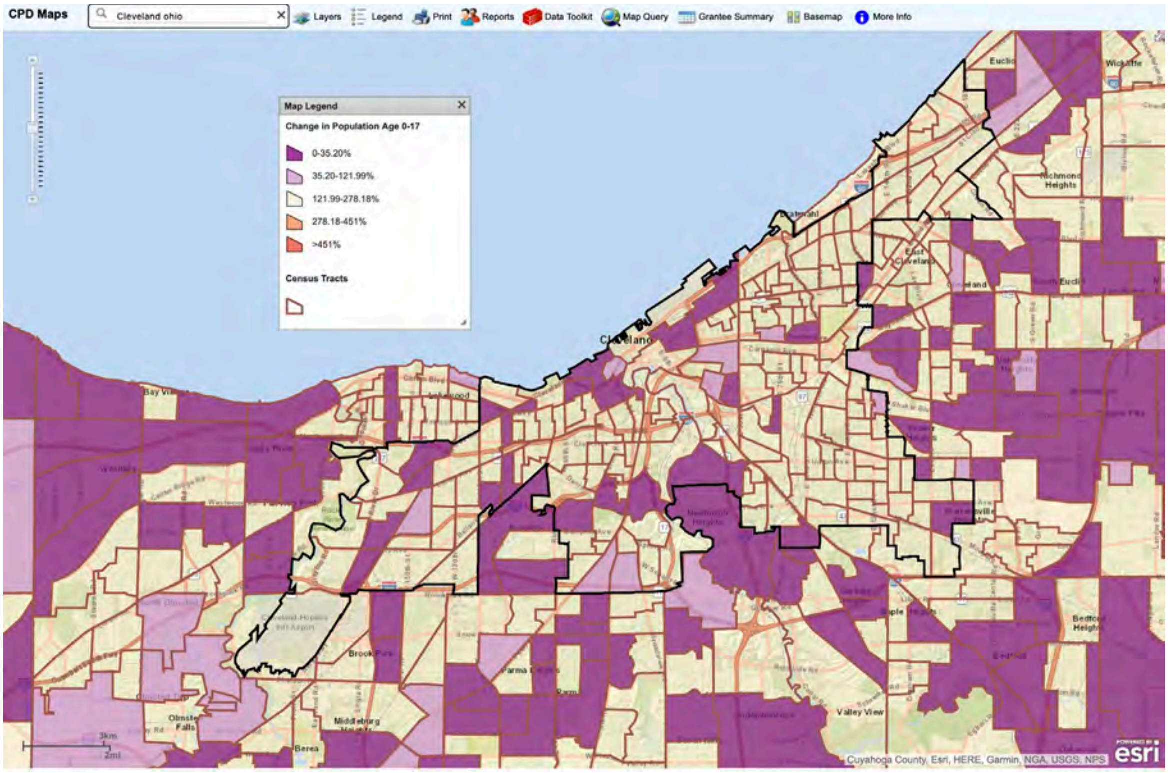
Substandard housing, where the unit lacked complete plumbing or kitchen facilities, was uncommon, affecting a total of 3,065 households or 1.75% of total households citywide. ***(NA-Table 7, NA-Maps-ELI, LI, and MI Households with Substandard Housing)***. ***Table 7*** shows that when this issue of substandard housing did occur did occur, it affected renter households much more than owner households. Of all households affected by substandard housing, about 93% (2,860 households) had incomes that were 0-80% of HAMFI. The majority of these households 2,161 households/70% were renters, while 700 households/30% were owners. While the Census definition does not capture the extent of repair needs, the age of housing can be an indicator of condition. As shown in ***MA-Table 38***, 60% of the housing stock

(105,085 units) was built before 1950, 27% (47,785 units) was built between 1950 and 1980, and 6% (11,300 units) was built between 1980 and 1999. These homes are now at least 27 years old, requiring sizable maintenance and in many cases, systems replacement and a significant rehabilitation investment. The year units were built varies by Census Tract ***(NA-Maps-Percent Rental Housing Built Before 1949 and 1980)***. In 2022, the nonprofit Western Reserve Land Conservancy, in collaboration with the City of Cleveland, undertook a condition survey of more than 160,000 buildings in Cleveland, which clearly indicated that significant investment in the housing stock is needed ***(MA-20-Condition of Housing)***.

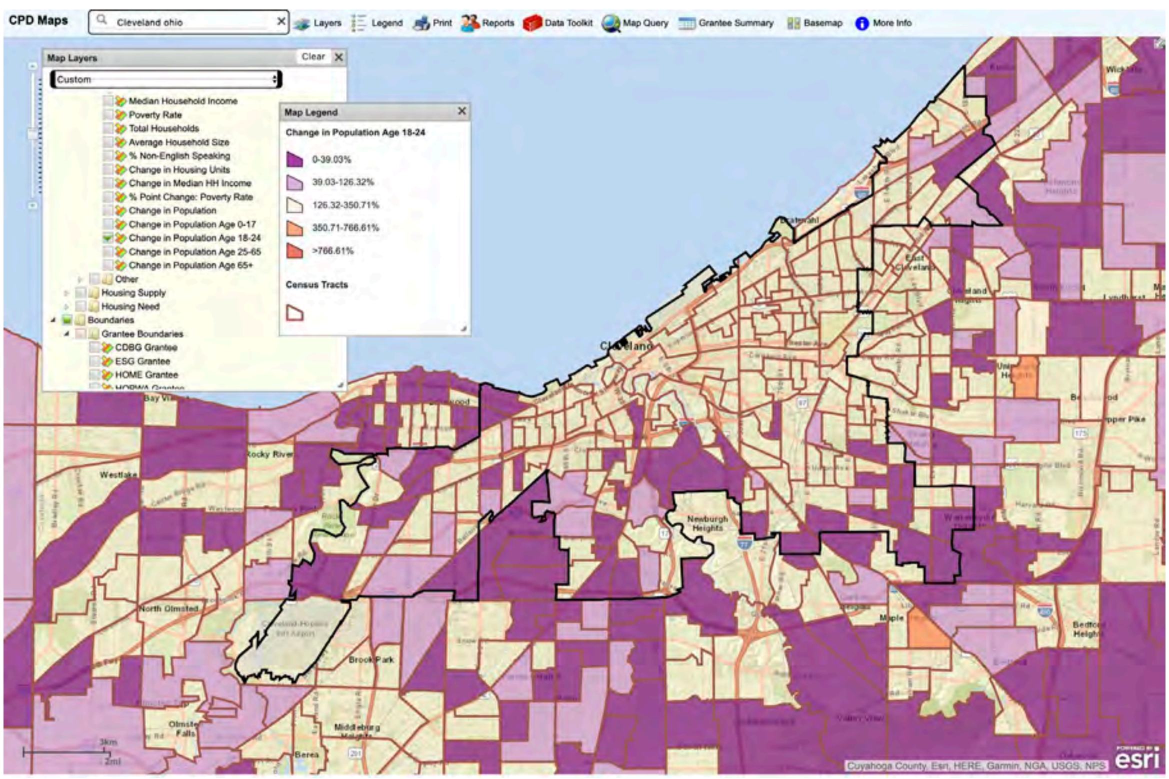
Households experiencing ***overcrowding***, at less than one percent of the population, occurs much less frequently than the first two housing problems. ***NA-Tables 7 and 11, NA-Maps-ELI, LI, and MI Overcrowded Housing*** show that very few households experienced overcrowding (1.01 -1.5 people per room), but of the 1,440 households that did, 1,325 households had incomes that were 80% or less of the HAMFI. There were 714 households that experienced severe overcrowding (>1.51 people per room). Of those, 670 households had incomes that were 80% or less of the HAMFI. The majority of the households experiencing overcrowding were single-family households, and were renters.



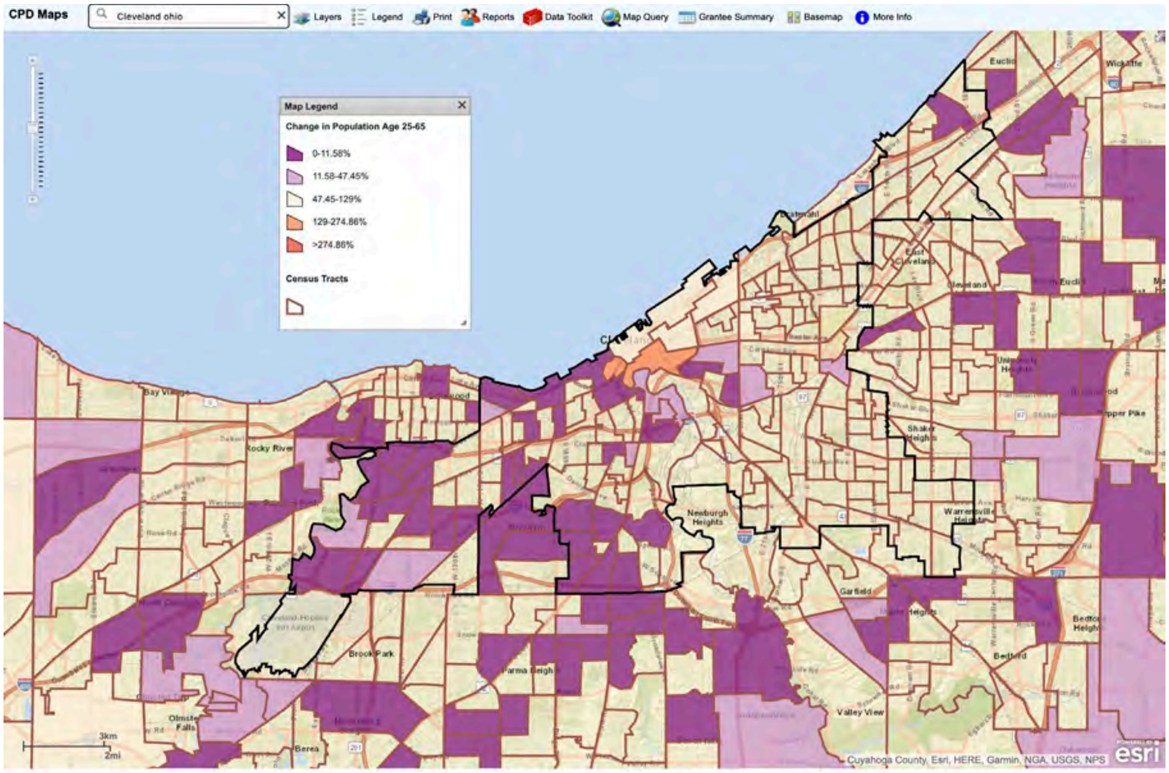
Change in Population



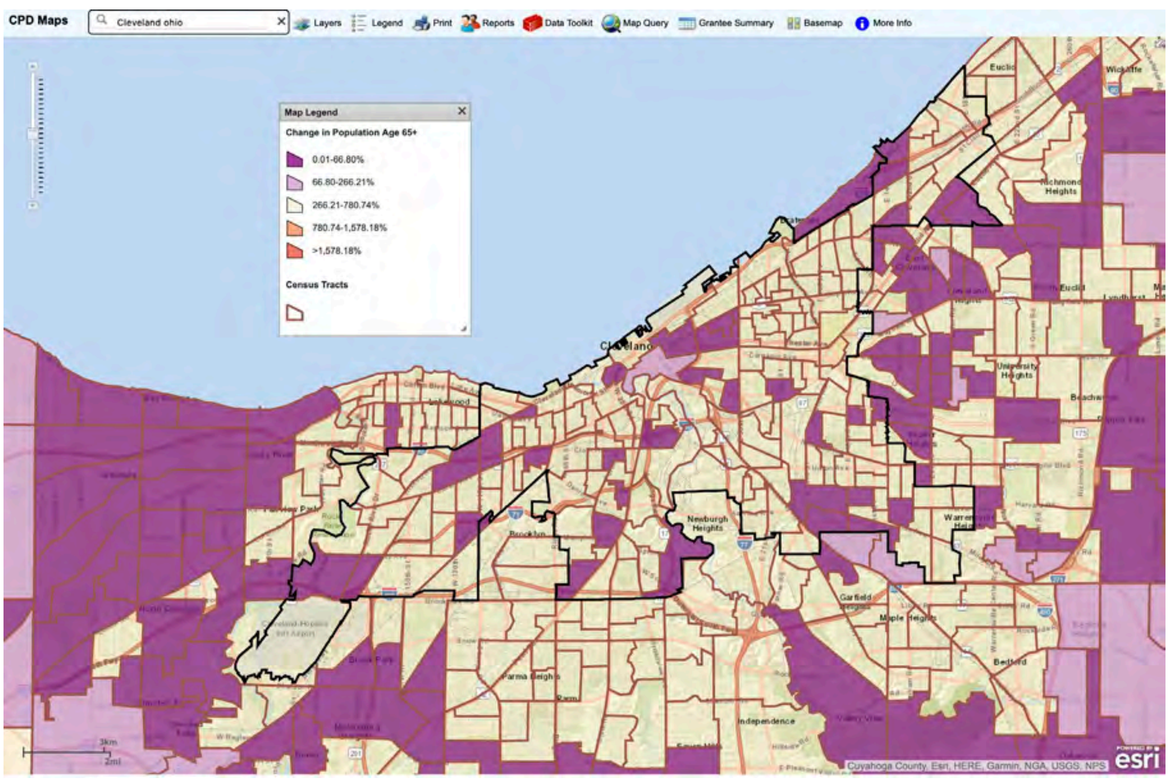
Change in Population Age 0-17



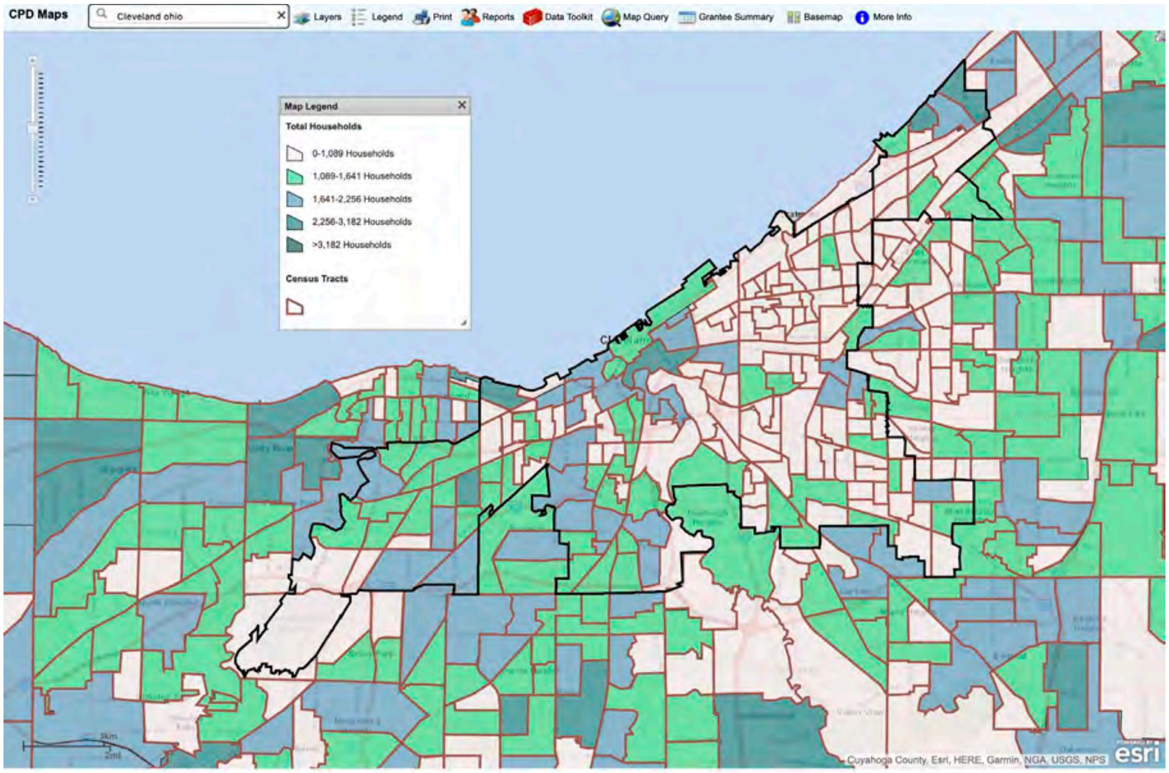
Change in Population Age 18-24



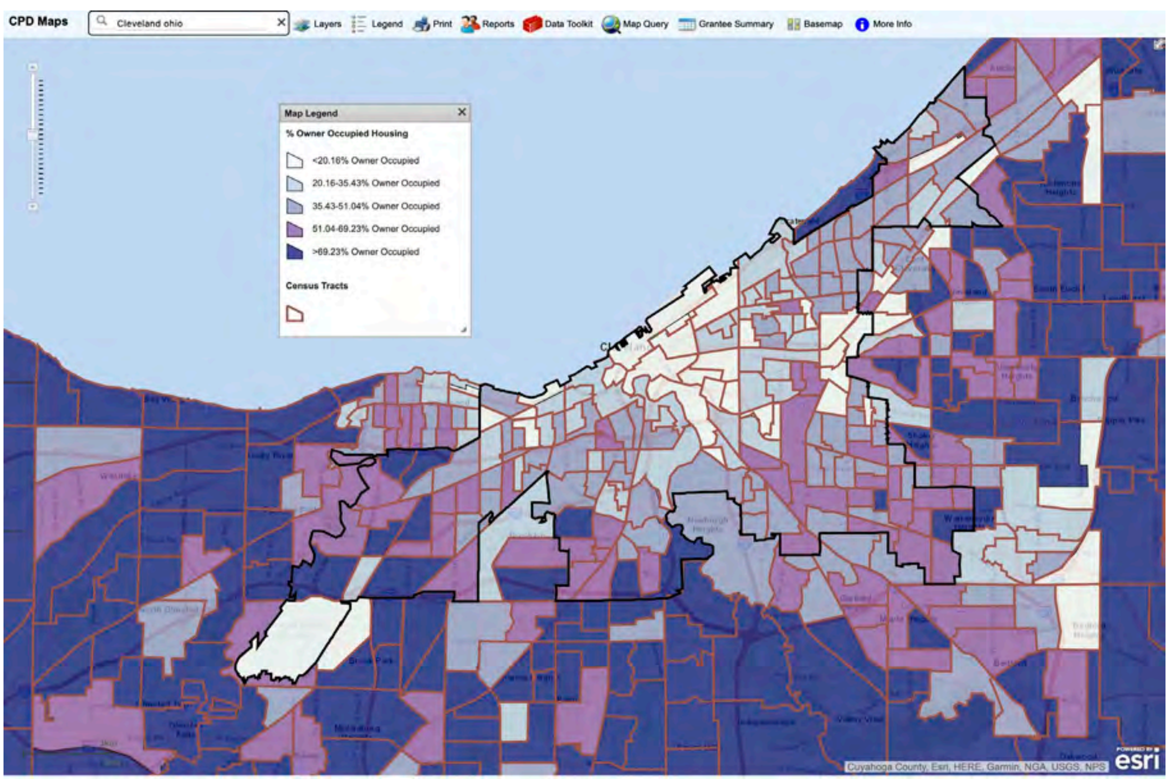
Change in Population Age 25-65



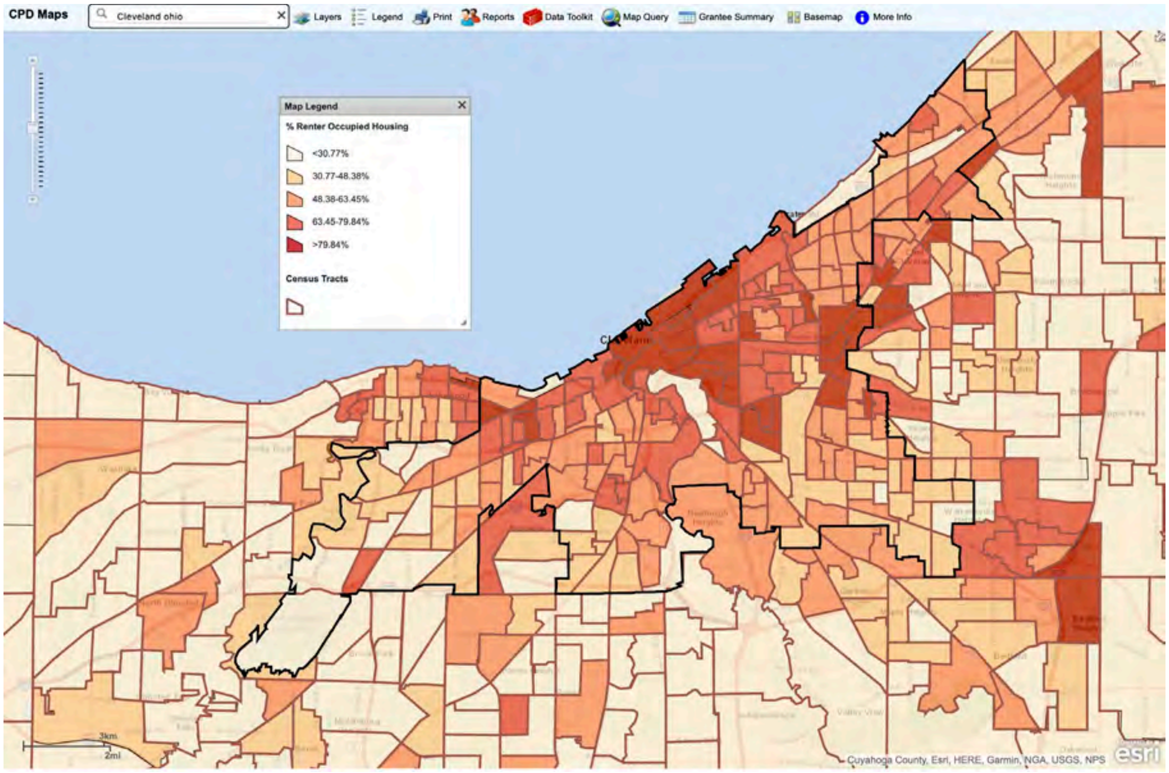
Change in Population Age 65+



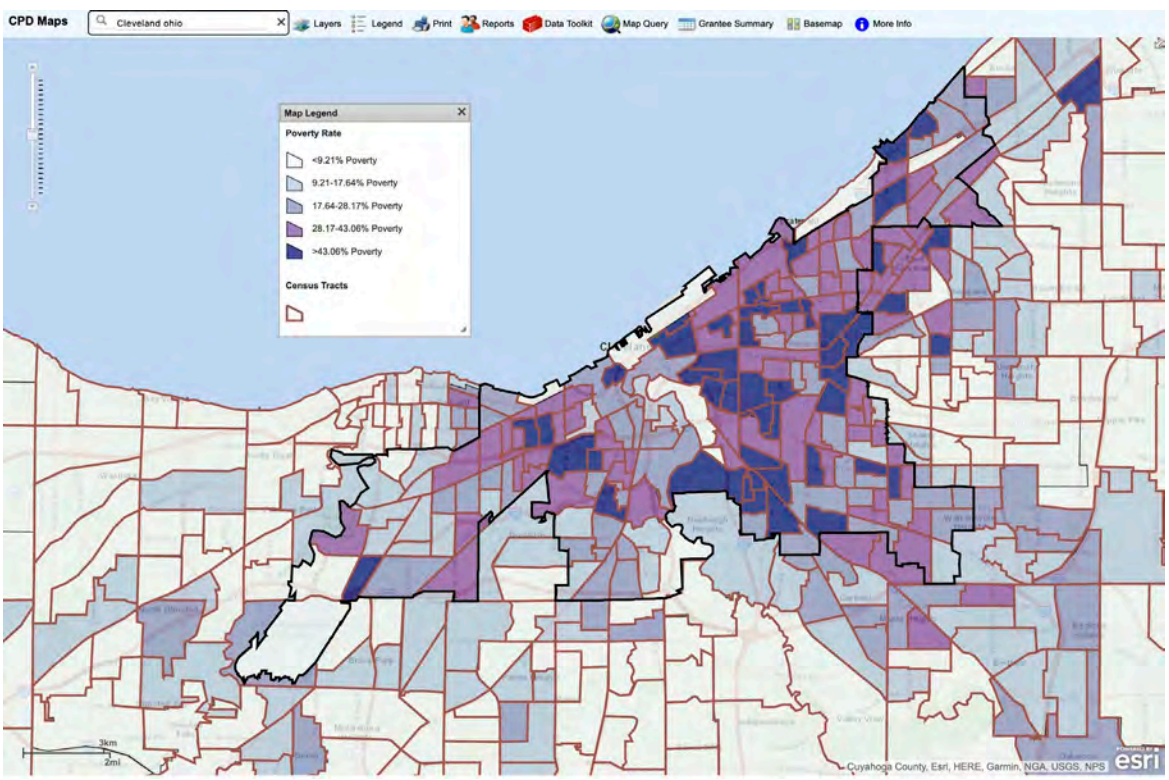
Total Households



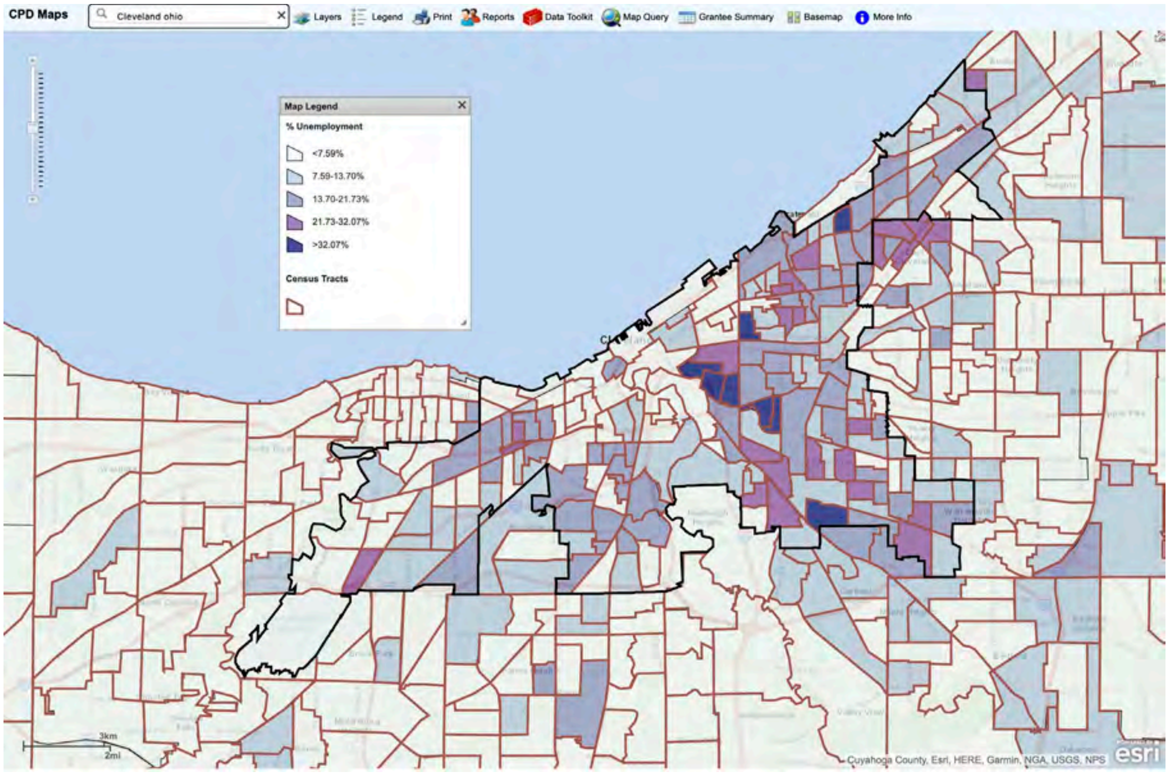
Percent Owner Occupied Housing



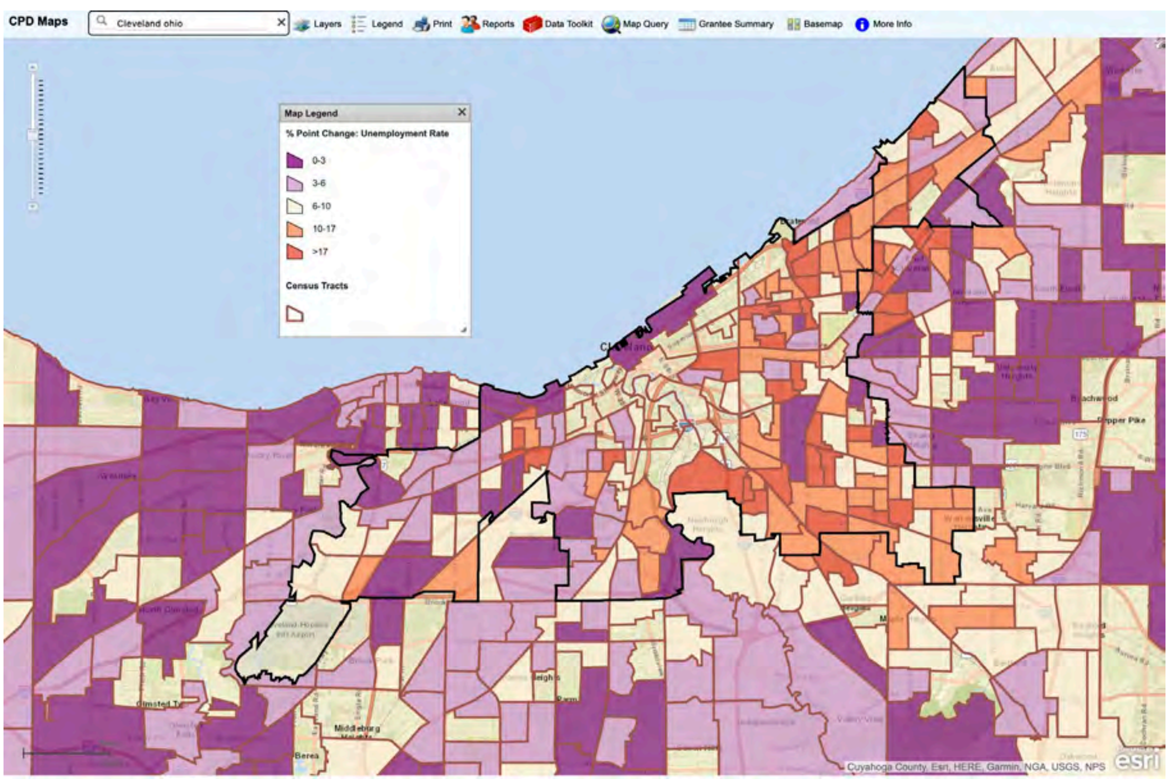
Percent Renter Occupied Housing



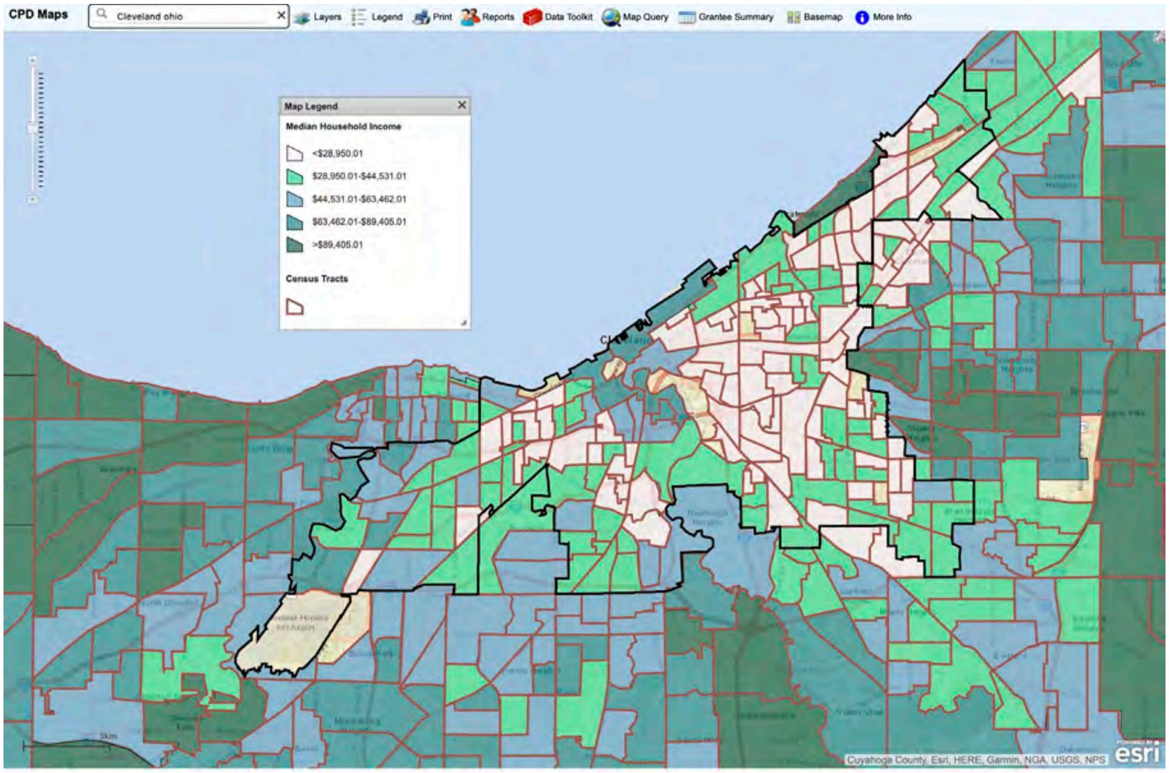
Poverty Rate



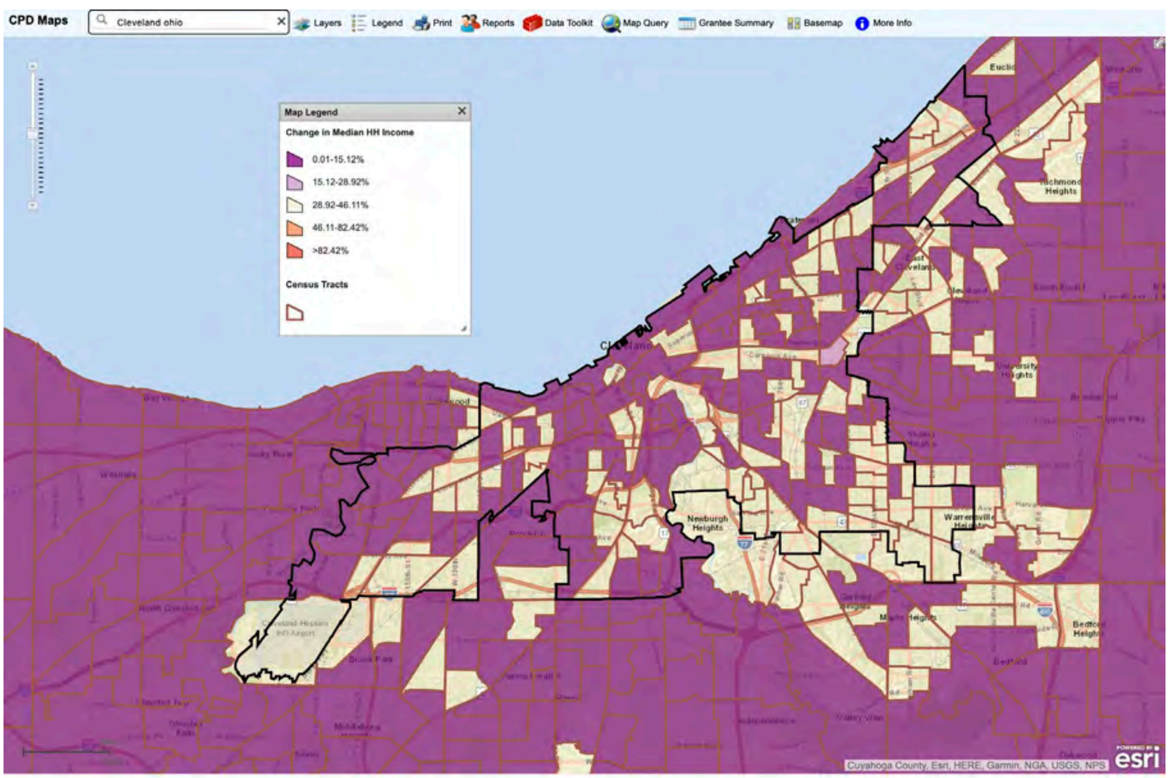
Percent Unemployment



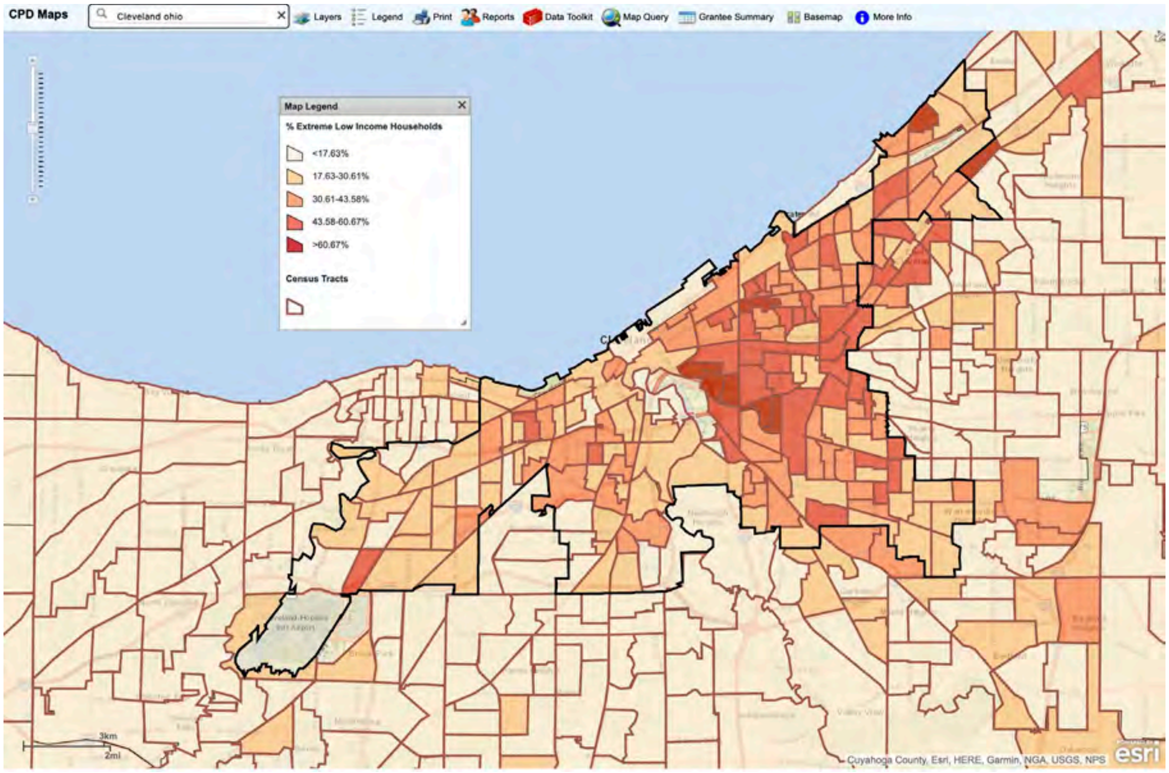
Percent Change in Unemployment Rate



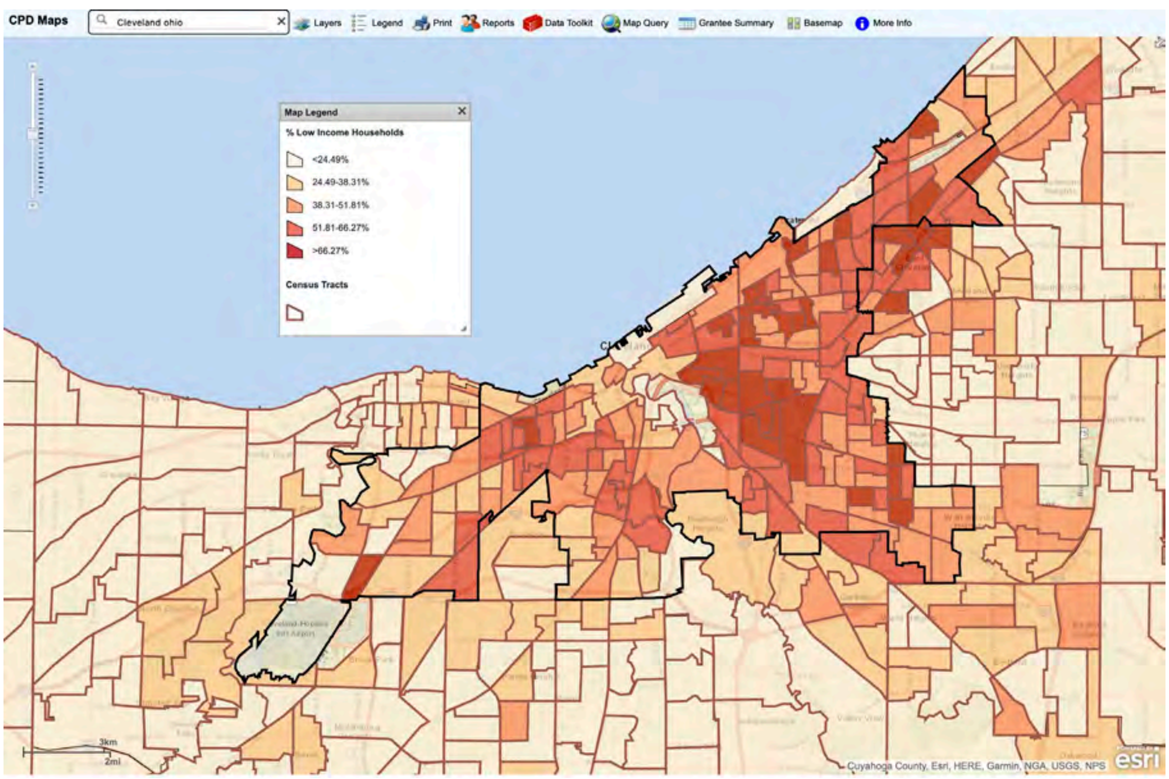
Median Household Income



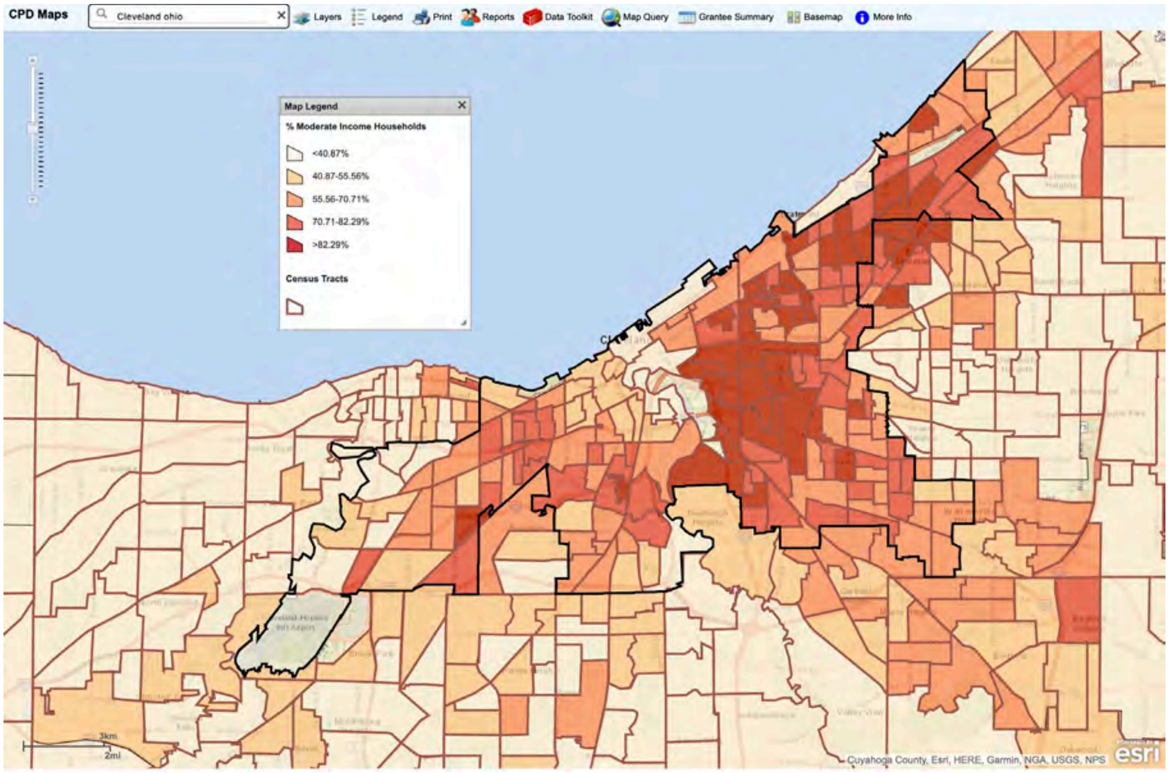
Change in Median Income



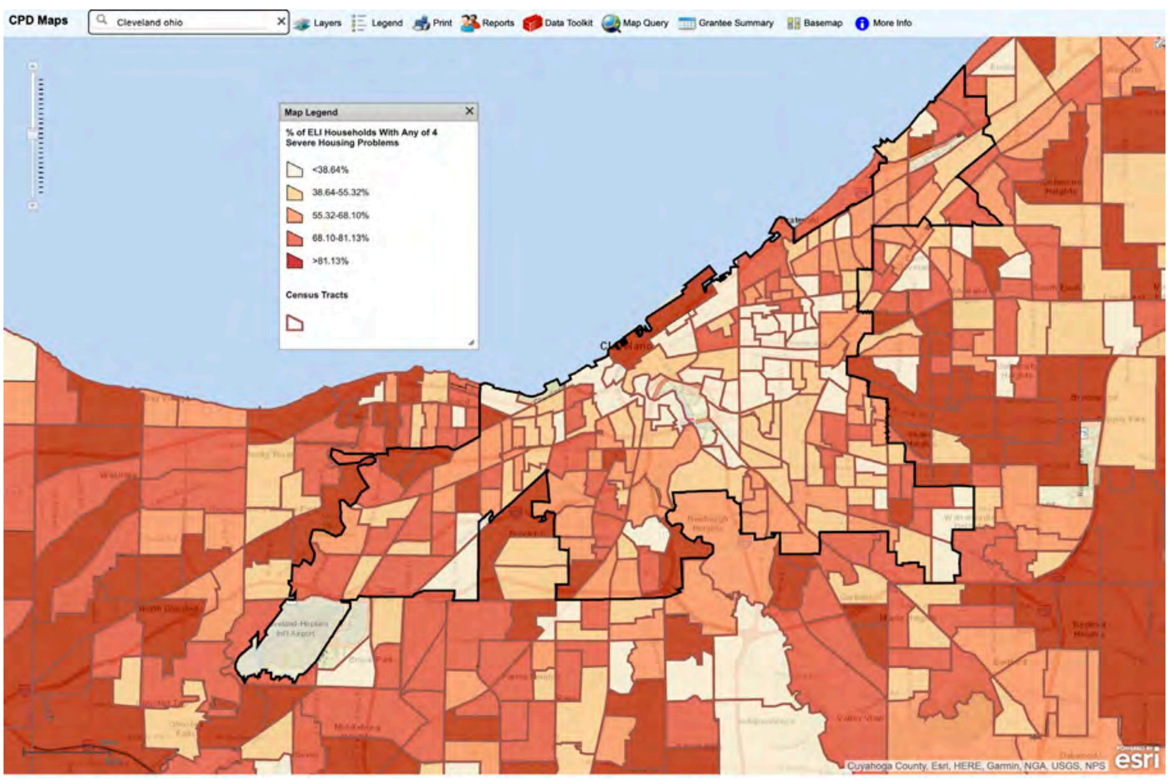
Percent Extremely Low Income (ELI) Households



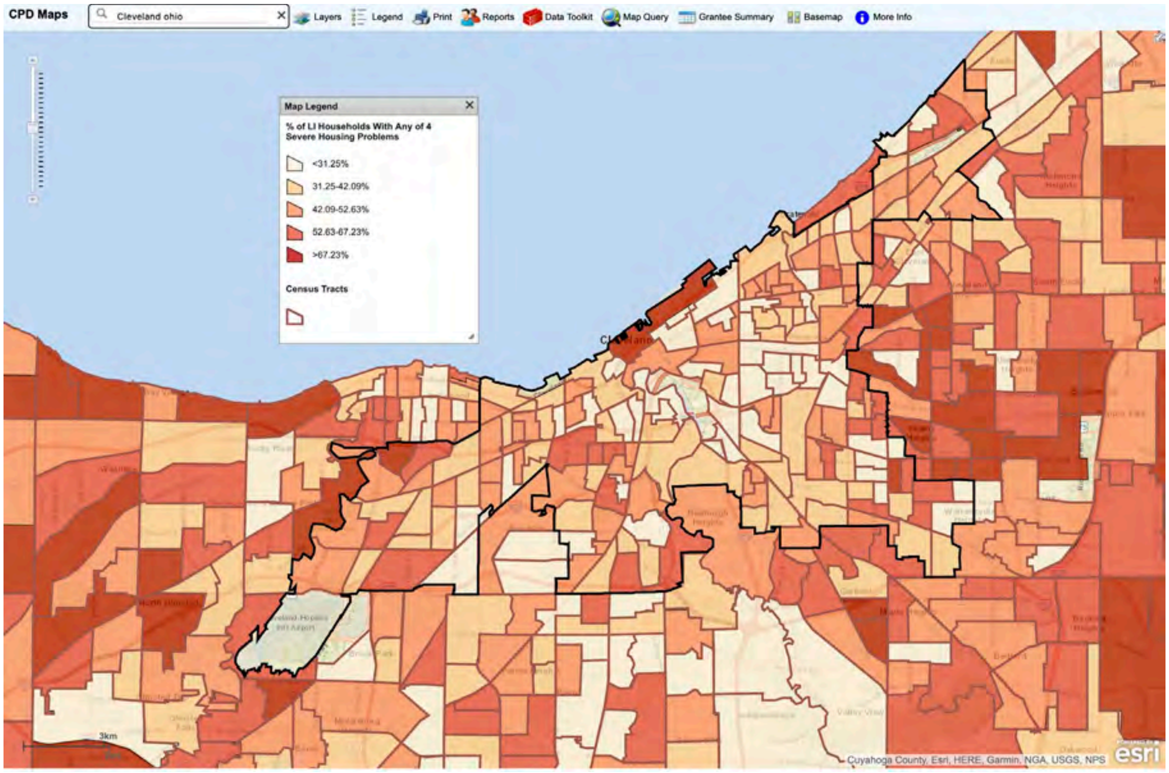
Percent Low Income (LI) Households



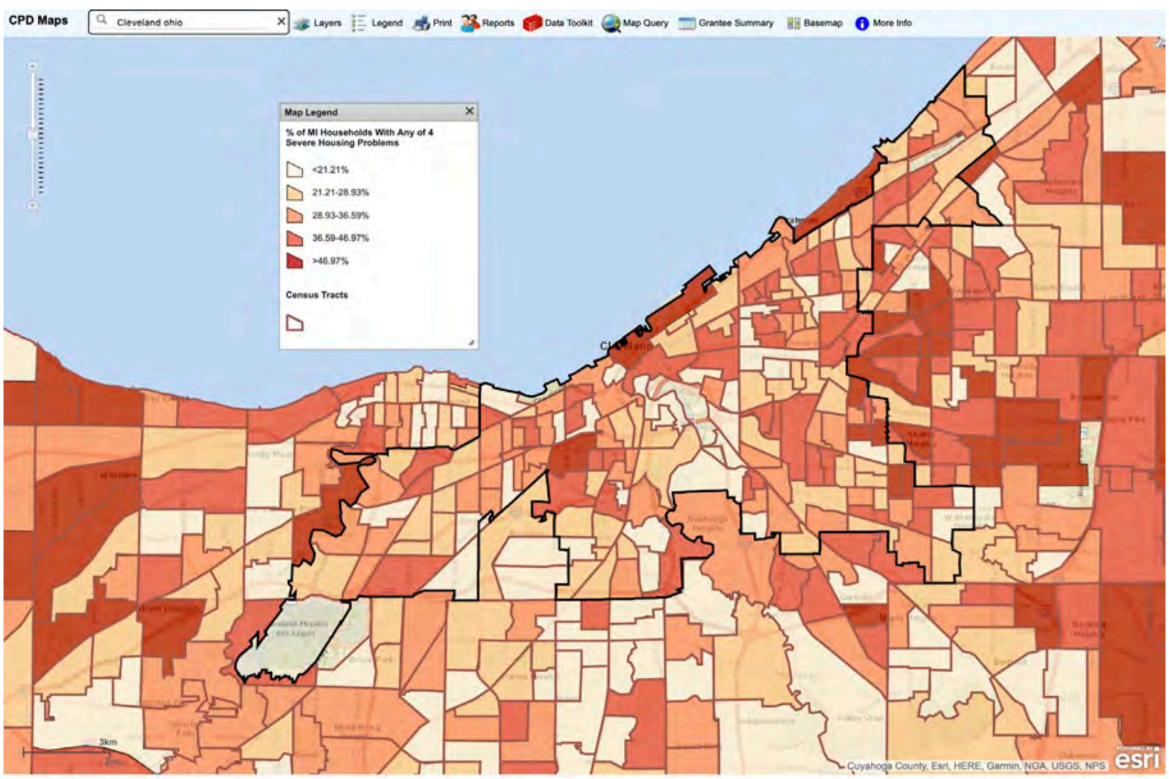
Percent Moderate Income (MI) Households



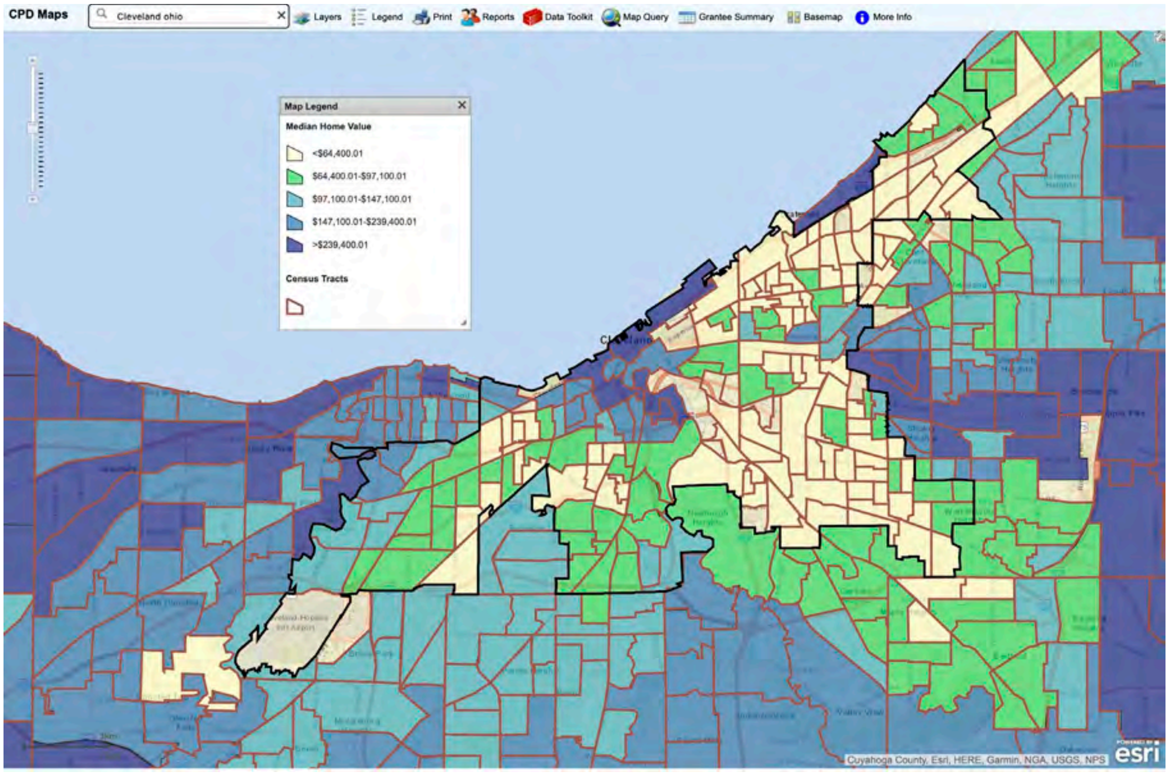
Percent of Extremely Low Income Households with Any of 4 Severe Housing Problems



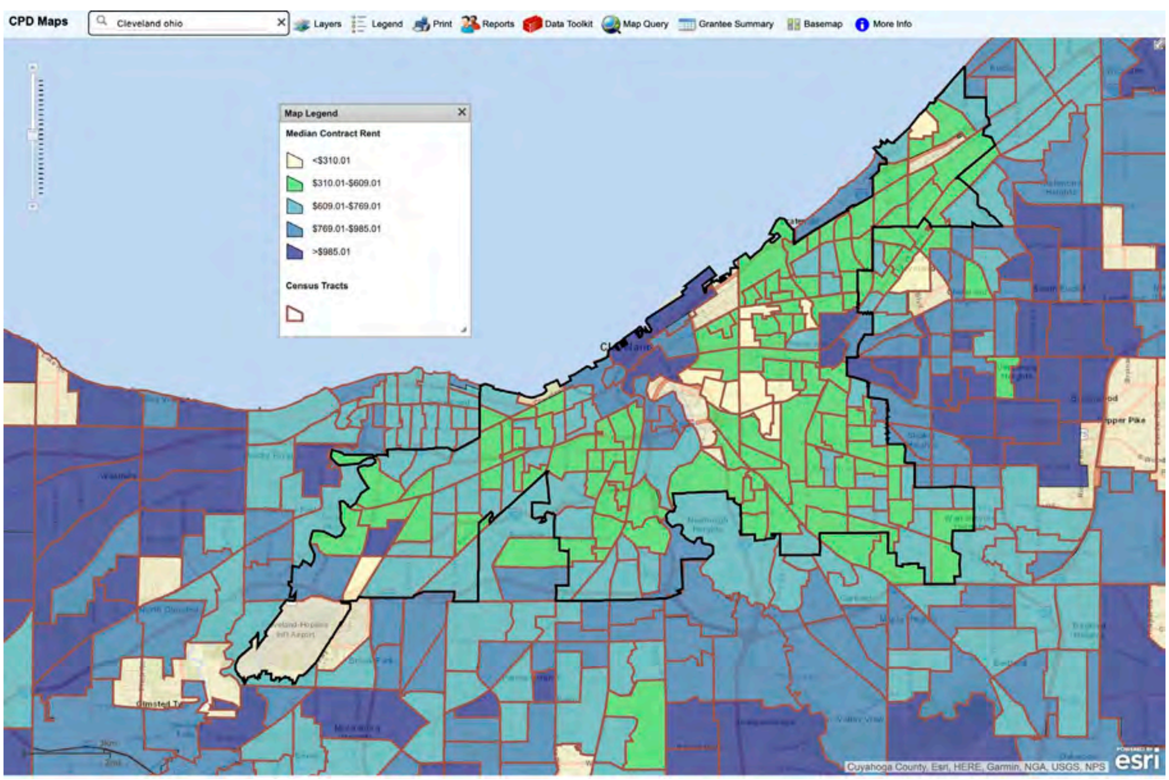
Percent of Low Income Households with Any of 4 Severe Housing Problems



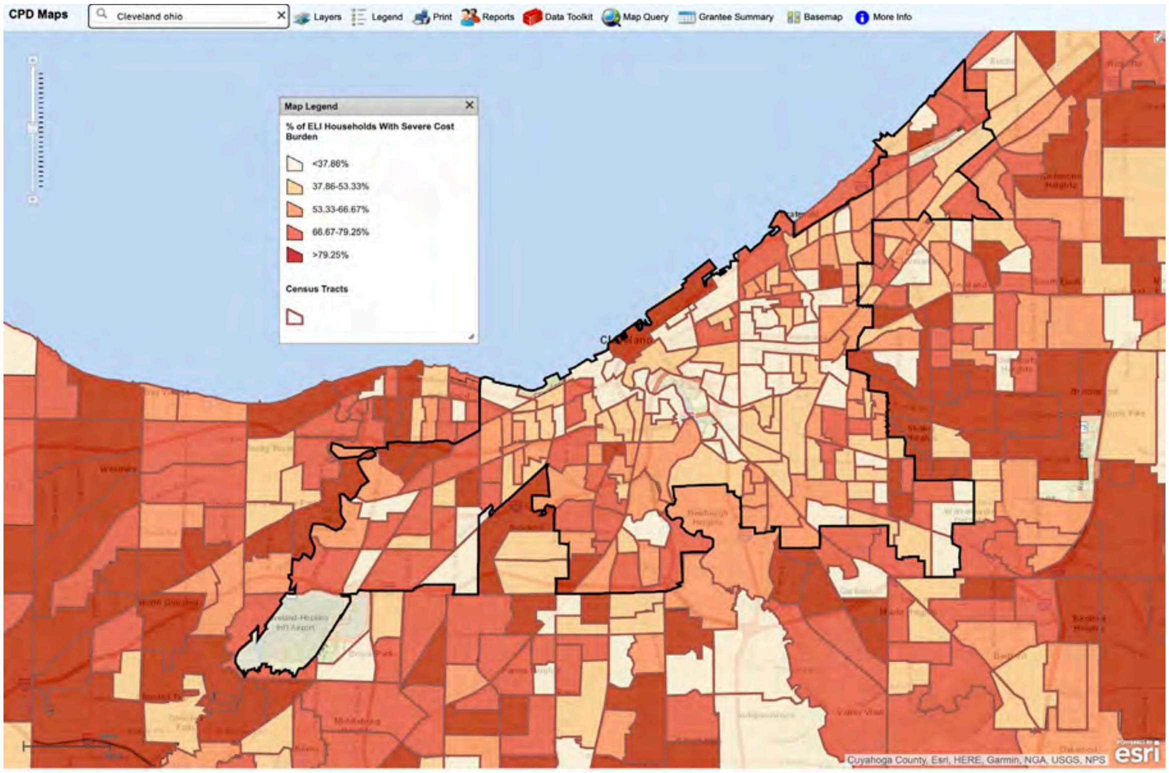
Percent of Moderate Households with Any of 4 Severe Housing Problems



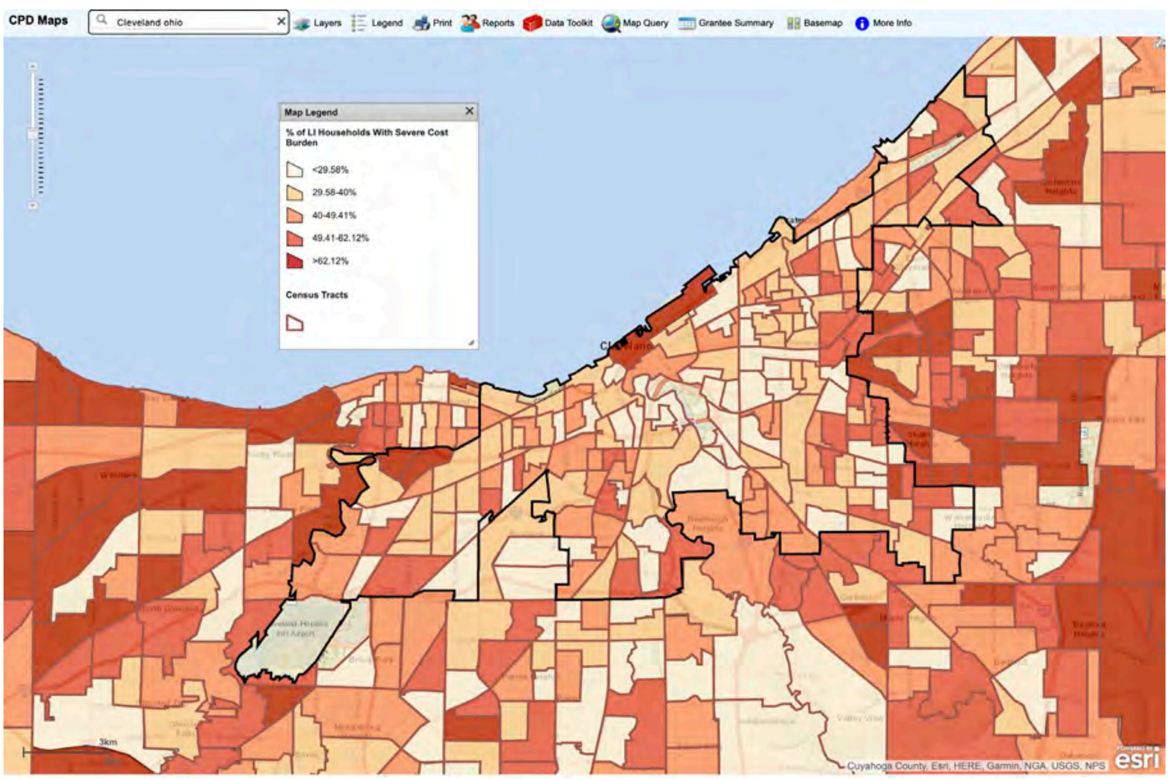
Median Home Value



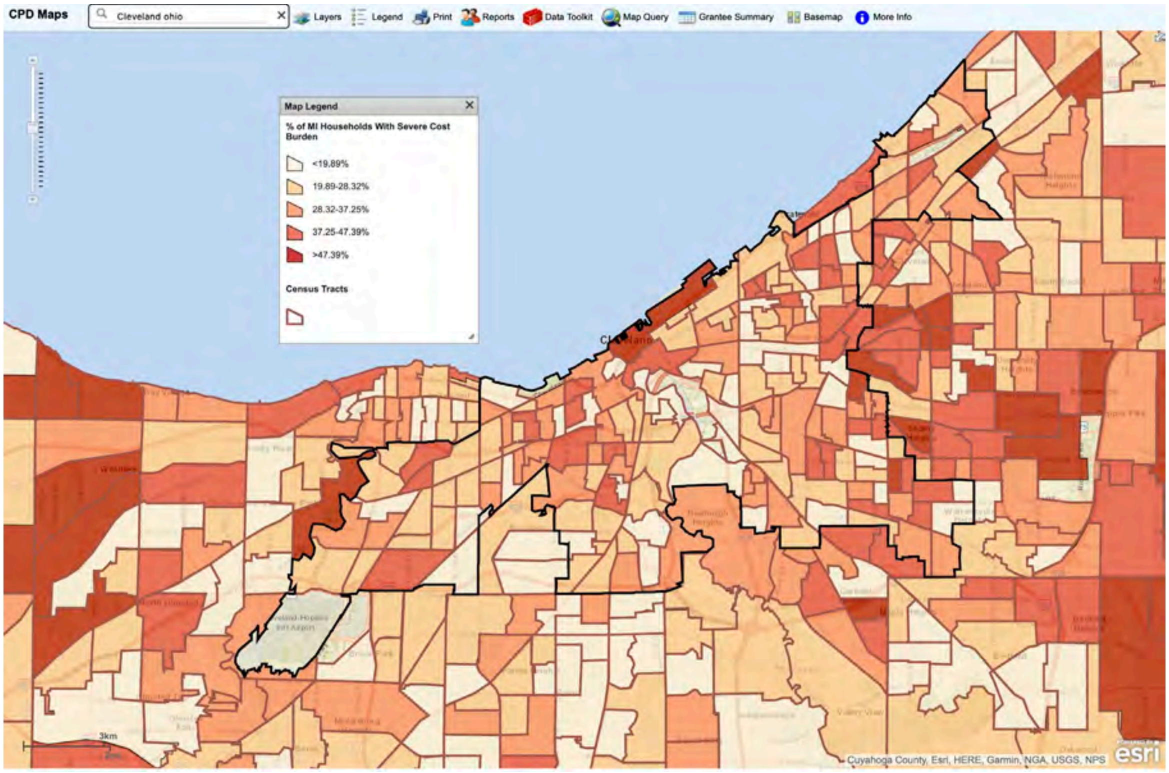
Contract Rent



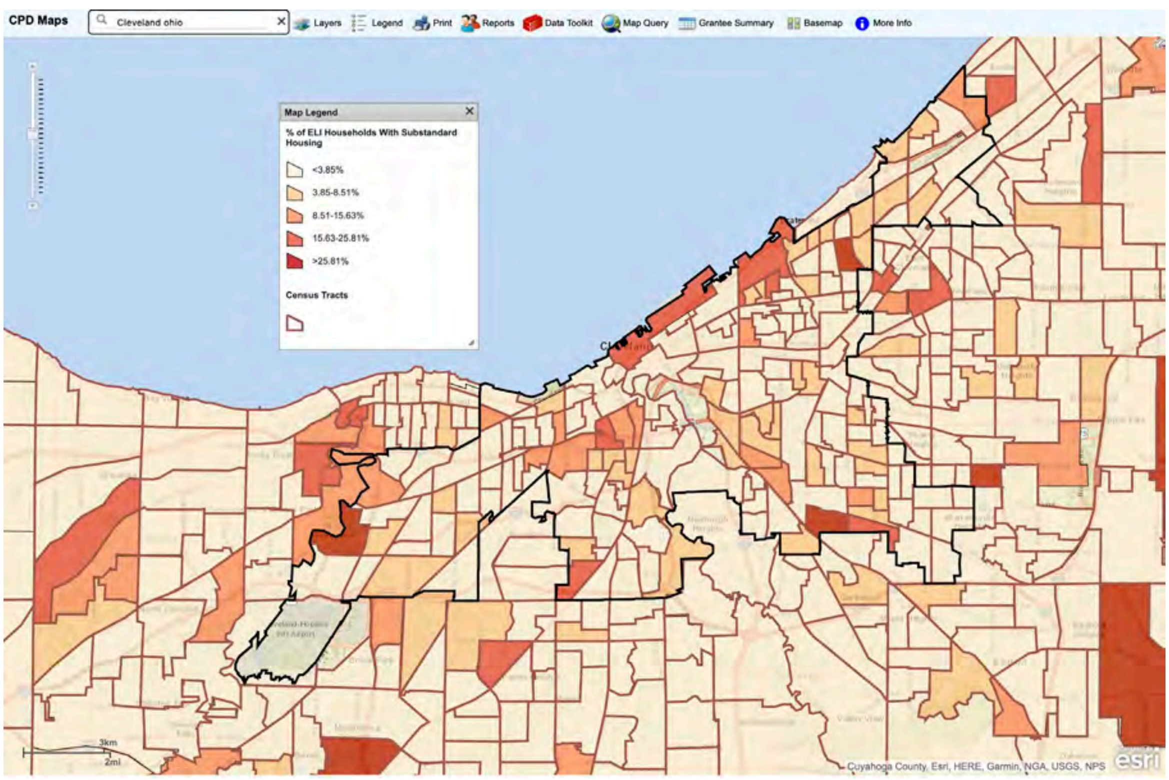
Percent of Extremely Low Income Households with Severe Cost Burden



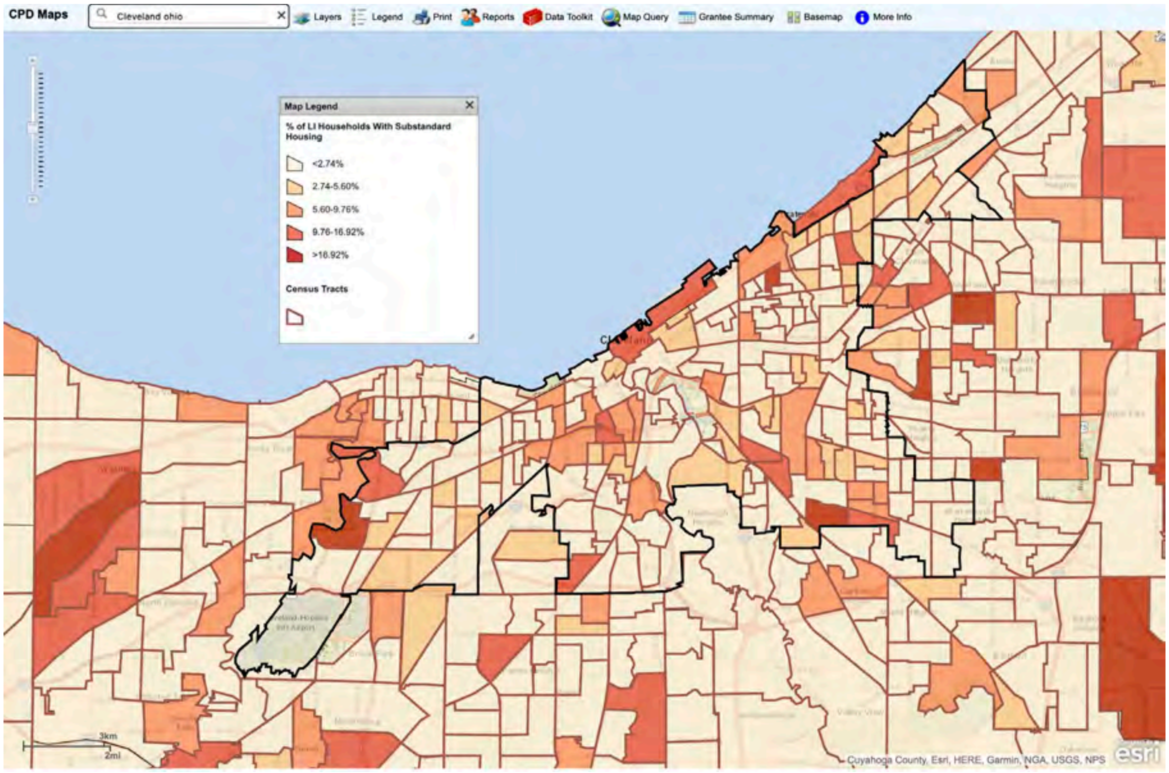
Percent of Low Income Households with Severe Cost Burden



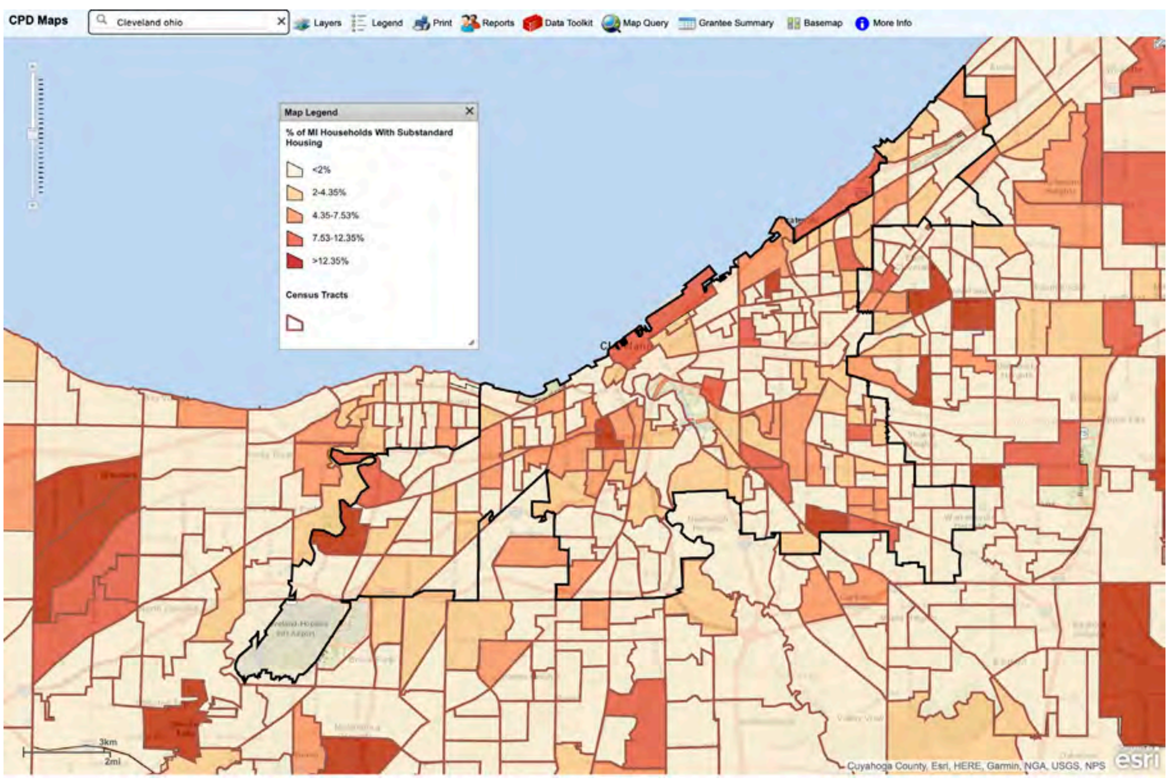
Percent of Moderate Income Households with Severe Cost Burden



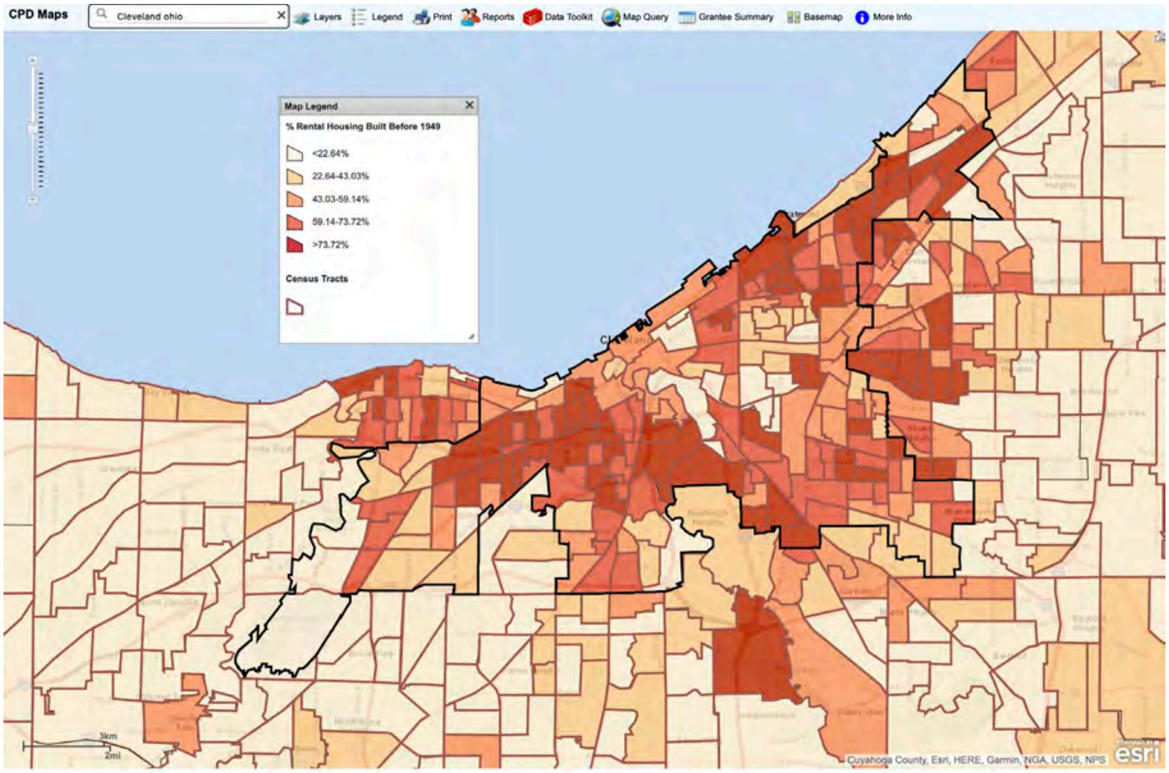
Percent of Extremely Low Income Households with Substandard Housing



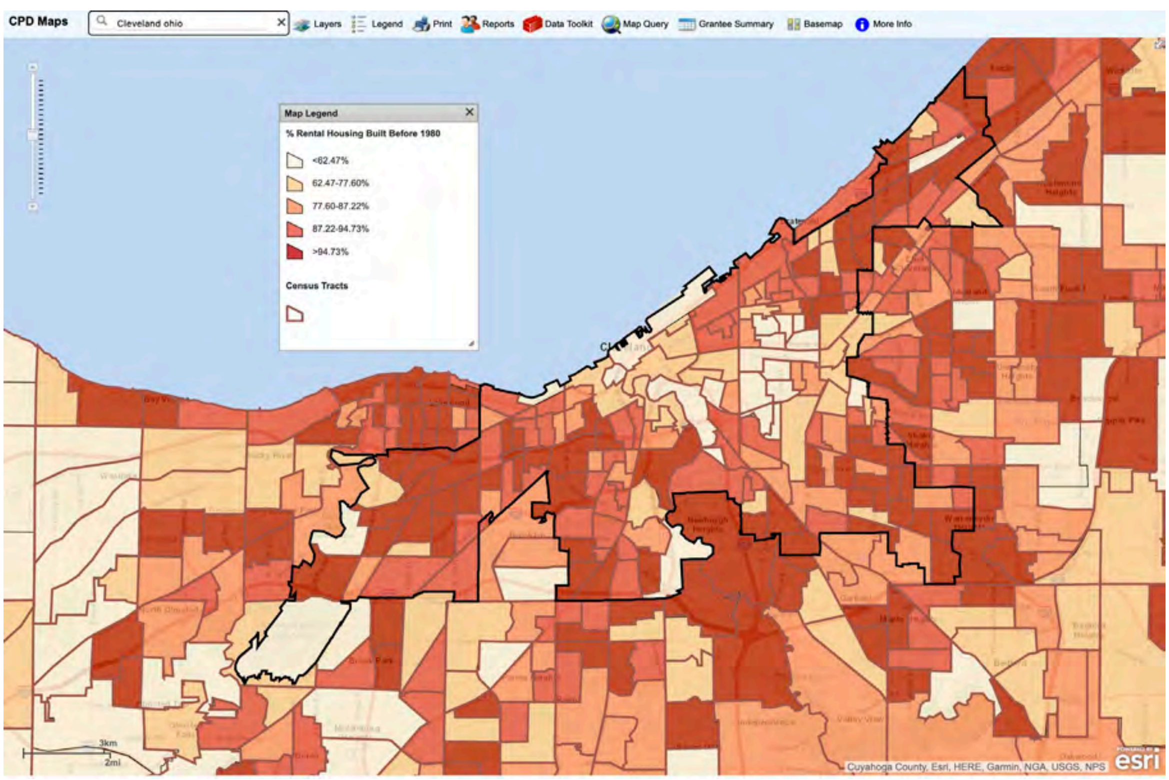
Percent of Low Income Households with Substandard Housing



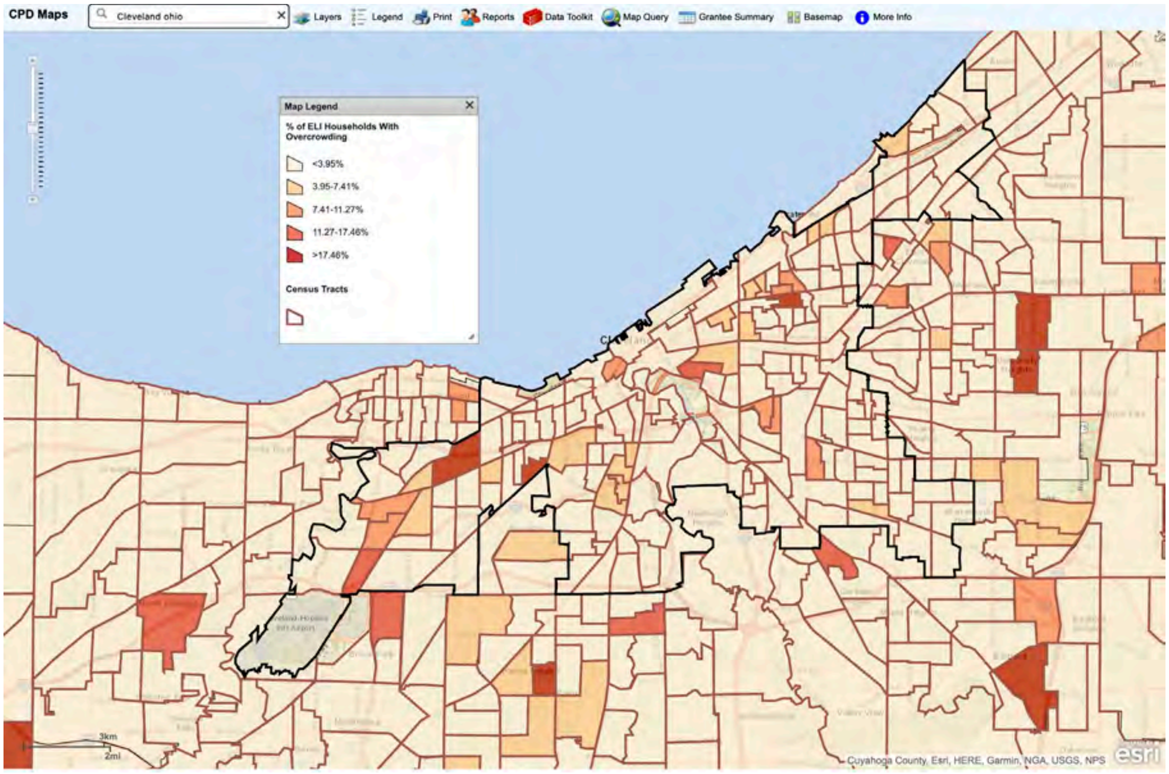
Percent of Moderate Income Households with Substandard Housing



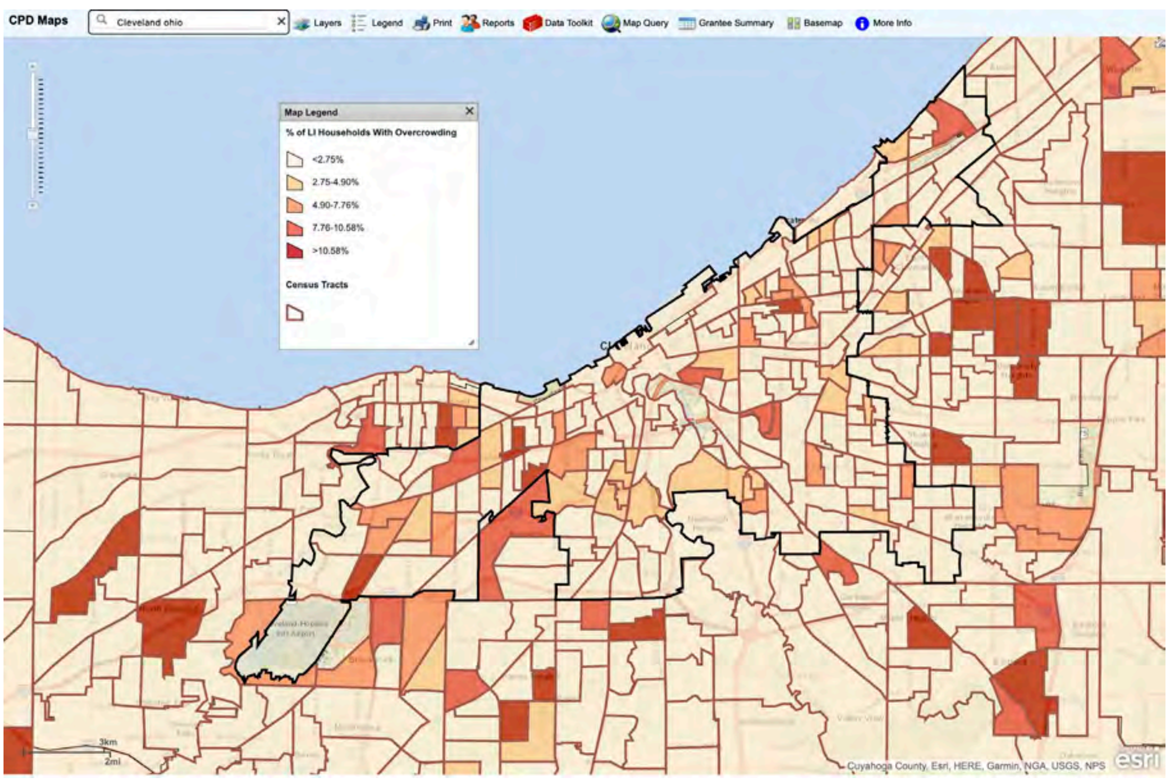
Percent Rental Housing Built Before 1949



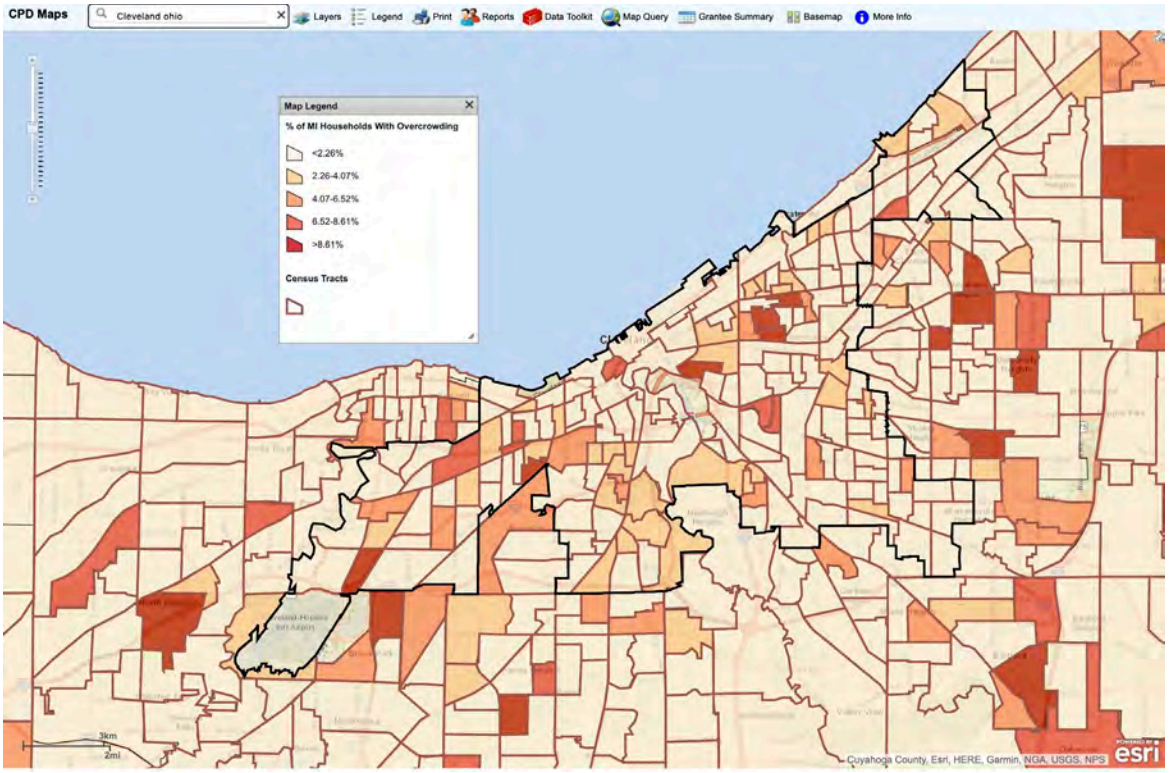
Percent Rental Housing Built Before 1980



Percent of Extremely Low Income Households with Overcrowding



Percent of Low Income Households with Overcrowding



Percent of Moderate Income Households with Overcrowding

Data Source:	2016-2020 CHAS

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	55,935	30,810	30,985	15,525	41,665
Small Family Households	14,575	10,620	10,410	5,590	16,840
Large Family Households	2,725	1,990	1,815	1,110	2,175
Household contains at least one person 62-74 years of age	11,510	6,545	7,085	3,350	8,560
Household contains at least one person age 75 or older	5,815	4,320	3,565	2,035	2,940
Households with one or more children 6 years old or younger	8,335	4,755	3,720	1,434	2,950

Table 6 - Total Households Table

Data Source:	2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,520	310	330	185	2,345	520	85	95	20	720
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	230	285	70	40	625	45	10	30	4	89
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	545	340	315	70	1,270	40	50	35	45	170
Housing cost burden greater than 50% of income (and none of the above problems)	20,310	2,775	220	40	23,345	5,945	1,325	450	25	7,745
Housing cost burden greater than 30% of income (and none of the above problems)	5,750	9,360	2,995	535	18,640	2,720	3,440	2,195	590	8,945
Zero/negative Income (and none of the above problems)	5,825	0	0	0	5,825	1,500	0	0	0	1,500

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	22,610	3,710	935	335	27,590	6,550	1,470	610	90	8,720
Having none of four housing problems	20,010	16,420	15,915	6,210	58,555	6,765	9,210	13,530	8,890	38,395
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	8,560	5,090	1,080	14,730	2,255	1,585	775	4,615
Large Related	1,625	865	210	2,700	330	295	170	795
Elderly	6,530	2,495	440	9,465	4,450	1,965	990	7,405
Other	10,990	4,160	1,555	16,705	1,920	940	735	3,595
Total need by income	27,705	12,610	3,285	43,600	8,955	4,785	2,670	16,410

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	1,195	1,195	1,665	215	0	1,880
Large Related	0	0	80	80	135	35	15	185
Elderly	4,135	530	65	4,730	2,970	640	195	3,805
Other	0	9,360	1,085	10,445	1,395	0	0	1,395
Total need by income	4,135	9,890	2,425	16,450	6,165	890	210	7,265

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	700	400	225	35	1,360	85	60	50	10	205
Multiple, unrelated family households	65	75	135	30	305	20	4	14	39	77
Other, non-family households	40	150	25	50	265	0	0	0	0	0
Total need by income	805	625	385	115	1,930	105	64	64	49	282

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source Comments:

Describe the number and type of single person households in need of housing assistance.

The *HUD CPD Maps Report-Housing Supply* table lists 78,798 one-person households (45% of all households) in Cleveland, however there is no other information available for this household category under the label one-person households in this reference.

An alternate way to define one-person households is to use the HUD definition. HUD technically defines "Other Household" as "a household of one or more persons that does not meet the definition of a Small-Related, Large-Related, or Elderly household," however HUD generally considers "other households to be one-person households. This is also the case for "non-households." As shown in the 2016-20 ACS, there were 32,140 other households with incomes at 0-80% AMI (38% of all households) in Cleveland. Of these households, 27,038 (84%) households were renters and 4,990 (16%) households were owners.

NA-Table 9 shows that of all 32,140 other households with incomes at 0-80% AMI, 20,300 households had a cost burden greater than **30%**, with renters comprising 82% (16,705 households) of all households and owners encompassing 18% (3,595 households) of all households. Of all one-person **renter** households, 10,990 households had incomes of 0-30% AMI, 4,160 households had incomes of 30-50% AMI, and 1,555 households had incomes of 50-80% AMI. Of all one-person **owner** households, 1,920 households had incomes of 0-30% AMI, 940 households had incomes of 30-50% AMI, and 735 households had incomes of 50-80% AMI. One-person renters, regardless of income category, were more impacted than one-person owners.

NA-Table 10 shows that of all 32,140 other households with incomes at 0-80% AMI, 11,840 households had a cost burden greater than **50%**, with renters comprising 88% (10,445 households) of all households and owners encompassing 12% (1,395 households) of all households. Of all one-person **renter** households, 0 households had incomes of 0-30% AMI, 9,360 households had incomes of 30-50% AMI, and 1,085 households had incomes of 50-80% AMI. Of all one-person **owner** households, 1,395 households had incomes of 0-30% AMI, 0 households had incomes of 30-50% AMI, and 0 households had incomes of 50-80% AMI. One-person renters, regardless of income category, were more impacted than one-person owners.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

HUD has defined several special needs categories of persons who often need housing and/or supportive services, including elderly and frail elderly, persons who are disabled, and persons who are victims of domestic violence, dating violence, sexual assault or stalking. The source, category description, population estimate, and methodology used to estimate the population is discussed in more detail in NA-45 and MA-35. The category and estimated populations citywide/countywide are:

Elderly/Frail Elderly

About 32% of all Cleveland households (55,725 of 174,920) have at least one person age 62 or over.

Frail elderly persons are defined by HUD as persons who require assistance with three or more activities of daily living (ADLs). Nationally, about 2.63% to 3.37% of persons age 65 and over need assistance with 3 or more ADLs (an estimated 1,421 to 1,821 Cleveland residents).

Persons with Mental Disabilities

An estimated 11,380 Cuyahoga County residents had moderate mental illness in 2020, declining to 10,119 persons in 2030. An estimated 51,818 residents had severe mental illness in 2020, declining to 46,197 persons in 2030.

Persons with Physical Disabilities

An estimated 15,413 Cuyahoga County residents had moderate disability in 2020, and 15,656 persons in 2030. An estimated 24,371 persons had severe disability in 2020, increasing to 26,870 persons in 2030. An estimated 35% of these persons will have an income at or below 200% of poverty.

Persons with Developmental Disabilities

In Cuyahoga County, an estimated 4,899 persons had moderate disability in 2020, and 4,340 persons in 2030. An estimated 6,449 persons had severe disability in 2020, and 5,659 persons in 2030.

Persons with Alcohol or Other Drug Addiction

The U.S. Public Health Service (USPHS) estimated that 5.71% of persons in Cuyahoga/Lorain Counties age 12 or older had an "Alcohol Use Disorder" in the past year (2018). Based on the 2020 Cuyahoga County population, an estimated 72,221 residents had dependence or abuse issues.

The USPHS estimated that 3.16% of persons in Cuyahoga/Lorain Counties age 12 or older had an "Illicit Drug Use Disorder" in the past year (2018).

Survivors of Domestic Violence

The CDC estimates that over a lifetime, 55.7% of Ohio women and 52.2% of Ohio men will be the victim of intimate partner violence.

Dating Violence

A Case Western Reserve University study stated that 13.4% of Cuyahoga County high school students reported being a victim of "sexual dating violence" over a twelve-month period (being forced by someone they were dating or going out with to do sexual things (counting such things as kissing, touching, or being physically forced to have sexual intercourse), that they did not want to, one or more times during the 12 months before the survey (among students who dated or went out with someone during the 12 months before the survey).

Sexual Assault

The CDC estimates that over a lifetime, 41.2% Ohio women and 24.7% Ohio men will be the victim of sexual violence other than rape.

Stalking

The CDC estimates that over a lifetime, 35.4% of Ohio women and 16.7% of Ohio men will report stalking victimization.

What are the most common housing problems?

While housing costs in Cleveland are more reasonable than in other parts of the country, median incomes, at just $31,838, are considerably lower too. As shown on ***MA-Table 33,*** the median contract rent in Cleveland was $592 and the median housing value was $73,400. ***NA-Maps-Median Contract Rent, Median Home Value, and Median Household Income*** by Census Tract, show the disparity of rents, housing values, and incomes among Cleveland neighborhoods.

As was stressed in Cleveland's previous Consolidated Plans, the most critical housing needs in Cleveland are a direct result of low incomes and poverty. A significant portion of the City's population cannot afford the cost of standard quality housing, even when an excessive percentage of income is being devoted to housing costs. While housing problems experienced by households in Cleveland also include substandard housing condition and overcrowding, cost burden (housing affordability) is the most prevalent housing problem, particularly among low- income households.

Cost burden (spending more than 30% of income for housing) and severe cost burden (spending more than 50% of income for housing) for renter and owner households is illustrated in ***NA-Table 7***. Of the 27,585 households (18,640 renters and 8,945 owners) who had a cost burden of >30%, 26,460 households (18,105 renters and 8,355 owners) had incomes that were 80% or less of the HAMFI. Of the 31,090 households (23,345 renters and 7,745 owners) who had a cost burden of >50%, 31,025 households (23,305 renters and 7,720 owners) had incomes that were 80% or less. Additionally, small family households, the elderly, and other households with incomes that were 80% or less of the HAMFI experienced the greatest cost burden ***(NA-Tables 9 and 10)***. If transportation costs were taken into consideration, the effects of cost burden would be even more pronounced.

For homeless persons or those at-risk of homelessness, the most significant problem remains the lack of sufficient income and the lack of affordable housing. Homelessness issues are discussed in more detail in other sections of this document.

Are any populations/household types more affected than others by these problems?

Low-income households with incomes that were 0-80% of AMI, particularly low-income small related households (renters and owners), the elderly (owners), and other (single-person) households (renters and owners) experienced the greatest cost burden at both the greater than 30% and greater than 50% of AMI income levels. ***Table 9*** shows that 60,010 households with incomes at 0-80% AMI have a cost burden greater than 30%. Of these, 19,345 (32%) are small related households, 3,495 (6%) are large related households, 16,870 (28%) are elderly households, and 20,300 (34%) are other households.

Small Related Households

Table 9 shows that of the 19,345 small related households with incomes at 0-80% AMI and a ***cost burden greater than 30%,*** 76% (14,730 households) were renters and 24% (4,615 households) were owners. Of all small **renter** households, 8,560 households had incomes of 0-30% AMI, 5,090 households had incomes of 30-50% AMI, and 1,080 households had incomes of 50-80% AMI. Of all **owner** households, 2,255 households had incomes of 0-30% AMI, 1,585 households had incomes of 30-50% AMI, and 775 households had incomes of 50-80% AMI. As shown, renters, regardless of income category, were more impacted than owners.

Table 10 shows that of the 3,075 small related households with incomes at 0-80% AMI and a ***severe cost burden greater than 50%,*** 39% (1,195 households) were renters and 62% (1,880 households) were owners. Of all **renter** households, 0 households had incomes of 0-30% AMI, 0 households had incomes of 30-50% AMI, and 1,195 households had incomes of 50-80% AMI. Of all **owner** households, 1,665 households had incomes of 0-30% AMI, 215 households had incomes of 30-50% AMI, and 0 households had incomes of 50-80% AMI. As shown, renters with incomes at 50-80% AMI were more impacted than owners, while at 0-30% and 30-50% AMI owners were more impacted than renters.

Large Related Households

It should be noted that large related households only comprise 6% of all cost burdened households. ***Table 9***shows that of all 3,495 large related households with incomes at 0-80% AMI and a ***cost burden greater than 30%***, 77% (2,700 households) were renters and 23% (795 households) were owners. Of all **renter** households, 1,625 households had incomes of 0-30% AMI, 865 households had incomes of 30-50% AMI, and 210 households had incomes of 50-80% AMI. Of all **owner** households, 330 households had incomes of 0-30% AMI, 295 households had incomes of 30-50% AMI, and 170 households had incomes of 50-80% AMI. As shown, large related renters, regardless of income category, were more impacted than owners.

Table 10 shows that of all 265 large related households with incomes at 0-80% AMI and a ***severe cost burden greater than 50%***, 30% (80 households) were renters and 70% (185 households) were owners. Of all **renter** households, 0 households had incomes of 0-30% AMI, 0 households had incomes of 30-50% AMI, and 80 households had incomes of 50-80% AMI. Of all **owner** households, 135 households had incomes of 0-30% AMI, 35 households had incomes of 30-50% AMI, and 15 households had incomes of 50-80% AMI. As shown, large related owners, regardless of income category, were more impacted than renters.

Elderly Households

Table 9 shows that of all 16,870 elderly households with incomes at 0-80% AMI and a ***cost burden greater than 30%***, 56% (9,465 households) were renters and 44% (7,405 households) were owners. Of all **renter** households, 6,530 households had incomes of 0-30% AMI, 2,495 households had incomes of 30-50% AMI, and 440 households had incomes of 50-80% AMI. Of all **owner** households, 4,450 households had incomes of 0-30% AMI, 1,965 households had incomes of 30-50% AMI, and 990 households had incomes of 50-80% AMI. As shown, elderly renters with incomes at 0-30% and 30-50% AMI were more impacted than elderly owners, while at 50-80% AMI elderly owners were more impacted than elderly renters.

Table 10 shows that of all 8,535 elderly households with incomes at 0-80% AMI and a ***severe cost burden greater than 50%***, 55% (4,730 households) were renters and 45% (3,805 households) were owners. Of all **renter** households, 4,135 households had incomes of 0-30% AMI, 530 households had incomes of 30-50% AMI, and 65 households had incomes of 50-80% AMI. Of all **owner** households, 2,970 households had incomes of 0-30% AMI, 640 households had incomes of 30-50% AMI, and 195 households had incomes of 50-80% AMI. As shown, elderly renters with incomes at 0-30% were more impacted than elderly owners, while at 30-50% and 50-80% AMI elderly owners were more impacted than elderly renters.

Other (single-person) Households

This household type in need of housing assistance was discussed in the question: **Describe the number and type of single-person households in need of housing assistance**.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-Income Individuals and Families with Children

Poverty and a lack of affordable housing continue to put low-income individuals and families with children at-risk of homelessness. Efforts to provide assistance to those groups, both in terms of housing referrals and social services, have been an ongoing undertaking of local government agencies, faith-based groups, and non-profit organizations in Cleveland and Cuyahoga County for decades. These organizations have been providing nominal types of assistance, such as emergency food, clothing, and free meals, but program regulations and a lack of funding made large scale efforts difficult.

The 2018-22 ACS showed that an estimated 19,454 families were in poverty in Cleveland. Of those families, 75% (14,529 estimated families) were renters and 25% (4,973 estimated families) were owners.

Paying a high percentage of income for housing (cost burden) is another indicator of housing fragility. HUD mandated tables showed that of the 22,840 family households with children who had incomes that were 0-80% AMI and a cost burden of **greater than 30%**, 90% (20,605 households) were extremely low- or low-income households with incomes that were 0-50% of AMI. While the majority of these households were renters (17,430 households), over 24% were owners (5,410 households) ***Table 9***.

Of the 3,340 family households with children who had incomes that were 0-80% AMI and a cost burden of **greater than 50%**, 61% (2,050 households) were extremely low- or low-income households with incomes that were 0-50% of AMI. While the majority of these households were renters (2,065 households), over 38% were owners (1,275 households) ***Table 10***.

The Cleveland/Cuyahoga County Continuum of Care (CoC) reported in the *2024 Point in Time Survey* that there were 122 homeless households with 290 children under age 18 in emergency shelter. There was one household with one child under age 18 in Transitional Housing, and no unsheltered homeless households with children. The 2023-27 *Cuyahoga County Strategic Action Plan for Homelessness* noted that about 5,000 persons experience homelessness annually in Cuyahoga County.

Formerly Homeless Families Receiving Rapid Re-housing (RRH)

The 2023-27Â *Cuyahoga County Strategic Action Plan for Homelessness* outlines an optimized homelessness response system. Utilizing this approach, the CoC would not expand the capacity of emergency shelters. The intent is to divert persons from extended emergency shelter stays. As part of the implementation of this plan, it is estimated that the number of additional annual slots needed for RRH purposes is 628 for single adults, 146 for youths, and 56 for families.

Formerly homeless persons and families currently receiving RRH assistance and are nearing the termination of that assistance are provided with assistance to prevent a return to homelessness. RRH assistance is structured so that formerly homeless families with children who are receiving assistance have been linked to employment and income opportunities and connected to neighborhood school and daycare resources, food pantries, churches and other community supports by shelter case managers prior to leaving the shelter. If a family has significant employment barriers, RRH funds may be used to bridge the household to a permanent housing subsidy rather than have the family return to shelter.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The populations at-risk of homelessness outlined in *Heading Home: The Cleveland/Cuyahoga County Report on Preventing Homelessness and Expanding Affordable Housing (2007)* are estimated below and sources are noted in ( ) and listed at the end of the discussion:

Persons in Poverty-28% (100,520 persons) (1)

Families with Children in Poverty-66% (78,325 persons) (1)

Low- and Extremely Low-Income Households-50% (86,455 households) (2)

Unemployed-12.4% (22,894 persons age 16 or older) (16)

Cost Burden >30% AMI-34% (60,010 households) (3)

Cost Burden >50% AMI-14% (23,715 households) (4)

Persons "doubling-up" in Housing -1% (2,468 persons) (7)

Renters with Pending Evictions (Cuyahoga Co) – 20,000 est. annual evictions filed (8)

Households At-Risk of Foreclosure (Cuyahoga Co) – 4,350 judicial foreclosure filings (2023) (9)

Housing Condition Issues-37% (65,725 occupied housing units with 1 or more conditions) (6)

Housing Insecure Disabled Population-HUD states that Federal laws define a person with a disability as "any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment." A person who is housing insecure disabled meets the above definition and is low or extremely low income. The populations mentioned below only include disabled; there are no estimations available by income. Refer to the summary in the question **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking** in this section and (5).

Persons without Health Insurance-9% (33,039 uninsured persons) (10)

Youth Who Aged-Out of Foster Care (Cuyahoga Co) – 124 youth (2024) (11)

Teen Births (Cuyahoga Co) – 614 births to females aged 15-19 (2022) (12) (16)

Victims of Domestic Violence (Cleveland) – 978 domestic violence incidents resulting in charges (2025) (13)

Incarcerated Persons Eligible for Release (Cuyahoga Co) – About 23,000 persons released annually from prisons and jails into Cuyahoga Co. About 6,500 persons need supportive housing (14)

Extremely Low- and Low-Income Households with Elderly Members – 32% (55,725 households with person 62+) (2)

Recent Immigrants (Cleveland) – 11,946 foreign-born persons, entered U.S. 2010 or later (15)

Persons with Previous Episodes of Homelessness – A chronically homeless individual is a person with a disability who has either been continuously homeless for 1 year or more or has experienced at least 4 episodes of homelessness in the last 3 years. OHS 2025 Point-in-Time Count = 340 chronically homeless persons.

Socially Isolated Persons-No estimate. Person has one or more characteristics for being at-risk of homelessness and no financial resources or support networks. Multiple studies indicate a significant percentage of homeless persons report being socially isolated.

Living in a Condemned Property-No estimate

Sources:

(1) 2024 ACS 1-Year Estimate, S1701, S1702

(2) FY 2026-2030 Consolidated Plan, Section NA 10, Table 6

(3) FY 2026-2030 Consolidated Plan, Section NA 10, Table 9

(4) FY 2026-2030 Consolidated Plan, Section NA 10, Table 10

(5) FY 2026-2030 Consolidated Plan, Section NA-45

(6) FY 2026-2030 Consolidated Plan, Section MA-20, Table 37

(7) Center on Budget and Policy Priorities, Hidden Housing Instability: 3.7 Million People Live in Doubled-Up Households, 2022 (2019 ACS data). Ohio: 68 of 10,000 persons.

(8) Legal Aid Society of Cleveland, Housing Justice Alliance; Eviction Lab, Princeton University, https://evictionlab.org/#home-menu

(9) Cuyahoga County Common Pleas Court, Statistics Report, July 2024. https://cp.cuyahogacounty.gov/media/3939/2024-july.pdf

(10) 2024 ACS 1-Year Estimates, S2701

(11) Public Children Services Association of Ohio Factbook-2018 data

https://pcsao.org/wp-content/uploads/2025/04/Cuyahoga.pdf

(12) Cuyahoga County Board of Health

https://ccbh.net/2022-teen-birth-rates-in-cuyahoga-county/

(13) Ohio Attorney General

https://www.ohioattorneygeneral.gov/Files/Reports/Domestic-Violence-Reports

(14) Cuyahoga County, Dept of HHS, Office of Reentry, The Eight Point Plan for Housing Justice in Cuyahoga County (2023)

(15) 2024 ACS 5-Year Estimate, S0502

(16) FY 2026-2030 Consolidated Plan, Section MA-45, Table 46

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Historically the national focus regarding groups of persons who are at-risk of homelessness has focused on housing, income, and employment issues. The high cost of housing, particularly for low- and moderate-income families who do not have much disposable income and may be cost burdened (paying 30% or more of their income for housing) or severely cost burdened (paying 50% or more of their income for housing), is a major factor for housing instability and an increased risk of homelessness. This, coupled with the lack of affordable housing units, particularly rental units, makes affording adequate housing challenging. The cost of food, transportation, healthcare, utilities and other expenses reduce disposable income even further, thus making households more vulnerable to eviction and homelessness if their income is suddenly reduced for any reason (e.g., job loss, cut in work hours or government benefits - Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), and SNAP Benefits) - or they encounter an unexpected expense (e.g., medical emergency or a major house or car repair) or experience serious illness and cannot work. Low wages, lack of work benefits, such as sick days, underemployment and unemployment, especially prolonged unemployment, and inadequate health insurance or a lack of health insurance are all problematic issues that affect housing security.

While housing, income, and employment issues are direct causes of housing insecurity, other factors come into play as well, including: persons doubled-up in housing, renters with evictions pending, persons whose homes are at-risk of foreclosure, persons experiencing the death of a family member, persons with high medical expenses and/or another unanticipated emergency expenditure, deteriorated housing condition issues, persons who are disabled, have health, and/or mental health related problems, substance abuse addictions, and/or domestic violence exposure, are some of the factors that can make maintaining housing more difficult.

NA-15 Disproportionately Greater Need: Housing Problems - 91.205(b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when households of a specific racial or ethnic group at a given income level experience housing problems at a higher rate (10 percentage points or more) than all households in the income level. The four housing problems considered relevant by HUD are a lack of complete plumbing facilities, a lack of complete kitchen facilities, occupancy of more than one person per room, and/or housing cost burden greater than 30% of income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	37,630	18,300	0
White	9,600	3,445	0
Black / African American	21,840	12,425	0
Asian	760	325	0
American Indian, Alaska Native	99	60	0
Pacific Islander	4	4	0
Hispanic	3,725	1,425	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,980	12,835	0
White	5,720	4,365	0
Black / African American	9,640	6,665	0
Asian	255	145	0
American Indian, Alaska Native	15	70	0
Pacific Islander	0	0	0
Hispanic	1,655	1,335	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,730	24,250	0
White	2,525	9,225	0
Black / African American	2,790	11,680	0
Asian	300	350	0
American Indian, Alaska Native	34	10	0
Pacific Islander	0	0	0
Hispanic	930	2,530	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,550	13,975	0
White	655	5,945	0
Black / African American	610	5,215	0
Asian	130	395	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	50	1,070	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Within the City of Cleveland, disproportionate need is not a significant issue across income levels or racial/ethnic categories ***(Tables 13 through 16)***. The problem exists only with a small percentage of households in the 50% - 80% of Area Median Income, as described in the discussion below.

In terms of specific housing condition issues considered relevant by HUD, a lack of complete plumbing facilities, a lack of complete kitchen facilities, and occupancy of more than one person per room are not significant issues within the City of Cleveland ***(see MA – 20, Condition of Housing)***. These issues affect only about 2% of households. There are some issues in Cleveland related to households paying more than 50% of income for housing costs. These issues are discussed in more detail in other sections of the ***Needs Assessment***.

0%-30% of Area Median Income

At 0%-30% of Area Median Income (AMI), 37,630 households (67.28% of the 55,930 households in that income level citywide) have one or more of the 4 housing problems listed above. Applying the 10 percentage points or more threshold to the citywide percentage shows that a disproportionately greater need regarding housing problems would not exist for households in the 0%-30% AMI category by race or ethnicity until the percentage in each respective racial or ethnic category listed in the Table met or exceeded 77.28%.

As shown, there is no disproportionately greater need regarding housing problems for any racial or ethnic categories at 0%-30% AMI.

30%-50% of Area Median Income

At 30%-50% of Area Median Income (AMI), 17,980 households (58.35% of the 30,815 households in that income level citywide) have one or more of the 4 housing problems listed above. Applying the 10 percentage points or more threshold to the citywide percentage shows that a disproportionately greater need regarding housing problems would not exist for households in the 30%-50% AMI category by race or ethnicity until the percentage in each respective racial or ethnic category listed in the Table met or exceeded 68.35%.

As shown, there is no disproportionately greater need regarding housing problems for any racial or ethnic categories at 30%-50% AMI.

50%-80% of Area Median Income

At 50%-80% of Area Median Income (AMI), 6,730 households (21.72% of the 30,980 households in that income level citywide) have one or more of the 4 housing problems listed above. Applying the 10 percentage points or more threshold to the citywide percentage shows that a disproportionately greater need regarding housing problems would not exist for households in the 50%-80% AMI category by race or ethnicity until the percentage in each respective racial or ethnic category listed in the Table met or exceeded 31.72%.

As shown, there is a disproportionately greater need regarding housing problems for Asian households (46.15% or 300 households) and American Indian, Alaska Native households (77.27% or 34 households) at 50%-80% AMI.

80%-100% of Area Median Income

At 80%-100% of Area Median Income (AMI), 1,550 households (9.98% of the 15,525 households in that income level citywide) have one or more of the 4 housing problems listed above. Applying the 10 percentage points or more threshold to the citywide percentage shows that a disproportionately greater need regarding housing problems would not exist for households in the 80%-100% AMI category by race or ethnicity until the percentage in each respective racial or ethnic category listed in the Table met or exceeded 19.98%.

As shown, there is no disproportionately greater need regarding housing problems for any racial or ethnic categories at 80%-100% AMI.

NA-20 Disproportionately Greater Need: Severe Housing Problems: 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when households of a specific racial or ethnic group at a given income level experience severe housing problems at a higher rate (10 percentage points or more) than all households in the income level. The four housing problems considered relevant by HUD are a lack of complete plumbing facilities, a lack of complete kitchen facilities, occupancy of more than one person per room, and/or housing cost burden greater than 30% of income.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	29,160	26,775	0
White	7,605	5,440	0
Black / African American	16,630	17,640	0
Asian	695	390	0
American Indian, Alaska Native	94	65	0
Pacific Islander	0	8	0
Hispanic	2,855	2,290	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,180	25,630	0
White	1,860	8,220	0
Black / African American	2,745	13,565	0
Asian	100	300	0
American Indian, Alaska Native	0	80	0
Pacific Islander	0	0	0
Hispanic	320	2,670	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,545	29,445	0
White	570	11,175	0
Black / African American	650	13,825	0
Asian	85	570	0
American Indian, Alaska Native	0	44	0
Pacific Islander	0	0	0
Hispanic	230	3,230	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	425	15,100	0
White	245	6,360	0
Black / African American	110	5,715	0
Asian	55	470	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	15	1,100	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Within the City of Cleveland, disproportionate need is not a significant issue across income levels or racial/ethnic categories ***(Tables 17 through 20)***. The problem does not exist in any of the income categories, as described in the discussion below.

In terms of specific housing condition issues considered relevant by HUD, a lack of complete plumbing facilities, a lack of complete kitchen facilities, and occupancy of more than one person per room are not significant issues within the City of Cleveland ***(see MA – 20, Condition of Housing)***. These issues affect only about 2% of households. There are some issues in Cleveland related to households paying more than 50% of income for housing costs. These issues are discussed in more detail in other sections of the ***Needs Assessment***.

0%-30% of Area Median Income

At 0%-30% of Area Median Income (AMI), 29,160 households (52.13% of the 55,935 households in that income level citywide) have one or more of the 4 severe housing problems listed above. Applying the 10 percentage points or more threshold to the citywide percentage shows that a disproportionately greater need regarding housing problems would not exist for households in the 0%-30% AMI category by race or ethnicity until the percentage in each respective racial or ethnic category listed in the Table met or exceeded 62.13%.

As shown, there is no disproportionately greater need regarding severe housing problems for any racial or ethnic categories at 0%-30% AMI.

30%-50% of Area Median Income

At 30%-50% of Area Median Income (AMI), 5,180 households (16.81% of the 30,810 households in that income level citywide) have one or more of the 4 severe housing problems listed above. Applying the 10 percentage points or more threshold to the citywide percentage shows that a disproportionately greater need regarding housing problems would not exist for households in the 30%-50% AMI category by race or ethnicity until the percentage in each respective racial or ethnic category listed in the Table met or exceeded 26.81%.

As shown, there is no disproportionately greater need regarding severe housing problems for any racial or ethnic categories at 30%-50% AMI.

50%-80% of Area Median Income

At 50%-80% of Area Median Income (AMI), 1,545 households (4.99% of the 30,990 households in that income level citywide) have one or more of the 4 severe housing problems listed above. Applying the 10 percentage points or more threshold to the citywide percentage shows that a disproportionately greater need regarding housing problems would not exist for households in the 50%-80% AMI category by race or ethnicity until the percentage in each respective racial or ethnic category listed in the Table met or exceeded 14.99%.

As shown, there is no disproportionately greater need regarding severe housing problems for any racial or ethnic categories at 50%-80% AMI.

80%-100% of Area Median Income

At 80%-100% of Area Median Income (AMI), 425 households (2.74% of the 15,525 households in that income level citywide) have one or more of the 4 severe housing problems listed above. Applying the 10 percentage points or more threshold to the citywide percentage shows that a disproportionately greater need regarding housing problems would not exist for households in the 80%-100% AMI category by race or ethnicity until the percentage in each respective racial or ethnic category listed in the Table met or exceeded 12.74%.

As shown, there is no disproportionately greater need regarding housing problems for any racial or ethnic categories at 80%-100% AMI.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.205 (b) (2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when households of a specific racial or ethnic group at a given income level experience cost burden at a higher rate (10 percentage points or more) than households as a whole. Housing cost burden is defined as spending 30% or more of income on housing costs. Severe housing cost burden is defined as spending 50% or more of income on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	105,130	29,180	33,095	7,510
White	46,165	8,950	9,605	1,245
Black / African American	44,035	15,300	18,355	5,230
Asian	1,970	630	740	230
American Indian, Alaska Native	215	55	79	19
Pacific Islander	29	4	0	4
Hispanic	9,360	3,050	3,050	400

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

Housing cost burden is clearly an issue for many households, particularly those with the lowest incomes. Of the 174,915 households with a cost burden shown in ***Table 21***, 60% (105,130 households) were households with incomes that were 30% or less than AMI, 17% (29,280 households) were households with incomes that were 30%-50% of AMI, 19% (33,095 households) were households with incomes that were 50% or greater of AMI, and 4% (7,510 households) had no/negative income.

Within the City of Cleveland, disproportionate need is not a significant issue across income levels or racial/ethnic categories. The problem exists only with a small percentage of persons in the 0% - 30% of Area Median Income, as described in the discussion below.

In terms of specific housing condition issues considered relevant by HUD, a lack of complete plumbing facilities, a lack of complete kitchen facilities, and occupancy of more than one person per room are not significant issues within the City of Cleveland ***(see MA – 20, Condition of Housing)***. These issues affect only about 2% of households. There are some issues in Cleveland related to households paying more than 50% of income for housing costs. These issues are discussed in more detail in other sections of the ***Needs Assessment***.

0%-30% of Area Median Income

At 0%-30% of Area Median Income (AMI), 105,130 households (60.10% of the 174,915 households experiencing housing cost burdens citywide) experience housing cost burdens. Applying the 10 percentage points or more threshold to the citywide percentage shows that a disproportionately greater need regarding housing problems would not exist for households in the 0%-30% AMI category by race or ethnicity until the percentage in each respective racial or ethnic category listed in the Table met or exceeded 70.10%.

As shown, there is a disproportionately greater need regarding housing cost burdens for Pacific Islander households (78.38% or 29 households) at 0%-30% AMI.

30%-50% of Area Median Income

At 30%-50% of Area Median Income (AMI), 29,180 households (16.68% of the 174,915 households experiencing housing cost burdens citywide) experience housing cost burdens. Applying the 10 percentage points or more threshold to the citywide percentage shows that a disproportionately greater need regarding housing problems would not exist for households in the 30%-50% AMI category by race or ethnicity until the percentage in each respective racial or ethnic category listed in the Table met or exceeded 26.68%.

As shown, there is no disproportionately greater need regarding housing cost burdens for any racial or ethnic categories at 30%-50% AMI.

Greater than 50% of Area Median Income

At the greater than 50% of Area Median Income (AMI), 33,095 households (18.92% of the 174,915 households experiencing housing cost burdens citywide) experience housing cost burdens. Applying the 10 percentage points or more threshold to the citywide percentage shows that a disproportionately greater need regarding housing problems would not exist for households in the 50%-80% AMI category by race or ethnicity until the percentage in each respective racial or ethnic category listed in the Table met or exceeded 28.92%.

As shown, there is no disproportionately greater need regarding severe housing problems for any racial or ethnic categories at greater than 50% AMI.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Section NA-15 identified two instances in which a specific racial or ethnic group at a given income level experienced a disproportionate need greater than the need of all households in the income level citywide. As shown, there is a disproportionately greater need regarding housing problems for Asian households (46.15% or 300 households) and American Indian, Alaska Native households (77.27% or 34 households), both at 50%-80% AMI. The problem exists only with a small percentage of total households citywide.

Section NA-20 did not identify any instances in which a specific racial or ethnic group at a given income level experienced a disproportionate need greater than the need of all households in the income level citywide.

Section NA-25 identified one instance in which a specific racial or ethnic group at a given income level experienced a disproportionate need greater than the need of all households citywide. As shown, there is a disproportionately greater need regarding housing cost burdens for Pacific Islander households (78.38% or 29 households) at 0%-30% AMI.

In terms of specific housing condition issues considered relevant by HUD, a lack of complete plumbing facilities, a lack of complete kitchen facilities, and occupancy of more than one person per room are not significant issues within Cleveland ***(see MA-20, Condition of Housing)***. The plumbing, kitchen, and occupancy issues affect under 2% of households. There are some issues in Cleveland related to households paying more than 30% of income for housing costs. This issue is discussed in more detail in other sections of the ***Needs Assessment***.

If they have needs not identified above, what are those needs?

All of the needs have been identified in the Disproportionate Needs Sections: NA-15, NA-20, and NA-25.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

CPD Maps Reports provides the number and percent of persons, by race in Cleveland. In the FY 2026-2030 Cleveland Consolidated Plan, a map was created using CPD Maps for each racial and ethnic group by Census Tract showing the census tracts in Cleveland with the percentage of persons, by racial group.

White Persons Alone

CPD Maps Reports shows that there are 131,259 (34.24%) White persons alone living in Cleveland. A higher percentage of White persons live downtown, on the west side of Cleveland, and around University Circle as shown in ***MA-50, Map, White Persons Alone***.

Black or African American Persons Alone

CPD Maps Reports shows that there are 180,263 (47.03%) Black or African American persons living in Cleveland. A higher percentage of Black or African American persons live on the east side of Cleveland, as shown in ***MA-50, Map, Black or African American Persons Alone***.

American Indian/Alaska Native Alone

CPD Maps Reports shows that there are 640 (0.17%) American Indian/Alaska Native persons living in Cleveland. The percentages of American Indian/Alaska Native persons are small and are scattered in several neighborhoods on the near east and near west sides of Cleveland ***(MA-50, Map, American Indian/Alaska Native Persons Alone)***.

Asian Persons Alone

CPD Maps Reports shows that there are 9,233 (2.41%) Asian persons living in Cleveland. The percentages of Asian persons live in downtown, in areas just east of downtown, and around University Circle ***(MA-50, Map, Asian Persons Alone)***.

Native Hawaiian and Other Pacific Islander Alone

CPD Maps Reports shows that there are 83 (0.02%) Native Hawaiian and Other Pacific Islander persons living in Cleveland. The percentages of Native Hawaiian and Other Pacific Islander persons are scattered in several neighborhoods on the near west side and on the east side of Cleveland ***(MA-50, Map, Native Hawaiian and Other Pacific Islander Persons Alone)***.

Some Other Race Alone

CPD Maps Reports shows that there are 2,527 (0.66%) persons listing Some Other Race living in Cleveland. The percentages of persons listing Some Other Race are scattered in several neighborhoods on the east and west sides of Cleveland ***(MA-50, Map, Some Other Race Alone)***.

Two or More Races

CPD Maps Reports shows that there are 13,869 (3.62%) persons listing Two or More Races living in Cleveland. The percentages of persons listing Two or More Races live in almost all of the neighborhoods in Cleveland ***(MA-50, Map, Two or More Races)***.

Persons of Hispanic Origin

CPD Maps Reports shows that there are 45,457 (11.86%) persons of Hispanic Origin living in Cleveland. The percentages of persons of Hispanic Origin live predominately on the west side of Cleveland, with smaller percentages living on the near east side of downtown ***(MA-50, Map, Persons of Hispanic Origin)***.

NA-35 Public Housing - 91.205 (b)

Introduction

The assisted housing inventory is units which have been constructed with the financial assistance of federal housing programs or are occupied by persons receiving federally based rental assistance such as the Housing Choice Voucher Program. There is one public housing agency operating within Cuyahoga County: Cuyahoga Metropolitan Housing Authority (Cuyahoga MHA).

The undated information in **Tables 22-25**, provided by HUD, is out-of-date. According to the Cuyahoga MHA FY 2025 Annual PHA Plan, p. 4, there are 5,081 public housing units in Cuyahoga County. Almost all of the public housing developments in Cuyahoga County are in the City of Cleveland. Outside of Cleveland, there are 323 public housing units. Two public housing facilities in East Cleveland total 206 units: Apthorp Tower (167 units) and Mildred L. Brewer (39 units). Two public housing developments in Oakwood total 117 units: Oakwood Garden (25 units) and Oakwood Villas (92 units).

There are three housing agencies in Cuyahoga County providing 17,029 vouchers in 2024 through the Housing Choice Voucher Program (HCVP): Cuyahoga MHA (15,857), North Coast Housing Connections, formerly Parma Public Housing Agency (802), and EDEN (370). CMHA and North Coast work with everyone who meets the income restrictions. EDEN's program only serves seniors and people with disabilities. Source: Dakotah Kennedy, "There are long waitlists for Section 8 vouchers in Cuyahoga County. But here's how you can try to get one," Signal Cleveland, July 29, 2024.

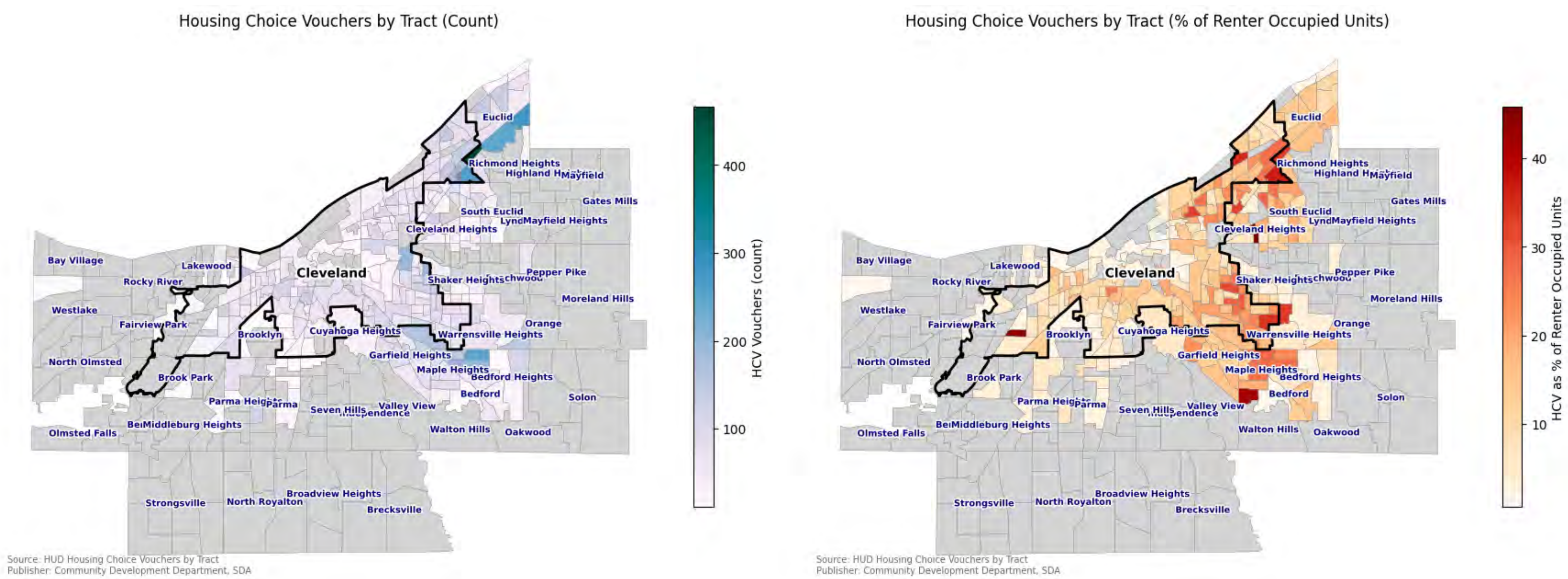
The HCVP vouchers allow a household that qualifies for rental assistance to move into a housing unit of their choice. An analysis of Cuyahoga MHA HCVP vouchers as of early 2026 showed 9,059 vouchers in use in Cleveland and 6,546 in use in suburban communities **(*Housing Choice Vouchers by Census Tract, Cleveland and Balance of County, Jan. 2026).*** In Cleveland, vouchers represent about 9% of all occupied rental units. The vouchers represent about 7% of all occupied rental units countywide. The data shows a more prevalent use of vouchers on the east side of Cleveland, compared to the west side of Cleveland ***(Map-HCVs by Census Tract and As Percent of Renter-Occupied Units-Cleveland and Cuyahoga County)***. Note: Census tracts with fewer than 10 vouchers have been suppressed (gray).

Cuyahoga MHA's Tenant Demographics Summary (January 2021) showed 14,046 vouchers in use in the categories of Disabled and/or Singles (40.5%), Families with children (35.4%), and Seniors (age 62 or higher, 24.1%). The 14,046 vouchers were serving 30,271 persons, including almost 12,000 children age 0-17. About 91% of persons utilizing vouchers were Black/African American. The average annual income of a voucher household was $11,159.

Housing Choice Vouchers by Census Tract, Cleveland and Balance of County, Jan. 2026

Geography	Number of HCVs	Total Population	Renter-Occupied Units	HCVs as Percent of Renter-Occupied Units
Balance of County	6,546	885,979	130,389	5.0%
Cleveland	9,056	370,641	99,166	9.1%
Total	**15,602**	**1,256,620**	**229,555**	**6.8%**

Source: Census Bureau, ACS 5 Year Estimates 2022; U.S. Department of Housing and Urban Development (HUD). (2026). Housing Choice Vouchers by Tract (Jan 2026). HUD Open Data Site. https://hudgis-hud.opendata.arcgis.com/datasets/HUD::housing-choice-vouchers-by-tract



Map-HCVs by Census Tract and As Percent of Renter-Occupied Units, Cleveland and Cuyahoga County

~~Totals in Use~~

	~~Program Type~~								
	~~Certificate~~	~~Mod-Rehab~~	~~Public Housing~~	~~Vouchers~~					
				~~Total~~	~~Project-based~~	~~Tenant-based~~	~~Special Purpose Voucher~~		
							~~Veterans Affairs Supportive Housing~~	~~Family Unification Program~~	~~Disabled *~~
~~# of units vouchers in use~~	~~0~~	~~233~~	~~9,004~~	~~14,974~~	~~106~~	~~14,409~~	~~220~~	~~55~~	~~136~~

~~Table 22 - Public Housing by Program Type~~

~~*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition~~

~~Data Source:~~ ~~PIC (PIH Information Center)~~

~~Characteristics of Residents~~

	~~Program Type~~							
	~~Certificate~~	~~Mod-Rehab~~	~~Public Housing~~	~~Vouchers~~				
				~~Total~~	~~Project-based~~	~~Tenant-based~~	~~Special Purpose Voucher~~	
							~~Veterans Affairs Supportive Housing~~	~~Family Unification Program~~
~~# Homeless at admission~~	~~0~~	~~0~~	~~6~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~
~~# of Elderly Program Participants (>62)~~	~~0~~	~~28~~	~~1,630~~	~~1,725~~	~~29~~	~~1,673~~	~~7~~	~~2~~
~~# of Disabled Families~~	~~0~~	~~45~~	~~1,900~~	~~4,022~~	~~24~~	~~3,757~~	~~89~~	~~9~~
~~# of Families requesting accessibility features~~	~~0~~	~~233~~	~~9,004~~	~~14,974~~	~~106~~	~~14,409~~	~~220~~	~~55~~
~~# of HIV/AIDS program participants~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~
~~# of DV victims~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

~~Race of Residents~~

~~Race~~	~~Certificate~~	~~Mod-Rehab~~	~~Public Housing~~	~~Vouchers~~					
				~~Total~~	~~Project-based~~	~~Tenant-based~~	~~Special Purpose Voucher~~		
							~~Veterans Affairs Supportive Housing~~	~~Family Unification Program~~	~~Disabled *~~
~~White~~	~~0~~	~~59~~	~~590~~	~~1,614~~	~~29~~	~~1,484~~	~~70~~	~~7~~	~~17~~
~~Black/African American~~	~~0~~	~~169~~	~~8,206~~	~~13,263~~	~~77~~	~~12,830~~	~~149~~	~~48~~	~~119~~
~~Asian~~	~~0~~	~~0~~	~~107~~	~~37~~	~~0~~	~~36~~	~~0~~	~~0~~	~~0~~
~~American Indian/Alaska Native~~	~~0~~	~~2~~	~~15~~	~~39~~	~~0~~	~~39~~	~~0~~	~~0~~	~~0~~
~~Pacific Islander~~	~~0~~	~~3~~	~~86~~	~~21~~	~~0~~	~~20~~	~~1~~	~~0~~	~~0~~
~~Other~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~

~~*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition~~

~~**Table 24 – Race of Public Housing Residents by Program Type**~~

~~**Data Source:** PIC (PIH Information Center)~~

~~Ethnicity of Residents~~

~~Ethnicity~~	~~Certificate~~	~~Mod-Rehab~~	~~Public Housing~~	~~Vouchers~~					
				~~Total~~	~~Project-based~~	~~Tenant-based~~	~~Special Purpose Voucher~~		
							~~Veterans Affairs Supportive Housing~~	~~Family Unification Program~~	~~Disabled *~~
~~Hispanic~~	~~0~~	~~19~~	~~534~~	~~581~~	~~6~~	~~557~~	~~6~~	~~1~~	~~7~~
~~Not Hispanic~~	~~0~~	~~214~~	~~8,470~~	~~14,393~~	~~100~~	~~13,852~~	~~214~~	~~54~~	~~129~~

~~*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition~~

~~**Table 25 – Ethnicity of Public Housing Residents by Program Type**~~

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

“Section 504” refers to the needs assessment of units of public housing that are accessible to persons with physical disabilities.

As noted in Cuyahoga MHA documents (FY 2010 Public Housing Agency Plan), HUD and the Cuyahoga MHA have a Voluntary Compliance Agreement in place. Under the agreement, Cuyahoga MHA works to make 5% of its public housing units accessible to persons with disabilities. Cuyahoga MHA has also adopted a detailed Reasonable Accommodation and Modification Policy which is discussed in Section 14 of the 2020 Admissions and Continued Occupancy Policy (ACOP).

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Cuyahoga MHA

Cuyahoga MHA no longer maintains a traditional waiting list operating on an open/closed basis. Instead, the agency continually accepts preliminary applications. A summary of the preliminary applications on file in October 2023 included almost 25,000 applications from families for vouchers and about 31,000 applications from families for public housing (CMHA, Annual PHA Plan, 2025, pp. 6,7).

Lottery-style selections from the preliminary applications are held on an ongoing basis. For vouchers as of mid-2024, the figure was 1,000 selections monthly. If selected as part of the lottery, the household is notified to complete a full application. Efficient use of the vouchers remains challenging. As of mid-2024, only 36% of households were finding housing within six months of receiving approval for a HCVP voucher.

EDEN

As of mid-2026, the waiting list is closed. When the waiting list was opened in 2023, more than 9,000 persons applied.

North Coast Housing Connections

As of mid-2026, the waiting list was closed.

Waiting list information sources: Cuyahoga MHA website, Housing Choice Voucher Applications; Dakotah Kennedy, “There are long waitlists for Section 8 vouchers in Cuyahoga County. But here’s how you can try to get one," Signal Cleveland, July 29, 2024; EDEN website, May 2026); NCHC website, May 2026).

Immediate Needs

For public housing residents and HCVP recipients, access to job training, education programs, and employment opportunities will enable families to improve their economic standing and no longer require assisted housing. To facilitate these efforts, families need reliable and affordable childcare and transportation options.

The Cuyahoga MHA recorded an average annual income of $8,217 in the Public Housing program and $11,159 in the Housing Choice Voucher program (January 2021). Primary income sources varied and included general assistance, Social Security, employment, and SSDI (disability). The agency noted that higher incomes through employment or enhanced benefit programs is an important need. Other needs include more focused social support programs for young women, mothers and children; opportunities for young men; and quality educational experiences for all. Additional issues include access to transportation and healthcare, along with safety.

How do these needs compare to the housing needs of the population at large

The goals that the three housing agencies have for the households on the public housing and HCVP program waiting lists are similar to the needs of many low-income renters. The persons and families at the lowest end of the income scale are most likely to be the same persons and households who are cost burdened or severely cost burdened in terms of their housing, illustrating the need for more affordable housing units. Access to job training, education programs, and employment opportunities will enable families to improve their economic standing and no longer need assisted housing, which will also permit other families to be served.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

According to the National Alliance to End Homelessness (NAEH), “homelessness is one of our nation’s most misunderstood and vexing social problems.” It is also an issue that cuts across race, age, gender, marital status, family composition, and geography, causing “families with children, single adults, teenagers, and elderly individuals…to struggle with [its] devastating effects.” Homelessness is extremely difficult to quantify with complete accuracy due to the fluid and complex nature of the issues and the definitions, assumptions, and methodologies used by various organizations.

Homelessness can, however, be estimated. Estimates are most frequently undertaken using one of two methods. Point-In-Time estimates are counts taken at homeless shelters and on the street on a single night during the year. HMIS (Homeless Management Information System) data are unduplicated counts of people in shelters usually compiled on an annual basis.

HUD’s 2024 *Annual Homeless Assessment Report* (AHAR) to Congress states that on a single night in January 2024, 771,480 people were homeless in the U.S., the highest number on record. Nearly all populations reached record levels, including people in families with children, individuals, individuals with chronic patterns of homelessness, people staying in unsheltered locations, people staying in sheltered locations, and unaccompanied youth. While reasons for homelessness may be varied and complex, the National Alliance to End Homelessness stated that “research shows people are homeless [mainly] because they cannot find housing they can afford.” According to HUD, “an estimated 12 million renter and homeowner households now pay more than 50% of their annual incomes for housing, and a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.”

The 2024 AHAR report noted that “several factors likely contributed to this historically high number. Our worsening national affordable housing crisis, rising inflation, stagnating wages among middle- and lower-income households, and the persisting effects of racism have stretched homelessness services systems to their limits. Additional public health crises, natural disasters that displaced people from their homes, rising numbers of people immigrating to the U.S., and the end to homelessness prevention programs put in place during the COVID-19 pandemic, including the end of the expanded child tax credit, have exacerbated this already stressed system.”

The 2023-2027 *Cuyahoga County Strategic Action Plan for Homelessness* noted that “over the past ten years, the Cuyahoga Continuum of Care (CoC) has been largely successful in managing homelessness in the community. Despite significant external challenges – inflation, Coronavirus pandemic, and housing supply shortages, the CoC has kept homelessness from increasing and has been able to achieve small reductions in the number of people experiencing homelessness over the course of the year. However, when rates of homelessness in Cuyahoga are compared to the State of Ohio as a whole, the data reveal that Cleveland/Cuyahoga is not faring as well. The State of Ohio has experienced greater reductions in homelessness and a lower overall rate of homelessness compared to the Cleveland region.”

The Northeast Ohio Coalition for the Homeless (NEOCH) calculates estimates of the homeless population in Cuyahoga County. Their publication *Poverty and Homelessness – 2025* noted that in 2024, on any given night, 1,637 people are homeless. In 2023 in total, 12,073 persons experiencing homelessness were served via emergency shelters, rapid re-housing, and permanent supportive housing.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	390	0	1,664	815	619	63
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	1,122	106	4,650	2,325	1,038	89
Chronically Homeless Individuals	212	45	538	107	150	365
Chronically Homeless Families	5	0	17	3	30	365
Veterans	135	0	297	176	52	128
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	29	0	84	15	45	152 = 89 Single/63 Household

Table 26 - Homeless Needs Assessment

Data Source Comments:	Persons with HIV: Estimate of days persons experience homelessness: 76 = average of 89 days - single person; 63 days - household Total number of persons exiting homelessness each year (asked because not all categories may be included in the above table): 1,934. **1. HOMELESSNESS ON GIVEN NIGHT** 1A. Sources: 2019 Point-In-Time Report (1.23.19) submitted to the HUD Data Exchange. Data generated from HMIS. **2. ANNUAL DATA FOR SINGLES, FAMILIES AND SUBPOPULATIONS (except Veterans)** 2A. # Experiencing Homelessness Each Year, Source: 2019 Annual Performance Report (Time Period 10.01.18 -09.30.19). 2B. # Becoming Homeless: HMIS System Performance Report. 2C. # Exiting Homelessness: HMIS Annual Performance Report. Number based on exits to Permanent Destinations only. 2D. # of Days Experiencing Homelessness: HMIS Chronicity Tool. **3. ANNUAL DATA FOR VETERANS** 3A. # Experiencing Homelessness Each Year: HMIS Annual Performance Report (Time Period 10.01.18-09.30.19). 3B. # Becoming Homeless: HMIS SSVF RRH Annual Performance Report. 3C. # Exiting Homelessness: HMIS SSVF RRH Annual Performance Report. Number based on exits to permanent destinations only. 3D. # of Days Experiencing Homelessness: HMIS GPD Annual Performance Report.

Determining the extent of homelessness on an annual basis is difficult because of the instability of many individuals' living conditions and the fluidity and rapidity with which persons can move in and out of homeless situations. The Cleveland/Cuyahoga County Office of Homeless Services (OHS), which has been in existence for more than 30 years, collects data on the extent and nature of homelessness in Cuyahoga County through the Cleveland/Cuyahoga County Continuum of Care (CoC) providers at emergency shelters, transitional housing, and permanent supportive housing facilities utilizing the Homeless Management Information System (HMIS).

HEARTH ACT regulations prohibit homeless data for persons who identify as survivors of domestic violence (DV) from being entered into the HMIS data collection system from an abundance of caution to maintain the confidentiality of DV survivors. DV providers are required however, to enter data about their clients in a "Comparable Data Base" system that includes the standardized HUD required data elements. Survivors of DV who seek emergency shelter through Coordinated Entry are assisted to access a DV shelter. If space is not available in a DV specific shelter, DV survivors are referred to safe and secure shelter in a confidential shelter location and linked with a DV services provider immediately to develop a safety plan and legal protection if needed. The DV shelter participates in an HMIS comparable data system unique to domestic violence shelter providers. The aggregated data related to numbers served, population demographics, and program services and outcomes is provided to the HMIS Administrator to add to the CoC aggregated numbers. The data is also provided to the DV provider to analyze data trends and program outcomes.

Additionally, the OHS/CoC conducts the annual Point-in-Time (PIT) count, which is conducted in accordance with HUD standards. The PIT counts sheltered and unsheltered homeless persons on one night during the last week of January. The PIT provides a snapshot of homelessness. It is not a definitive assessment of homelessness in a community, but when done in a consistent method, each year, it can be used as a benchmark for trends in the community, particularly for the sub-populations that are counted.

The following estimates, which utilize the above-mentioned sources, portray the extent, as well as some of the sub-population demographics, of the homeless population in Cleveland and Cuyahoga County.

- 2,044 persons experience homelessness on any given night *(**Table 26** – 1A OHS source)*
- 7,250 persons experience homelessness each year *(**Table 26** – 2A and 3A OHS source)*
- 3,441 persons lose their housing and become homeless each year *(**Table 26** – 2B and 3B OHS source)*
- 1,934 persons exiting homelessness each year *(**Table 26** – 2C and 3C OHS source)*

The average number of days persons experience homelessness differs by facility and household type.

Facility Type: Across all projects, the average length of time homeless for all persons is 132 days overall, adult only averages 138 days, and families average 105 days. This represents the length of time homeless prior to housing. – *2024 Longitudinal System Analysis Report.*

Household Type: 105 days/Persons in Households with Adult(s) and Child(ren); 13 days/Person in Households with Only Children; 138days/Person in Households with Only Adults; 365 days/Chronically Homeless Individuals; 4 episodes in 3 years or 365 days/Chronically Homeless Families; 121 days/Veterans; 155 days (household)/with Disabilities. Source: # of Days Experiencing Homelessness: 2024 Longitudinal System Analysis Report.

Homelessness by Age: The OHS compiled age data from homeless individuals and families who were sheltered during the LSA reporting period (10/1/23 – 9/30/24). Of the persons whose age was compiled, 18% (1181 children) were children under the age of 18; 8% (527 persons) were age 18 to 24; and 75% (4782 persons) were over age 24.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The discussion below and ***Attachment – HUD 2025 Continuum of Care Point-in-Time Count (PIT)*** includes the HUD definition of each homeless category from the mandated table, as well as the Cuyahoga County count from the 2025 Point-In-Time Report (1.28.25) submitted to the HUD Data Exchange (Data generated from HMIS).

Chronically homeless individual: an individual with a disability who has either been continuously homeless for 1 year or more or has experienced at least 4 episodes of homelessness in the last 3 years. By definition, only an adult can be categorized as chronically homeless.

315 Chronically Homeless Individuals

Chronically Homeless People in Families: people in families in which the head of household has a disability and has either been continuously homeless for 1 year or more or has experienced at least 4 episodes of homelessness in the last 3 years.

25 Persons in 7 Chronically Homeless Families

Homeless family with children: a family who lacks a fixed, regular, and adequate nighttime residence (a public or private place not designed for/ordinarily used as a regular sleeping accommodation, including a car, park, abandoned building, bus or train station, airport, or camping ground; a family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements or a family who will imminently lose their primary nighttime residence, provided that: the primary nighttime residence will be lost within 14 days of the date of application for homeless assistance; no subsequent residence has been identified; and the individual or family lacks the resources or support networks needed to obtain other permanent housing.

138 Homeless Households with Children (1,655 persons in family households)

Veterans and their families: persons meeting the definition of homelessness, who are veterans who have been honorably discharged, and have served in World War II, Korean War, Cold War, Vietnam War, Grenada, Panama, Lebanon, Operation Enduring Freedom (Afghanistan), Operation Iraqi Freedom, and the military's anti-drug cultivation efforts in South America. This also includes Reserves and National Guard members who were called up to active duty.

79 Homeless Veterans

Unaccompanied youth is a person under 25 years of age (OHS uses 18 to 24) who is not living with a parent or guardian, is residing with a caregiver who does not have legal guardianship or who is living on their own and has not had permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance; has experienced persistent instability, can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or 2 or more barriers to employment, which include the lack of a high school degree or General Education Development, illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment.

97 Homeless Unaccompanied Youth

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	333	22
Black or African American	1,109	17
Asian	8	0
American Indian or Alaska Native	7	0
Native Hawaiian/Pacific Islander	1	0
Multiple Race	67	0
Middle Eastern or North African	2	1
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	50	0
Hispanic and One or More Race	67	0
Not Hispanic	1,498	40

Data Source Comments: Source: 2025 Point-In-Time Report (1.28.25) submitted to the HUD Data Exchange. Data generated from HMIS.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The results of the 1/28/2025 OHS Point-in-Time Report, submitted to HUD Data Exchange and generated from HMIS data of the sheltered and unsheltered count of the homeless population in Cleveland and Cuyahoga County showed that there were 138 homeless households with at least one child, all of which were sheltered. There were 464 persons in these households, 307 of which were children under age 18.

The Report also showed that of the 1,655 persons counted, there were 79 homeless veterans, 78 of whom were sheltered and 1 of whom was unsheltered.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The results of the 1/28/2025 Point-in-Time Report of the sheltered and unsheltered count of the homeless population in Cleveland and Cuyahoga County, undertaken by OHS, showed that of the homeless persons counted, 355 (21.5%) were White, 1,126 (68.8%) were Black or African American, 8 (0.5%) were Asian, 7 (0.4%) were American Indian or Alaska Native, 1 (0.1%) was Native Hawaiian or Other Pacific Islander, and 38 persons (2.3%) identifying as non-Hispanic, Multiple Races. There were 50 persons (3.0%) identifying as Hispanic/Latina or Latino only and 3 (0.2%) identifying as Middle Eastern or North African.

Of the homeless population counted, 98% (1,615 persons) were sheltered. Of the 2% (40 persons) who were unsheltered, 22 persons were white, 17 persons were Black or African American, and 1 identified as Middle Eastern or North African.

The Report also showed that of the homeless population counted, 117 (7%) were Hispanic/Latino and 1,538 (93%) were Non-Hispanic/Non-Latino. About 91% of Non-Hispanic/Non-Latino and 100% of Hispanic/Latino were sheltered. All of 2% (40 persons) who were unsheltered were Non- Hispanic/Non-Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In *A Guide to Counting Unsheltered Homeless People* HUD defines unsheltered homeless persons as persons living in places not meant for human habitation, such as "streets, parks, public buildings, parts of the transportation system, and vehicles." The homeless people found in these areas are part of the group sometimes referred to as the 'hidden homeless' or 'street homeless' because they are not in easily accessed locations such as shelters." Sheltered homeless persons are defined as persons using emergency or transitional shelters. It does not include persons who are 'doubled up' in conventional housing or persons in institutional care, such as hospitals, treatment facilities, or jails.

The results of the 1/28/2025 Point-in-Time Report sheltered and unsheltered count of the homeless population in Cuyahoga County, undertaken by the OHS, showed that of the homeless population counted, 1,287 persons (97%) were sheltered and 40 (3%) were unsheltered.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d)

Introduction

HUD has defined a number of special needs categories of persons within the low- and moderate-income population: elderly (age 62 and older); frail elderly (an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework); persons with mental, physical, and/or developmental disabilities; persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and survivors of domestic violence, human trafficking, dating violence, sexual assault, and stalking.

Due to specific circumstances, these persons often need housing and/or supportive services. The following narrative will discuss the characteristics of each non-homeless special need population in Cleveland and summarize the characteristics and housing and supportive service needs of these persons. This section also discusses information and data at the Cuyahoga County level, because the program delivery system in Cuyahoga County is managed by agencies and organizations that operate on a countywide basis.

HOPWA – data to be completed; see narrative in this section.

Current HOPWA formula use:	
Cumulative cases of AIDS reported	0
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	0
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	0
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	0

Table 26 – HOPWA Data

Data Source Comments: Tables to be completed.

HIV Housing Need (HOPWA Grantees Only) – data to be completed; see narrative in this section.

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 27 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Elderly

About 32% of all Cleveland households (55,725 of 174,920) have at least one person age 62 or over ***(Tables 5 and 6).***

Between 2020 and 2050, persons age 60 and over in Cuyahoga County will rise from 25.6% to 28.0% of the total population (323,910 to 288,114). Between 2020 and 2050, persons age 85 and over as a percentage of persons age 60 and over in Cuyahoga County will increase from 13.1% to 17.1% of the total population (30,465 to 36,683) (Scripps Gerontology Center).

Frail Elderly

Frail elderly: persons requiring assistance with 3 or more activities of daily living (ADLs) (HUD). Nationally, about 2.63% to 3.37% of persons age 65 and over need assistance with 3 or more ADLs (U. S. Census, *Americans with Disabilities: 2014*, Table A-1). The ACS 2022 5-Year Estimates showed that Cleveland included 54,041 persons age 65 and over, meaning an estimated 1,421 to 1,821 persons may need assistance with 3 or more ADLs.

Persons with Mental Disabilities

Moderate mental illness: adults unable to work or perform usual activities for 15 to 19 of the past 30 days. Severe mental illness: adults unable to work or perform usual activities 20 or more of the past 30 days. Prevalence rates were adjusted to account for children in treatment/counseling, and persons in institutional settings (Scripps).

An estimated 11,380 Cuyahoga County residents had moderate mental illness in 2020, declining to 10,119 persons in 2030. An estimated 51,818 residents had severe mental illness in 2020, declining to 46,197 persons in 2030 (*Projections of Ohio's Population with Mental Illness by County, 2010-2030*, Scripps).

Persons with Physical Disabilities

Moderate physical and/or cognitive disability: requiring assistance of another person to perform 1 ADL or a cognitive impairment requiring less than 24-hour supervision. Severe disability: requiring assistance of another person to perform 2 ADLs, needing assistance with 1 ADL plus taking medications, or a cognitive impairment requiring 24-hour supervision (Scripps).

An estimated 15,413 Cuyahoga County residents had moderate disability in 2020, and 15,656 persons in 2030. An estimated 24,371 persons had severe disability in 2020, increasing to 26,870 persons in 2030. An estimated 35% of these persons will have an income at or below 200% of poverty (*Projections of Ohio's Population with Physical and/or Cognitive Disability by County, 2010-2030*, Scripps).

Persons with Developmental Disabilities

Moderate Intellectual Disability (ID) or Developmental Disability (DD): a diagnosis of ID or DD, plus requiring the assistance/supervision of another person to perform 1 or 2 ADLs. Severe disability: a diagnosis of ID or DD, plus requiring assistance of another person to perform 3 or more ADLs (Scripps).

In Cuyahoga County, an estimated 4,899 persons had moderate disability in 2020, and 4,340 persons in 2030. An estimated 6,449 persons had severe disability in 2020, and 5,659 persons in 2030 (*Projections of Ohio's Population with Intellectual and/or Developmental Disabilities by County, 2010-2030*, Scripps).

Persons with Alcohol or Other Drug Addiction

The U.S. Public Health Service (USPHS) estimated that 5.71% of persons in Cuyahoga/Lorain Counties age 12 or older had an "Alcohol Use Disorder" in the past year (2018). Based on the 2020 Cuyahoga County population, an estimated 72,221 residents had dependence or abuse issues (2016-18 *National Survey on Drug Use and Health, Substate Releases, Table 36.8).*

The USPHS estimated that 3.16% of persons in Cuyahoga/Lorain Counties age 12 or older had an "Illicit Drug Use Disorder" in the past year (2018). Based on the 2020 Cuyahoga County population, an estimated 39,968 residents had dependence or abuse issues (2016-18 *National Survey on Drug Use and Health, Substate Releases, Table 36.8).*

Survivors of Domestic Violence

"Intimate partner violence:" physical or sexual violence, stalking, and/or psychological aggression by a current or former dating partner or spouse (Centers for Disease Control and Prevention (CDC)).

The CDC estimates that over a lifetime, 55.7% of Ohio women and 52.2% of Ohio men will be the victim of intimate partner violence (*National Intimate Partner and Sexual Violence Survey (NIPSVS)*, 2016-17, State Report, Tables 5.1, 5.2).

Dating Violence

A Case Western Reserve University study stated that 13.4% of Cuyahoga County high school students reported being a victim of "sexual dating violence" over a twelve-month period (being forced by someone they were dating or going out with to do sexual things (counting such things as kissing, touching, or being physically forced to have sexual intercourse), that they did not want to, one or more times during the 12 months before the survey (among students who dated or went out with someone during the 12 months before the survey). (*Youth Risk Behavior Survey*, Case Western Reserve University, Prevention Research Center for Healthy Neighborhoods, Cuyahoga County YRBS High School Data Modules, 2021, p. 3).

Sexual Assault

The CDC estimates that over a lifetime, 41.2% Ohio women and 24.7% Ohio men will be the victim of sexual violence other than rape (*NIPSVS*, 2016-17, Tables 7.1b and 7.2).

Stalking

“Stalking:” a perpetrator’s use of a pattern of harassing or threatening tactics that are both unwanted and cause fear or safety concerns.

The CDC estimates that over a lifetime, 35.4% of Ohio women and 16.7% of Ohio men will report stalking victimization (*NIPSVS*, 2016-17, State Report, Tables 4.1, 4.2).

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and Frail Elderly

Supportive service needs for the elderly include broad areas, such as healthy lifestyles, legal and financial services, caregiver support, and health care services. Within those topics, there are numerous specific needs to be addressed, which need to be carried out in a coordinated system of support (Western Reserve Area Agency On Aging).

There is also an ongoing need for affordable housing for elderly persons. For frail elderly, it is anticipated that housing also needs to include supportive services.

For extremely low and low-income elderly Cleveland households, there are about 40,315 renter households and 13,740 owner households (54,055 total) paying more than 30% of income for housing costs. Of those totals, about 14,025 renter households and 7,055 owner households (21,080 total) pay more than 50% of income for housing costs (***Tables 9 and 10***).

Persons with Mental Disabilities

In 2024, the Alcohol, Drug Addiction and Mental Health Services (ADAMHS) Board of Cuyahoga County provided treatment services to 2,468 Cleveland residents (204 persons under 18; 2,029 adults; and 235 persons 65 and over).

ADAMHS works countywide with nonprofit service providers, focusing on decreasing the use of in-patient stays in mental health facilities, in order to redirect funds for recovery-based services in the community; utilizing all funds allotted annually for pharmaceuticals; ensuring that a portion of behavioral health services is paid by Medicaid by reducing the percentage of persons with lapsed Medicaid coverage; and reducing waiting lists and increasing the number of persons who receive timely access to services.

The 2023-25 Community Plan identified the priorities of prevention; mental health treatment, substance use disorder treatment, medication-assisted treatment, crisis services, harm reduction, recovery supports, pregnant women with substance use disorder, and parents with substance use disorder with dependent children.

Persons with Physical Disabilities

In the 1990's, the Ohio Governor's Council on People with Disabilities adopted a housing policy recommending that specialized housing needs for persons with physical disabilities should be 0.5% of the total population. With an estimated Cleveland population of 383,330 (***Table 5***), an estimated 1,917 persons may need supportive housing. The actual number of persons in need may vary due to reasons such as persons residing in facilities such as nursing homes, persons having an apartment/home that is suitable for their needs, or persons able to live in their present apartment/home due to the support of family, friends, or outside services.

Persons with Developmental Disabilities

The Cuyahoga County Board of Developmental Disabilities (CCBDD) is the primary service provider for persons with developmental disabilities in Cuyahoga County. In 2024, 15,530 persons received services (CCBDD 2024 Annual Report).

Persons with Alcohol or Other Drug Addiction

In 2024, the Alcohol, Drug Addiction and Mental Health Services (ADAMHS) Board of Cuyahoga County reported providing substance use disorder services to 2,540 Cleveland residents (196 persons under 18; 2,103 adults; and 241 persons 65 and over).

ADAMHS works countywide with nonprofit providers to decrease the use of in-patient stays to redirect funds for community-based services; utilize all funds allotted for pharmaceuticals; ensure that a portion of services is Medicaid-paid by reducing the frequency of lapsed coverage; and reduce waiting lists and increase the number of persons who receive timely access to services.

The 2023-25 Community Plan identified the priorities of prevention; mental health treatment, substance use disorder treatment, medication-assisted treatment, crisis services, harm reduction, recovery supports, pregnant women with substance use disorder, and parents with substance use disorder with dependent children.

Survivors of Domestic Violence

An incident of intimate partner violence frequently results in a sudden loss of housing, as a survivor seeks safety. This situation often includes the children of the survivor. Emergency shelters temporarily meet housing needs and provide services such as counseling, support groups, legal assistance, and referrals. For the longer term, affordable housing is needed.

For the homeless population point-in-time counts (January 28, 2025), 97 of the 1,327 recorded sheltered and unsheltered persons (7%) categorized themselves as survivors of domestic violence, illustrating an ongoing housing need.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The City of Cleveland receives HOPWA funding on behalf of the Greater Cleveland Metropolitan Area (Cuyahoga, Geauga, Lake, Lorain, and Medina Counties).

During the period 2019-2023, about 75% of all newly diagnosed HIV cases in the five-county area listed above occurred in Cuyahoga County (roughly 150 of 200 diagnoses). For the characteristics of the populations with newly diagnosed cases, about 85% were male, 60% were Black, and almost one-half were between the ages of 18 and 29. These characteristics were similar for Cuyahoga County, where about 85% were male, two-thirds were Black, and almost one-half were between the ages of 18 and 29. The top 10 cities for new diagnoses were Cleveland (more than 500); Lorain (31-40); Cleveland Heights, Euclid, Grafton, and Lakewood (21-30); and Bedford, Elyria, Maple Heights, and Parma (11-20).

Cumulatively, through 2024, there have been 8,693 HIV diagnoses of persons living in Cuyahoga County. Boards of Health (Ohio, Cuyahoga County, and City of Cleveland), along with other partners, are focusing on ending the “HIV Epidemic” in Cuyahoga County by significantly reducing reported new HIV diagnoses by 2030.

Sources: Cuyahoga County Board of Health, Epidemiology, Surveillance and Informatics, 2019-2023 HIV Dashboard, Region 3. https://ccbh.net/hiv-sti-dashboard/; *Ending the HIV Epidemic in Cuyahoga County*.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City of Cleveland does not intend to use any of its HOME funds for tenant-based rental assistance (TBRA).

NA-50 Non-Housing Community Development Needs - 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The quality of public facilities is directly related to the economic prosperity, health, safety, and livability of the community. Public facilities needs in Cleveland are varied and extensive, and have historically exceeded available resources. The City strives to maintain safe, functional, and healthy neighborhoods by providing high quality, dependable facilities.

Public facilities projects are planned and implemented through the Office of Capital Projects and are coordinated, to the greatest extent feasible, to realize economies of scale, and minimize resident inconvenience.

Projects are completed as funding allows. A portion of Community Development Block Grant funds may be spent on neighborhood public facility projects that may include recreation and community facility renovation/repair/replacement, park improvements, and improvements to facilities of nonprofit agencies that provide eligible services.

How were these needs determined?

City staff regularly undertakes an assessment of public facility needs through the Office of Capital Projects and maintains an updated capital improvement plan. Other methods of determining needs include analyses conducted by City staff and outside consultants, as well as feedback received on an ongoing basis from the public.

The City leverages many funding sources, including federal, state, county and municipal dollars, along with funds from other public agencies, foundations, nonprofit organizations, and the private sector. Federal Community Development Block Grant funds may be incorporated for eligible projects.

Describe the jurisdiction's need for Public Improvements:

The quality of public improvements is directly related to the economic prosperity, health, safety, and livability of the community. Public improvement needs in Cleveland are varied and extensive, and have historically exceeded available resources. The City strives to maintain safe, functional, and healthy neighborhoods by providing high quality, dependable infrastructure and public improvements.

Public improvements projects are planned and implemented through the Office of Capital Projects and are coordinated, to the greatest extent feasible, to realize economies of scale, and minimize resident inconvenience.

Projects are completed as funding allows. A portion of Community Development Block Grant funds may be spent on neighborhood infrastructure repair/replacement projects including right-of-way components such as streets and sidewalks, as well as utilities such as sewer and waterline repair/expansion/replacement.

How were these needs determined?

City staff regularly undertakes an assessment of public improvement needs through the Office of Capital Projects and maintains an updated capital improvement plan. Other methods of determining needs include analyses conducted by City staff and outside consultants, as well as feedback received on an ongoing basis from the public.

The City leverages many funding sources, including federal, state, county and municipal dollars, along with funds from other public agencies, foundations, nonprofit organizations, and the private sector. Federal Community Development Block Grant funds may be incorporated for eligible projects.

Describe the jurisdiction's need for Public Services:

Cleveland strives to maintain safe, functional, and healthy citizens and neighborhoods by providing high quality, dependable public services. Public services needs are varied and extensive, and have historically exceeded available resources. To assist in addressing needs, Cleveland intends to continue to allocate the maximum allowable 15% of its CDBG funding for public service activities.

Public service funding will focus on vulnerable residents, such as low- and moderate- income households, persons below the poverty level, persons at risk of homelessness, special needs populations, seniors, the unemployed and under-employed, persons lacking access to health care, survivors of domestic violence, and persons with HIV/AIDS.

The range of services that the City currently funds, or may fund, through nonprofit organizations includes child care, transportation, healthcare, nutrition, employment/training, homelessness prevention, fair housing, and tenant/landlord counseling.

How were these needs determined?

Public service needs are determined and prioritized utilizing demographic and socioeconomic data gathered and analyzed during development of the Consolidated Plan, as well as through consultation with a broad array of stakeholders, including City of Cleveland and Cuyahoga County departments, social service organizations, CDBG and ESG sub-grantees, the Cleveland/Cuyahoga County Continuum of Care, as well as feedback from the public.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-10 SUMMARY
NUMBER OF HOUSING UNITS

The City of Cleveland includes about one-third of the population and one-third of the housing units in Cuyahoga County.

The 2016-2020 ACS data showed 211,210 housing units in Cleveland, a 0.4% decrease since the 2011-2015 ACS. Of these units, 83% were occupied and 17% were vacant. About 42% of the occupied housing units were owner-occupied. Both vacancy and tenure varied by Census Tract.

About 53% of all occupied units (111,970) in Cleveland were single-family (detached or attached) housing units, 23% were 2-4 units, 8% were 5-19 units, and 15% were structures with 20 or more units.

CPD Maps reports showed that more single-family detached housing units were owner-occupied (82%/60,050 units) versus attached units (5%/3,962 units). Of the 2-4 units, 10% (7,227 units) were owner-occupied. Only about 1% of units in structures with 5-19 units and 20 or more units were owner-occupied.

The number of bedrooms in housing units showed considerable variation by tenure. Larger units were more common among owners: 73% of units (53,500) had 3 or more bedrooms and about 25% of units had 2 bedrooms (18,465). Conversely, only 29% of all renter-occupied units had 3 or more bedrooms (29,605), 38% had 2 bedrooms (38,815), 27% had 1 bedroom, and 5% had 0 bedrooms.

In terms of affordability, a limited number of units are affordable to low- and moderate-income households. A total of 210,335 housing units in Cleveland, 82% of all units, were affordable to households with incomes that were 80% HAMFI, and just above 70% were rental units. As incomes get smaller, the number of housing units that are affordable is also reduced. Only 21% of units were affordable to households with incomes that were 50% HAMFI, and 70% were rental units. Only about 13% of rental units were affordable to households with incomes that were 30% HAMFI.

MA-15 SUMMARY
COST OF HOUSING

When compared to housing costs in other parts of the country, the cost of housing in Cleveland has remained relatively affordable. During the Great Recession, rents remained stagnant and home values in Cleveland, as well as in suburban Cuyahoga County declined – in some cases substantially. Sales price trends were uneven. Then the COVID-19 pandemic resulted in a real estate recovery, brought on by record-low interest rates and a sudden shift to remote work. Median home prices increased between 2019 and 2025 in Cuyahoga County by at least 50% and in selected cities like Cleveland by at least 75%. Sales data as of June 2026 shows that the median selling price of homes in Cleveland is $138,000 and $240,000 for Cuyahoga County. Within Cleveland, current median listing price by neighborhood varies significantly, from a high of $400,000 to less than $90,000.

MA-20 SUMMARY
CONDITION OF HOUSING

About 87% of the housing units in Cleveland were built in 1979 or earlier, meaning that cyclical maintenance is an ongoing need for the housing stock. The overall condition of the housing stock citywide is good, but conditions vary by neighborhood. A citywide structure condition survey completed in 2022 found that of the 108,405 occupied structures surveyed, 94% received a grade of "A – Excellent" to "C – Fair" condition. In contrast, of the 9,215 vacant structures surveyed, 52% received a grade of "D – Deteriorated" or "F – Hazardous" condition.

About 17% of housing units (36,295) in Cleveland were vacant (2016-2020 ACS), a rate that is above the Cuyahoga County housing unit vacancy rate of 11% (69,908 units). Almost 52% of vacant housing units in Cuyahoga County are located in Cleveland.

More than 150,000 housing units in Cleveland were constructed before 1980. Lead based-paint (LBP) hazard is an ongoing issue due to the age of the housing stock. Also, childbirth and/or the movement of households creates new situations of housing units with LBP hazards occupied by small children. Annual lead screenings of children in Cleveland and Cuyahoga County shows that from 2012 to 2022, the percentage of tested children with a blood lead level of 5 ug/dl or more has declined noticeably in both Cleveland and countywide.

MA-25 SUMMARY
PUBLIC AND ASSISTED HOUSING

The one public housing authority operating in Cuyahoga County, the Cuyahoga Metropolitan Housing Authority, manages about 10,000 housing units. About 96% of the units are in Cleveland.

Three housing agencies in Cuyahoga County provided 17,029 vouchers in 2024 through the Housing Choice Voucher Program (HCVP): Cuyahoga MHA (15,857), North Coast Housing Connections (802), and EDEN (370).

In terms of revitalization needs for the Cuyahoga MHA inventory, the agency intends to continue to address deferred maintenance issues, demolish/dispose of obsolete units, provide replacement units in accordance with approved policies, and reduce energy consumption in their housing inventory.

MA-30 SUMMARY
HOMELESS FACILITIES

In Cuyahoga County, the extensive network of public, private, and non-profit agencies that comprise the Cleveland/Cuyahoga County Continuum of Care work in concert to meet the needs of homeless persons, actively promoting an approach that focuses on preventing and ending homelessness and rapidly returning people who have become homeless to housing. Emphasis is placed on assisting chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The network includes providers of housing and supportive services for the homeless, as well as governmental departments and area non-profit agencies that provide services and link persons to mainstream benefits, helping the homeless to find, and retain, housing.

MA-35 SUMMARY
SPECIAL NEEDS FACILITIES AND SERVICES

Many agencies in Cuyahoga County offer services to meet the needs of special needs populations. In addition to the Cleveland/Cuyahoga County Office of Homeless Services, a network of providers deliver housing and supportive services to persons who are elderly, frail elderly, persons with mental, physical and/or developmental disabilities, survivors of domestic violence, persons re-entering the community, persons with substance abuse addictions, or persons with HIV/AIDS.

MA-40 SUMMARY
BARRIERS TO AFFORDABLE HOUSING

The City of Cleveland does not impose any of the following public policies, which can be barriers to affordable housing: growth controls, impact fees, exclusionary zoning, large lot zoning, excessive subdivision control, or rent control. Identified barriers to affordable housing include urban sprawl, inadequate national funding for the Housing Choice Voucher Program, and decreasing levels of Federal and State resources.

MA-45 SUMMARY
NON-HOUSING COMMUNITY DEVELOPMENT ASSETS

Cleveland has about 117,000 workers and about 222,000 jobs, excluding the public sector. The largest employment sectors based on share of jobs are Education and Health Care Services (34%), Professional/Scientific/Management Services (13%), Arts/Entertainment/Accommodations (12%), and Manufacturing (9%), and Finance/Insurance/Real Estate (7%). These sectors represent 80% (181,000) of all jobs.

Both the City of Cleveland Department of Economic Development and the Cleveland City Planning Commission will continue to encourage job and business growth opportunities through focused strategies during the next five years. There are also a variety of workforce training and professional development opportunities available for Cleveland residents and workers in various employment sectors at several universities, plus Cuyahoga Community College, and OhioMeansJobs.

MA-50 SUMMARY
NEEDS AND MARKET ANALYSIS

Cost burden was the major problem cited by most of the households having one or more “housing problems.” Very small percentages of households lived in housing that was substandard or in over-crowded conditions. Continued investment in the housing stock however, is still needed. The main period of housing construction in Cleveland was before 1950, when about 60% of all housing units (105,085 units) were built. These units are at least 76 years old and may require systems replacement and significant rehabilitation investment. An additional 34% of all housing units (59,085 units) were constructed between 1950-1999 and may also require updating and systems work. Census tracts with concentrations of households with any housing problems are spread throughout the city.

There are several concentrations of racial/ethnic minorities in the City of Cleveland, such as Black or African American persons living primarily on the east side, Asian residents living in the Asia Town area just east of downtown, and Hispanic persons living on the near west side. Concentrations of low-income households (0-50% HAMFI) tend to be located primarily in east side and near west side Cleveland neighborhoods.

Characteristics of area where concentrations of racial/ethnic minorities and/or low-income households reside trend toward median incomes that are lower than the citywide median, and poverty and unemployment rates that are higher. In terms of housing, areas trend toward higher vacancy rates and rental households, higher percentages of older rental housing stock, lower median rents and home values, and households with a higher percentage of housing problems such as cost burden.

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

Introduction

In 1950, Cleveland, with 270,943 housing units, 265,491 households, and 914,808 people, was the 7th largest city in the country. In 1960, the number of housing units increased by over 6%, to 282,914 units. Then, in the early 1960s, the economic, social, and political climate began to change, giving rise to outmigration, disinvestment, and housing abandonment. Between 1960 and 1990, the number of housing units in Cleveland declined by 21% to 224,311 units.

Since the 1990s, Cleveland has actively supported the construction of new housing units with great success downtown and in a number of east and west side neighborhoods. At the same time, there has been considerable housing demolition, particularly in selected neighborhoods on the east side of the city ***(MA-10, Map-Housing Change)***. Percentage changes differ by Census Tract, with much of the east side seeing significant losses and Downtown and the Homeownership Zone in Central seeing substantial growth.

The 2016-2020 ACS data shows that there were 211,210 housing units in Cleveland, a 0.4% decrease since 2011-2015. Of these units, 83% (174,915 units) were occupied and 17% (36,295 units) were vacant ***(MA-10, Map-Vacancy Rate)***. About 42% (73,365 units) of the occupied housing units were owner-occupied, while 58% (101,550 units) were renter-occupied ***(MA-10, Maps-Percent Owner-and Renter-Occupied Housing Units)***. Both vacancy and tenure varied by Census Tract.

MA-Table 31 shows that of all occupied units in Cleveland, 53% (111,970 units) were single-family (detached or attached) housing units, 23% (49,190 units) were 2-4 units, 8% (17,145 units) were 5-19 units, and 15% (31,310 units) were structures with 20 or more units. There were 1,595 units classified as mobile home, boat, RV, van, etc. As shown on ***MA-10, Maps-Percent Structures with 5-19 and 20 or More Housing Units***, percentages of structures with a large number of units varied by Census Tract.

CPD Maps Reports-Housing Supply showed that more single-family detached housing units were owner-occupied (82%/60,050 units) versus attached units (5%/3,962 units). Of the 2-4 units, 10% (7,227 units) were owner-occupied. Only small percentages of units in structures with 5-19 units (0.4%/276 units) and 20 or more units (1%/1,011 units) were owner-occupied. Another 1%/843 units were classified as Other (mobile home, boat, RV, van, etc.).

CPD Maps Reports-Housing Supply also showed that more single-family detached housing units were renter-occupied (28%/28,020 units) versus attached units (6%/6,312 units). Of the 2-4 units, 27% (27,903 units) were renter-occupied. Larger percentages of units in structures with 5-19 units (13%/13,369 units) and 20 or more units (25%/25,550 units) were renter-occupied. Another 0.4%/397 units were classified as Other (mobile home, boat, RV, van, etc.).

Unit size (number of bedrooms) showed considerable variation by tenure. Larger units were more common among owners, with 73% of all owner units (53,500 units) having 3 or more bedrooms ***(MA-***

Table 32). About 25% of all owner units had 2 bedrooms (18,465 units) and 2% (1,265 units) had 1 bedroom. Only 135 units had zero bedrooms. Conversely, 29% of all renter-occupied units had 3 or more bedrooms (29,605 units), 38% had 2 bedrooms (38,815 units), 27% had 1 bedroom (27,635 units), and 5% had zero bedrooms (5,495 units). The number of units with 3 or more bedrooms, regardless of tenure, varied by Census Tract ***(MA-10, Maps-Percent Owner and Renter Units with 3 or More Bedrooms)***.

The year in which a house was built can be an indicator of housing condition. While much of Cleveland's housing stock actually dates to the turn of the 20th century or earlier, ***MA-10, Table 38*** shows the earliest period of housing construction as before 1950. Of all of the housing units citywide, 60% (105,085 units) were built before 1950 (48,650 were owner-occupied and 56,435 were renter-occupied). There were 47,785 (27%) housing units built in 1950-1979. Of these, 18,050 were owner-occupied and 29,735 were renter-occupied. Only small percentages of housing were built in 1980-1999 (6%/11,300 units) or in 2000 or later (6%/10,750 units). The year units were built varied by Census Tract ***(NA-10, Housing Needs Assessment, MA-Maps-Percent Rental Housing Built Before 1950 and 1980)***. Condition of housing units is discussed in more detail in ***MA-15, Housing Market Analysis: Condition of Housing Units***.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	99,900	47%
1-unit, attached structure	12,070	6%
2-4 units	49,190	23%
5-19 units	17,145	8%
20 or more units	31,310	15%
Mobile Home, boat, RV, van, etc	1,595	1%
Total	***211,210***	***100%***

Table 28 – Residential Properties by Unit Number

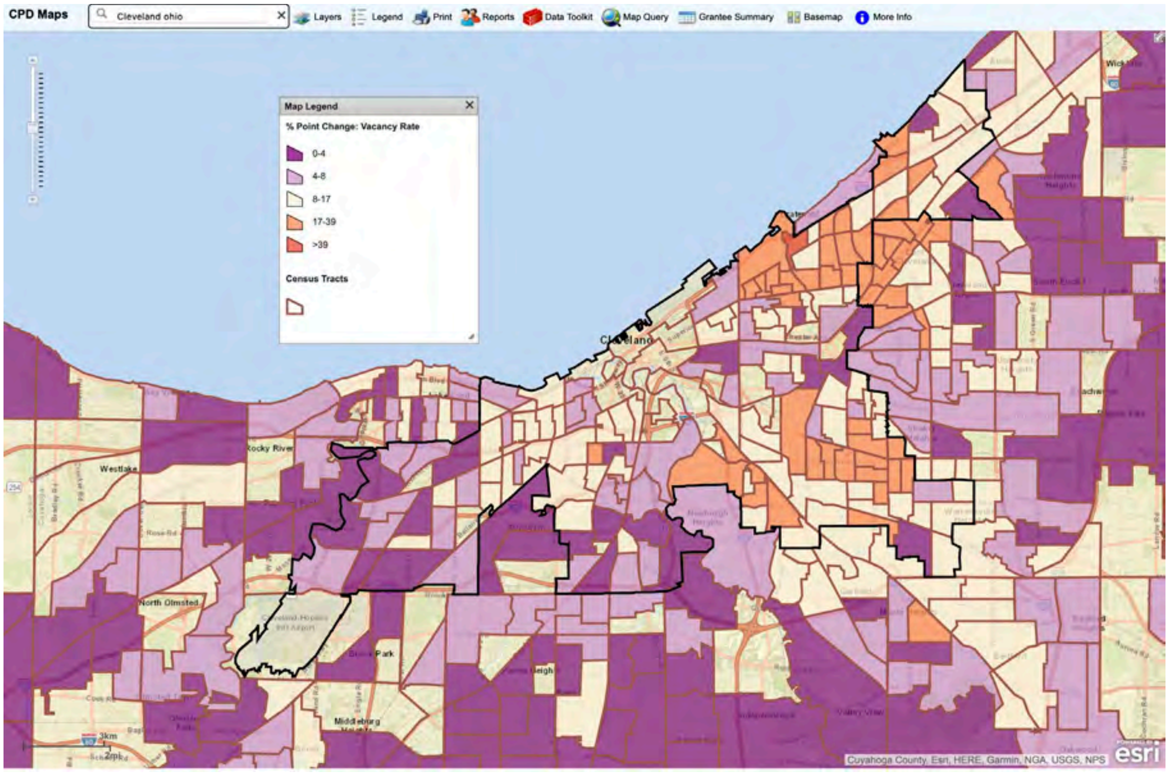
Data Source: 2016-2020 ACS

Unit Size by Tenure

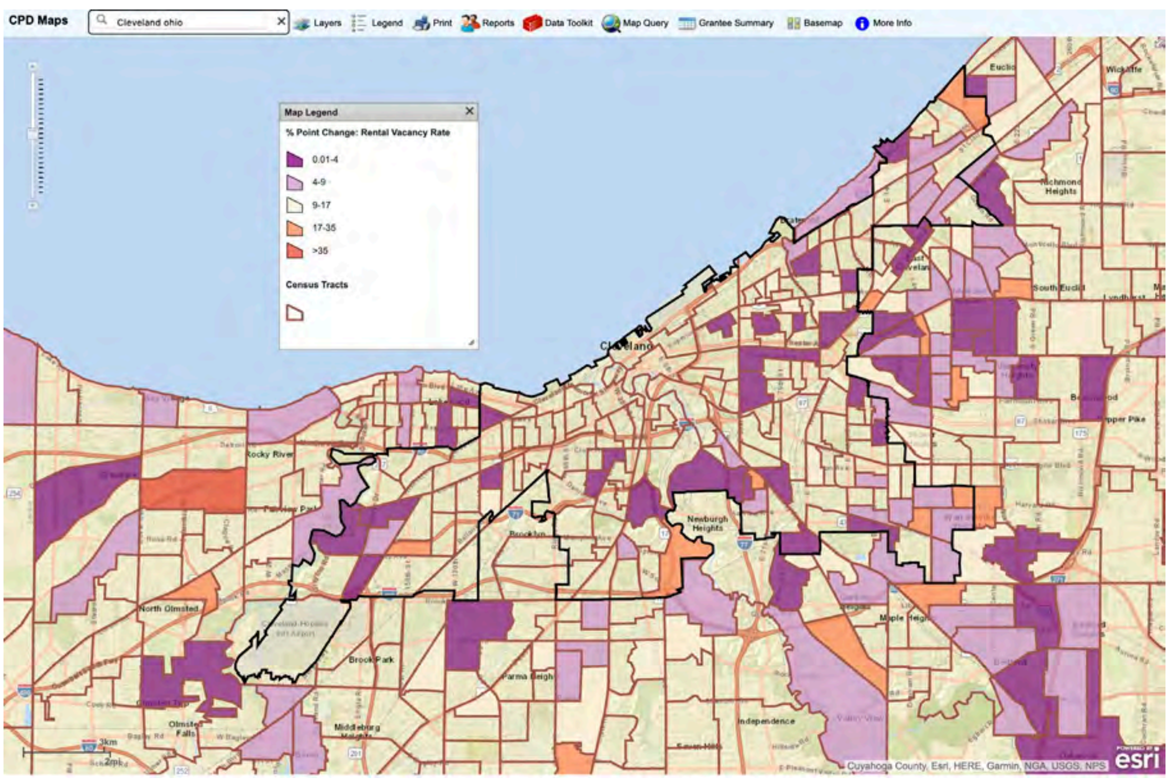
	Owners		Renters	
	Number	%	Number	%
No bedroom	135	0%	5,495	5%
1 bedroom	1,265	2%	27,635	27%
2 bedrooms	18,465	25%	38,815	38%
3 or more bedrooms	53,500	73%	29,605	29%
Total	***73,365***	***100%***	***101,550***	***99%***

Table 29 – Unit Size by Tenure

Data Source: 2016-2020 ACS

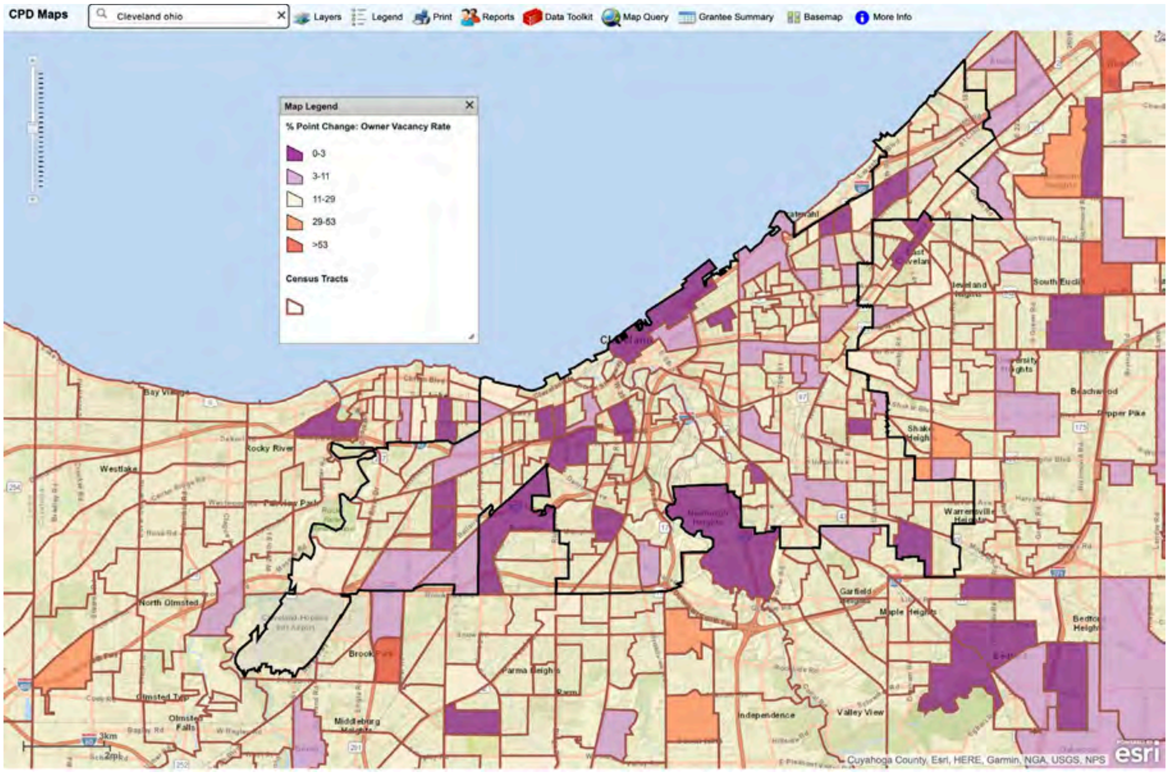


Percent Change in the Vacancy Rate

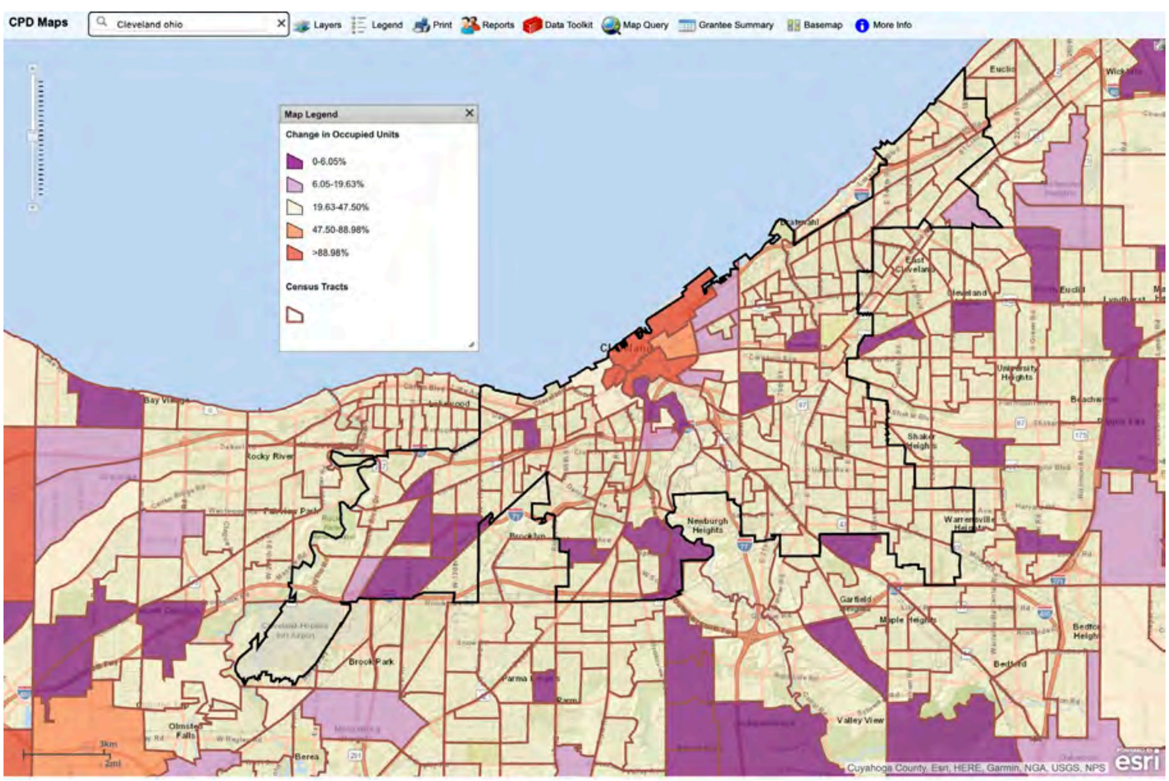


Percent Change in the Rental Rate

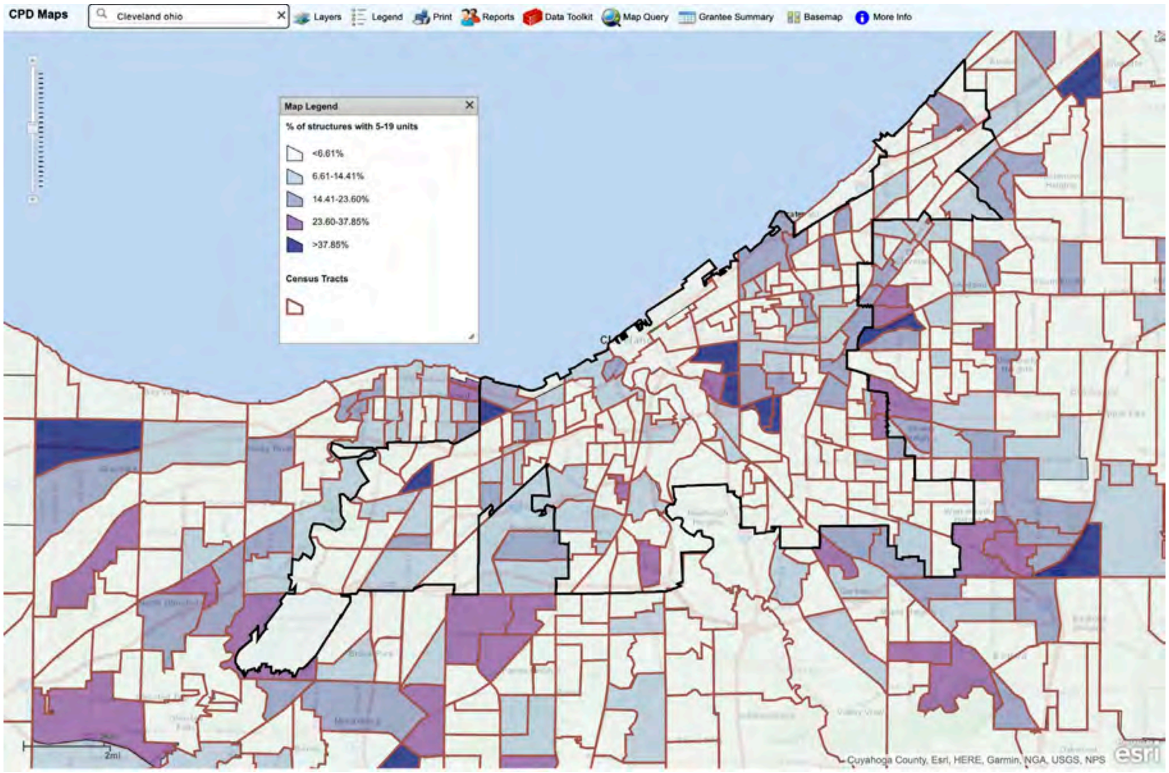
OMB Control No: 2506-0117 (exp. 09/30/2021)



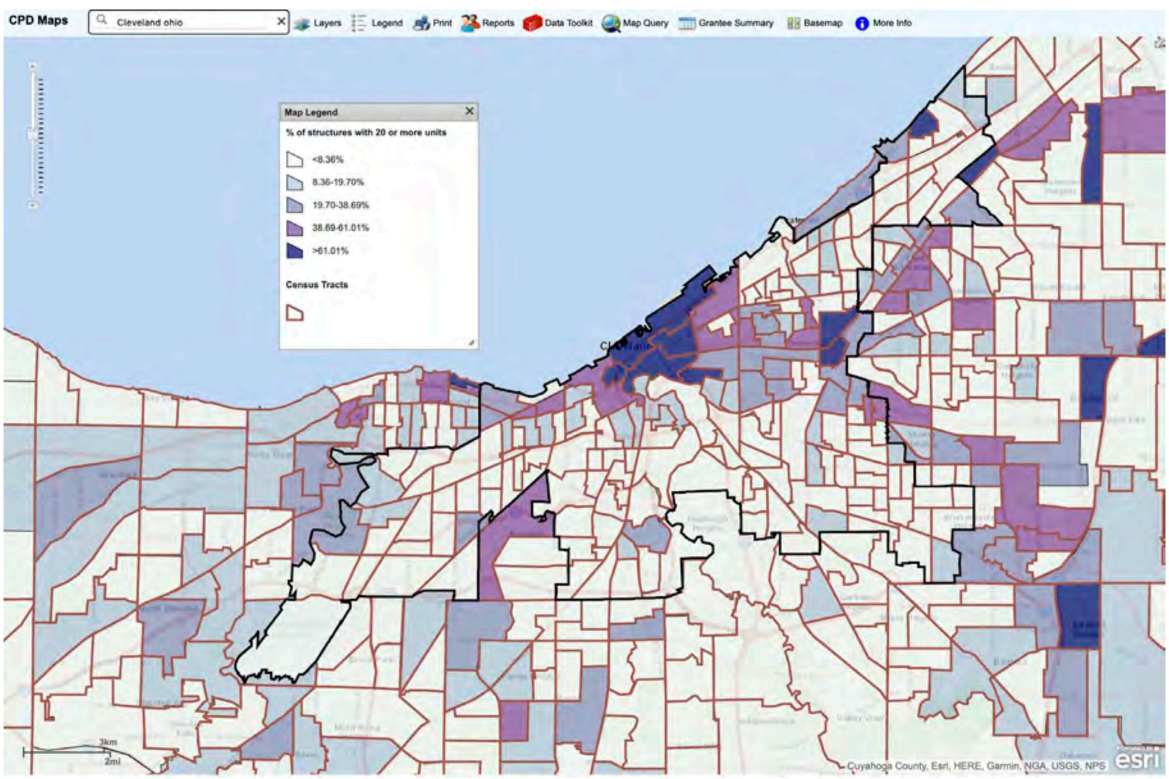
Percent Change in the Owner Vacancy Rate



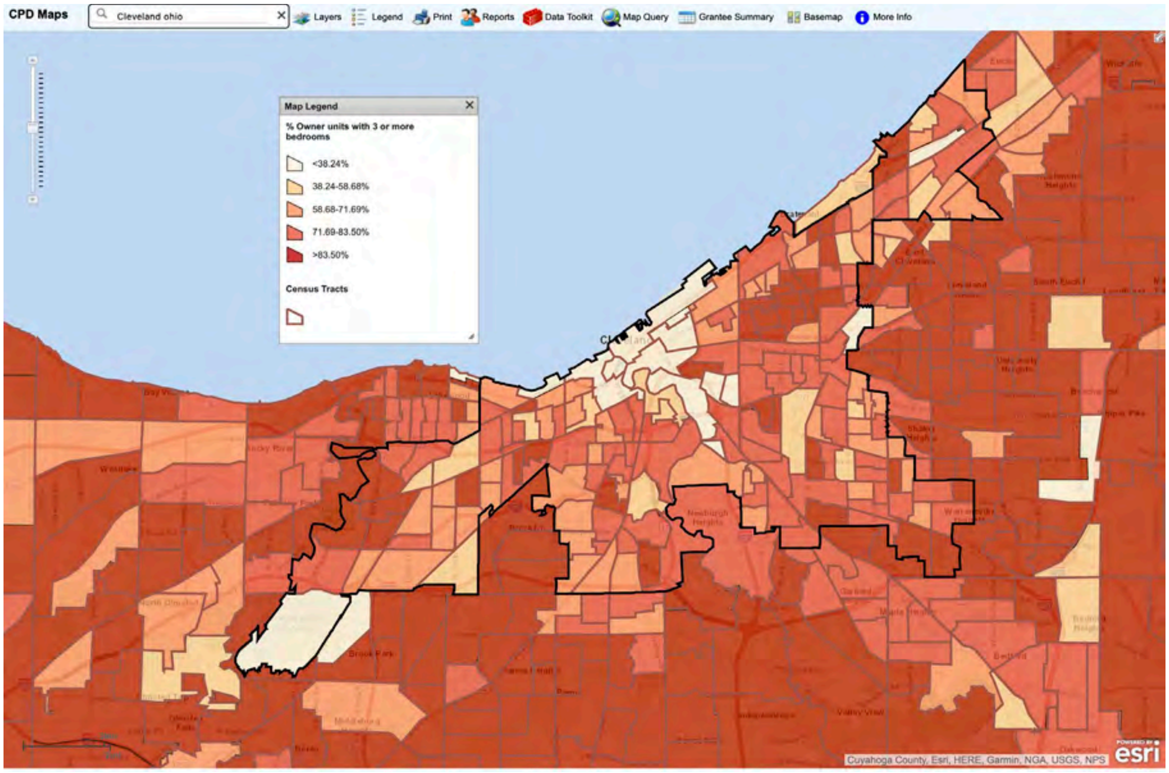
Percent Change in Occupied Units



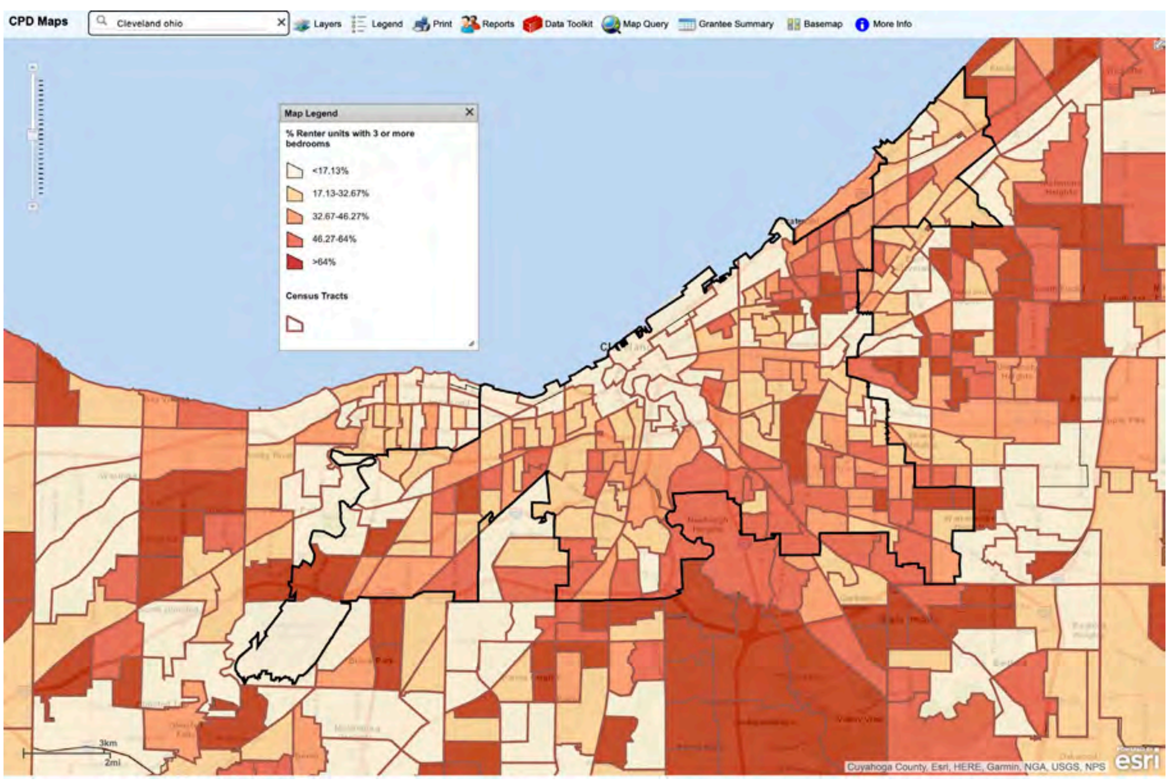
Percent Structures with 5-19 Housing Units



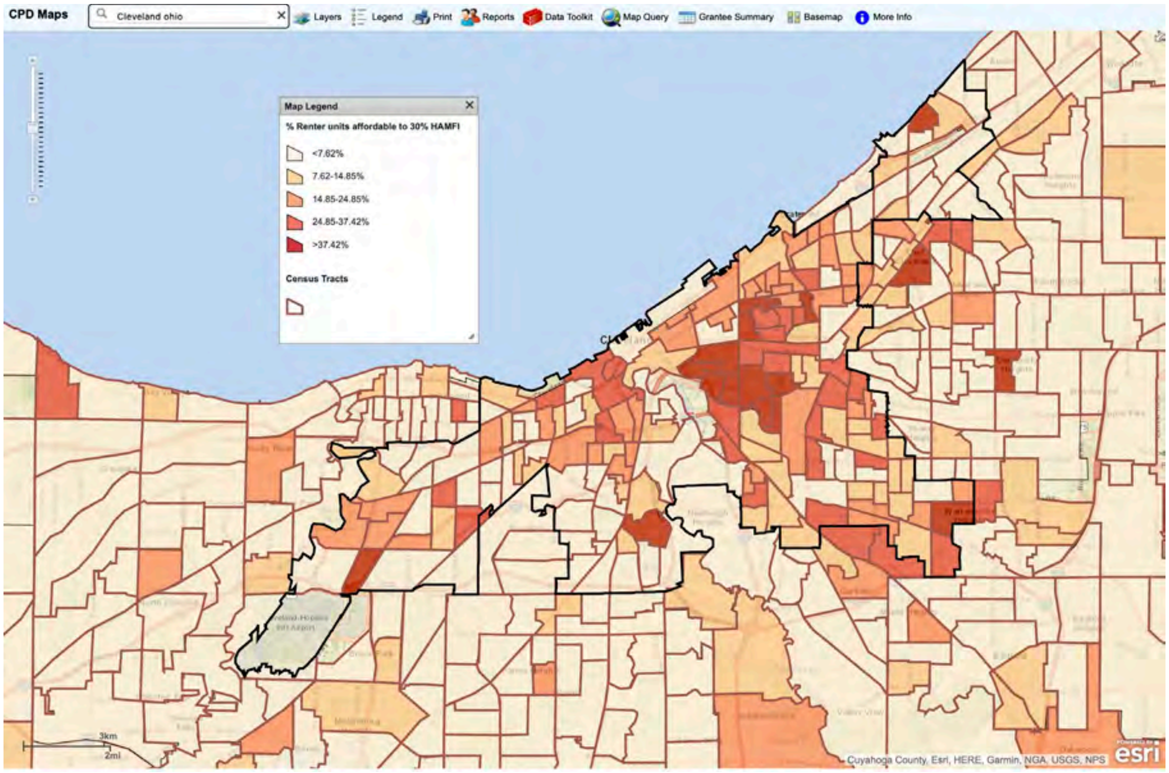
Percent Structures with 20 or More Housing Units



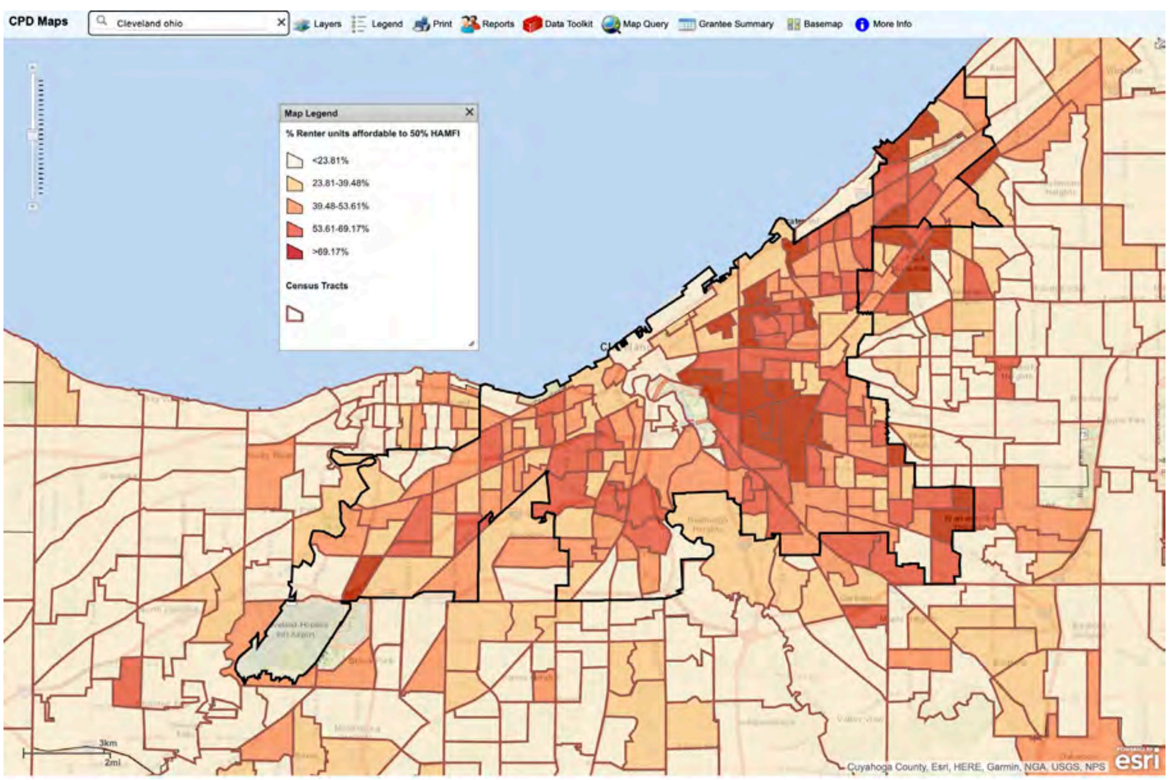
Percent Owner Occupied Housing Units with 3 or More Bedrooms



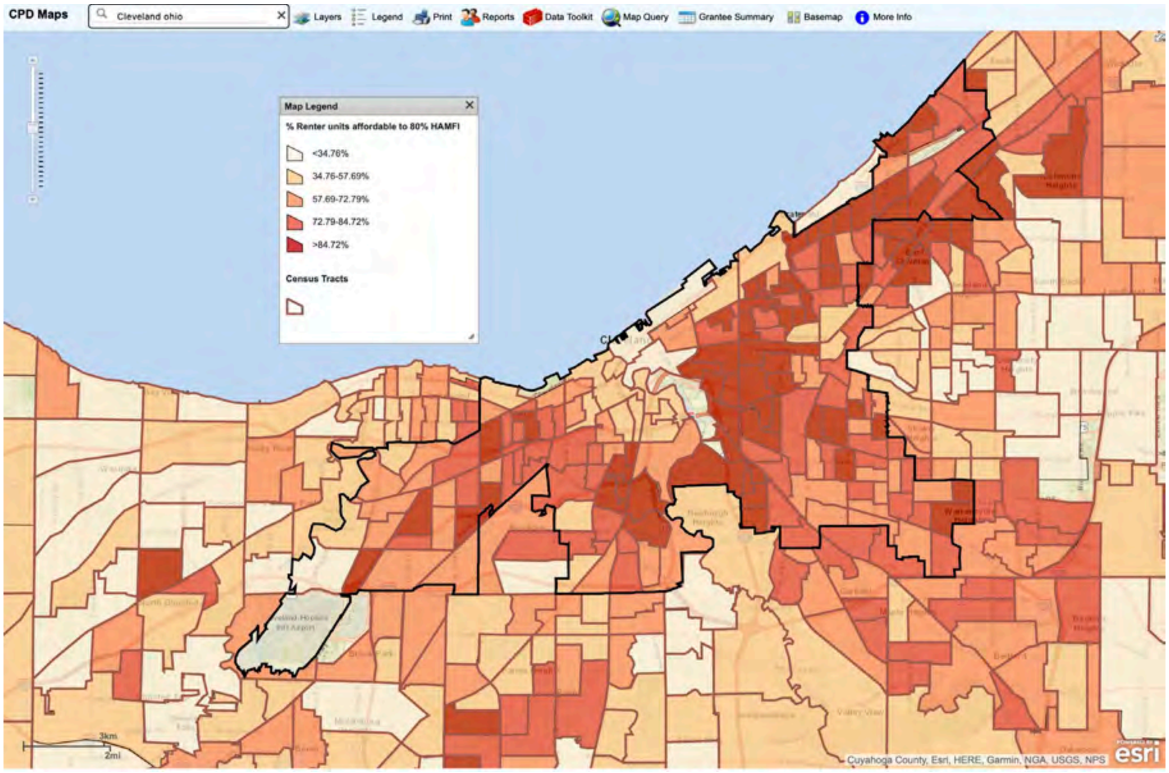
Percent Renter Occupied Housing Units with 3 or More Bedrooms



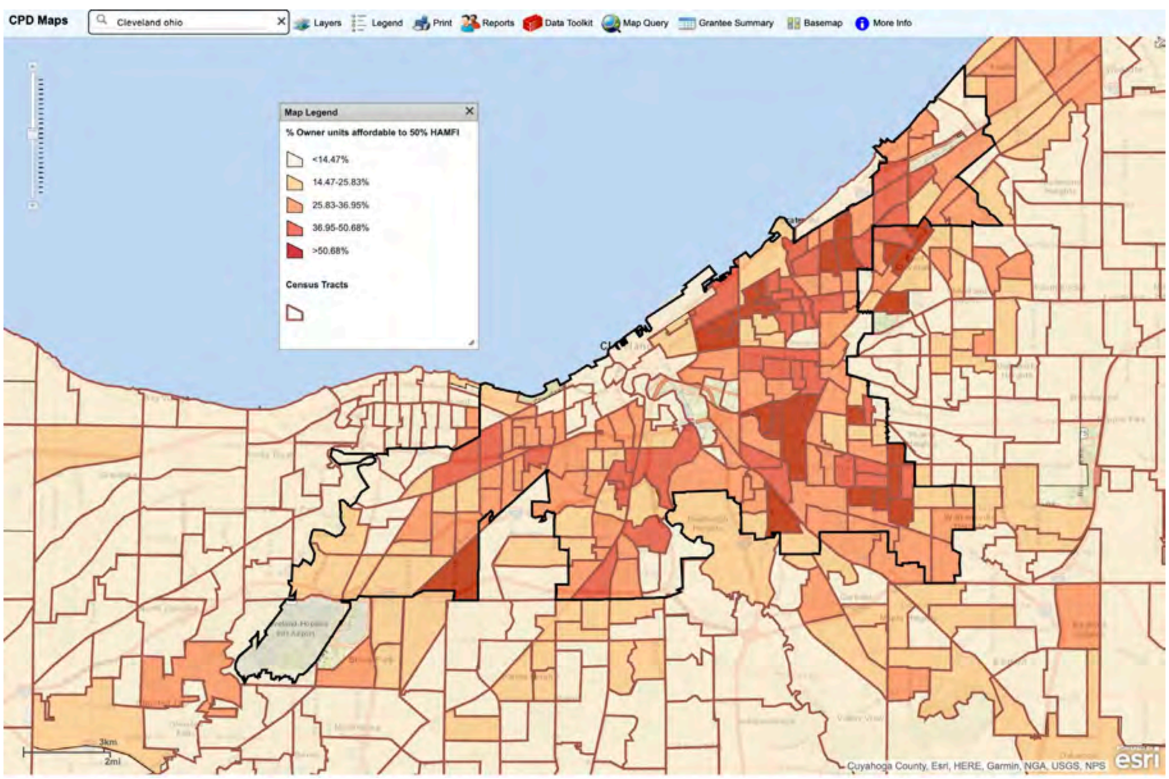
Percent Renter Occupied Housing Units Affordable to 30% HAMFI



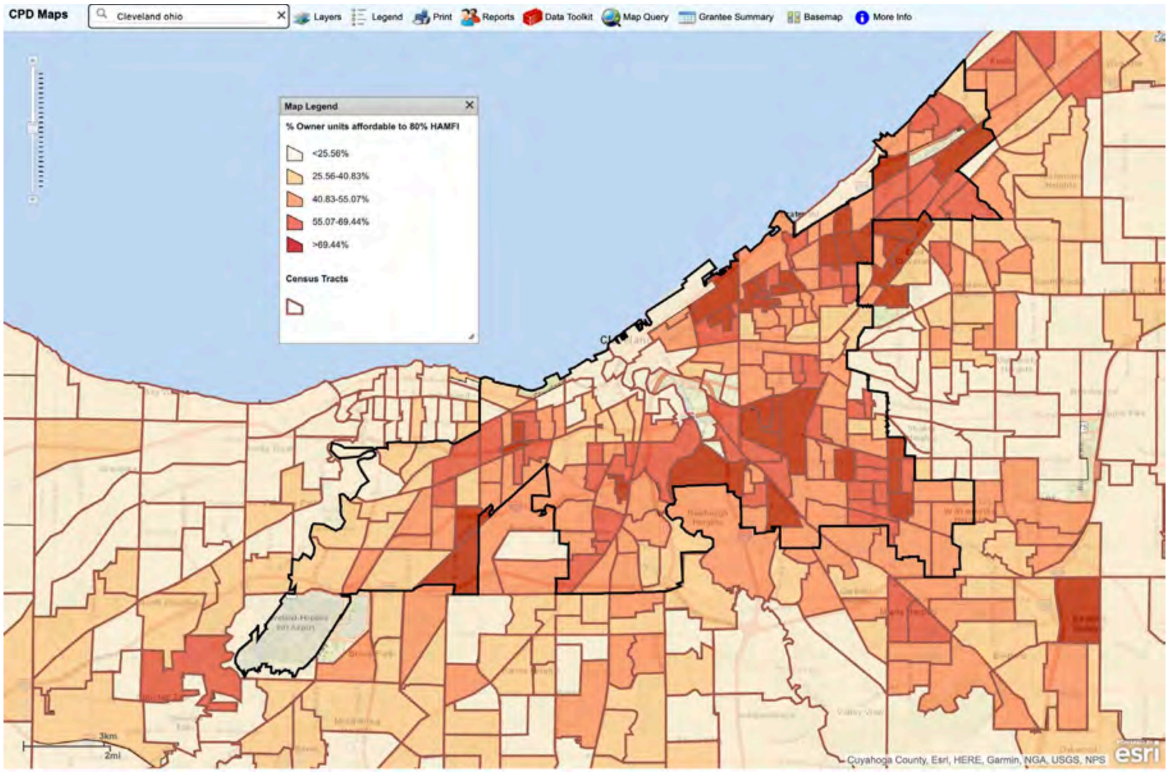
Percent Renter Occupied Housing Units Affordable to 50% HAMFI



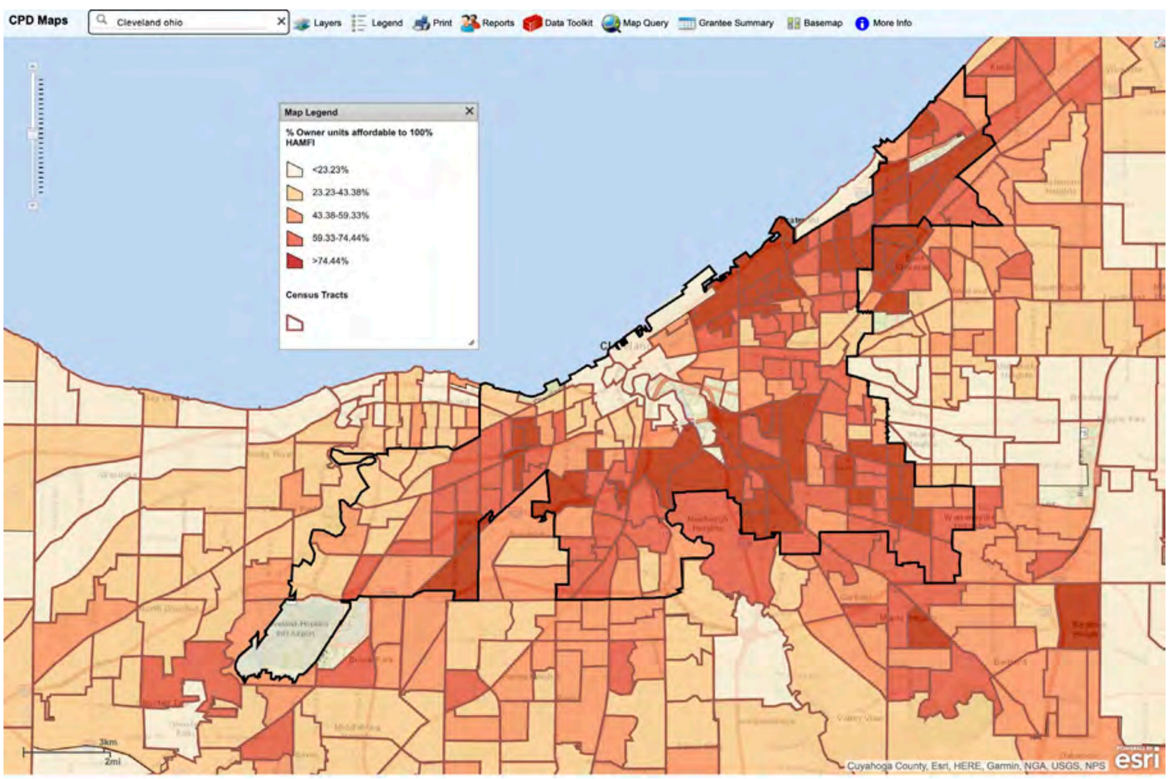
Percent Renter Occupied Housing Units Affordable to 80% HAMFI



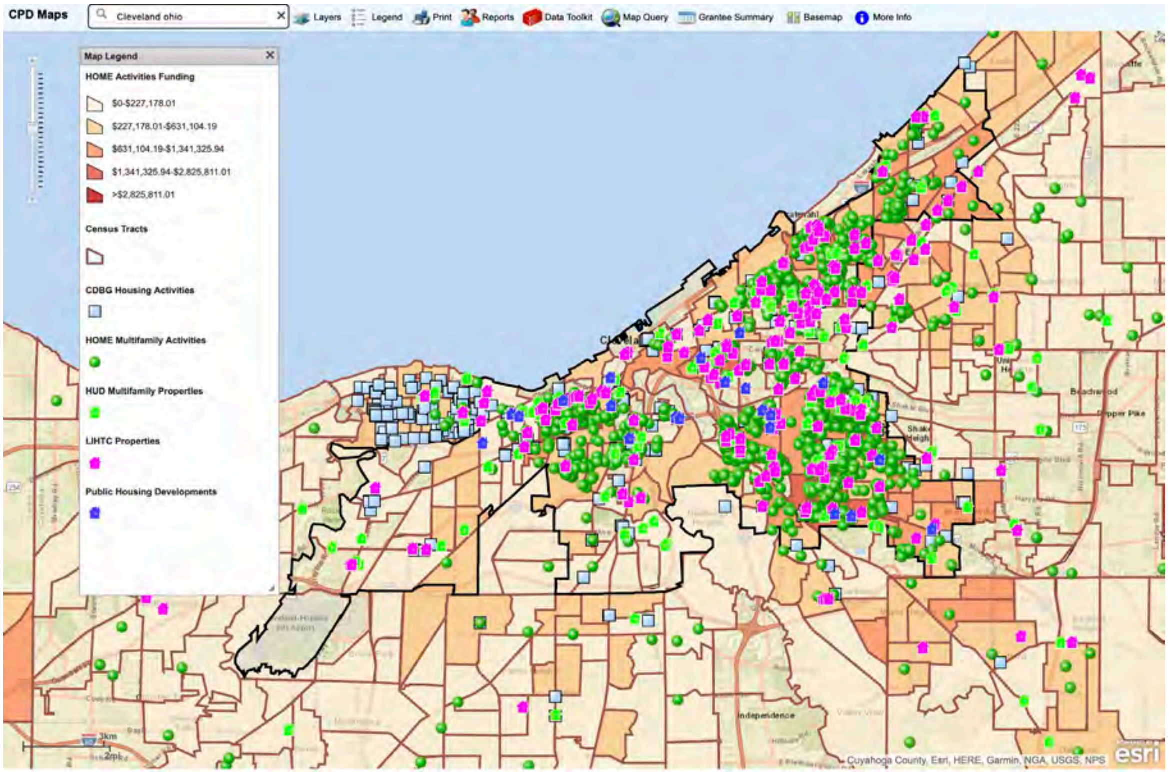
Percent Owner Occupied Housing Units Affordable to 50% HAMFI



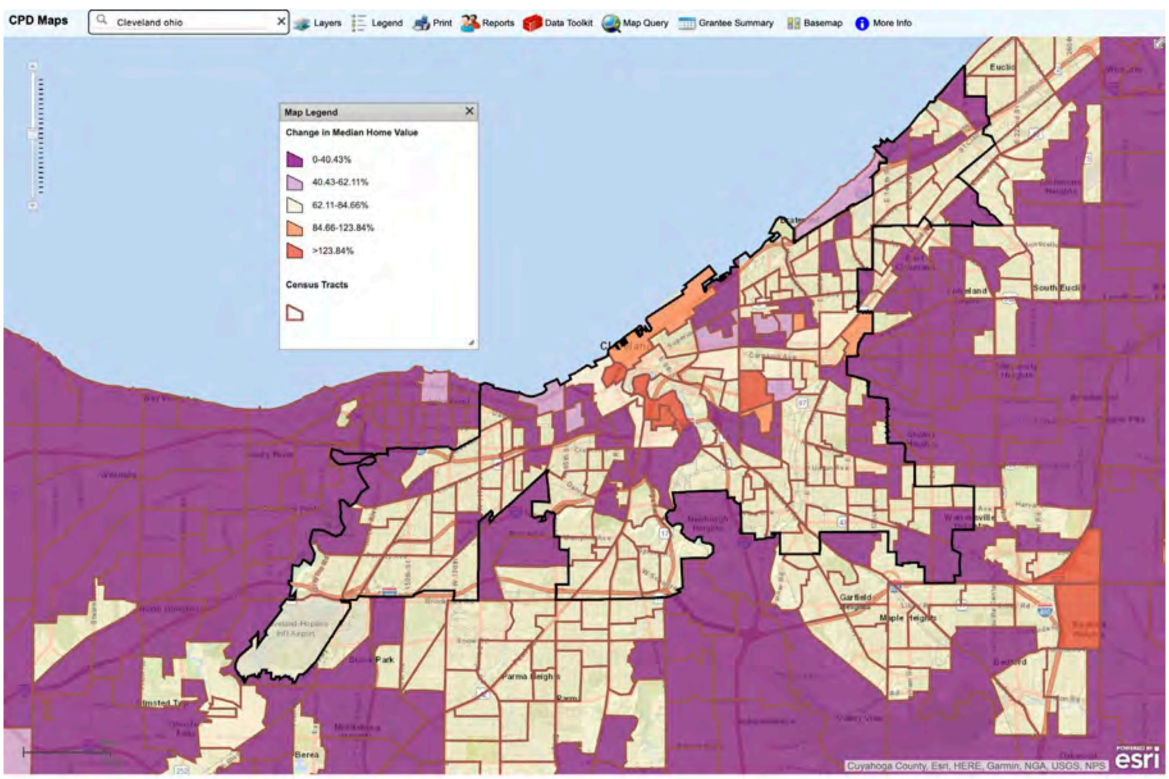
Percent Owner Occupied Housing Units Affordable to 80% HAMFI



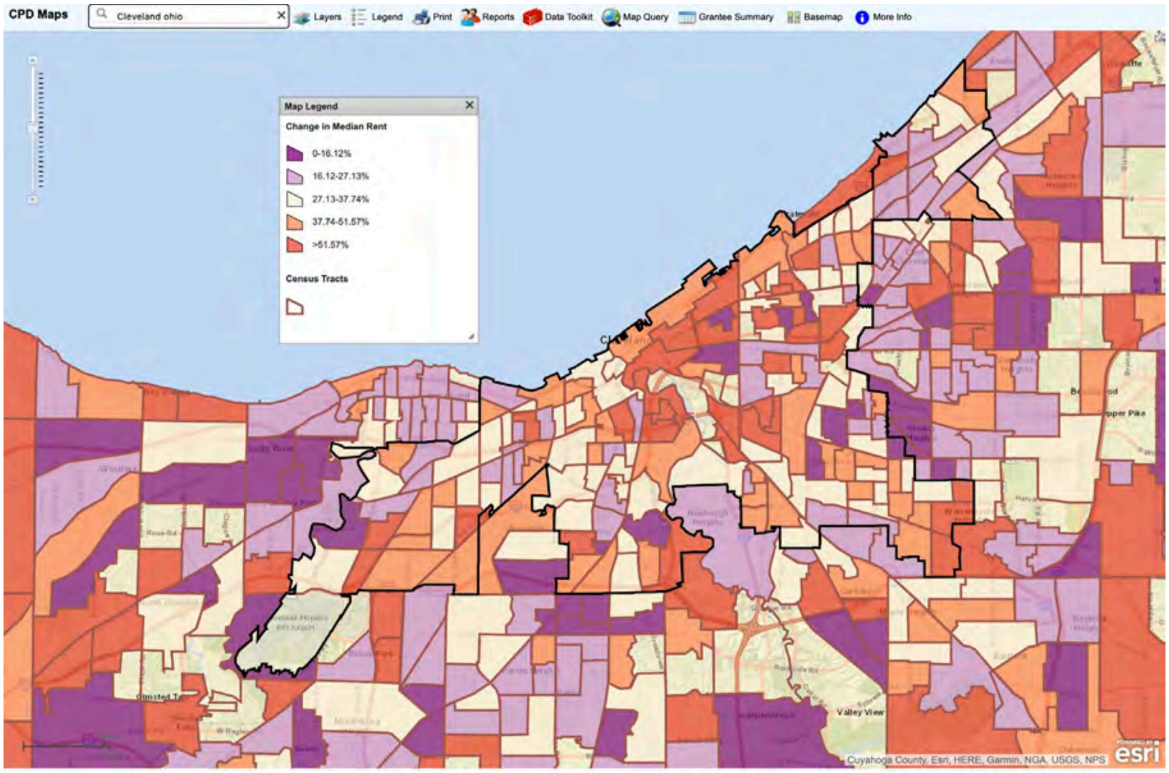
Percent Owner Occupied Housing Units Affordable to 100% HAMFI



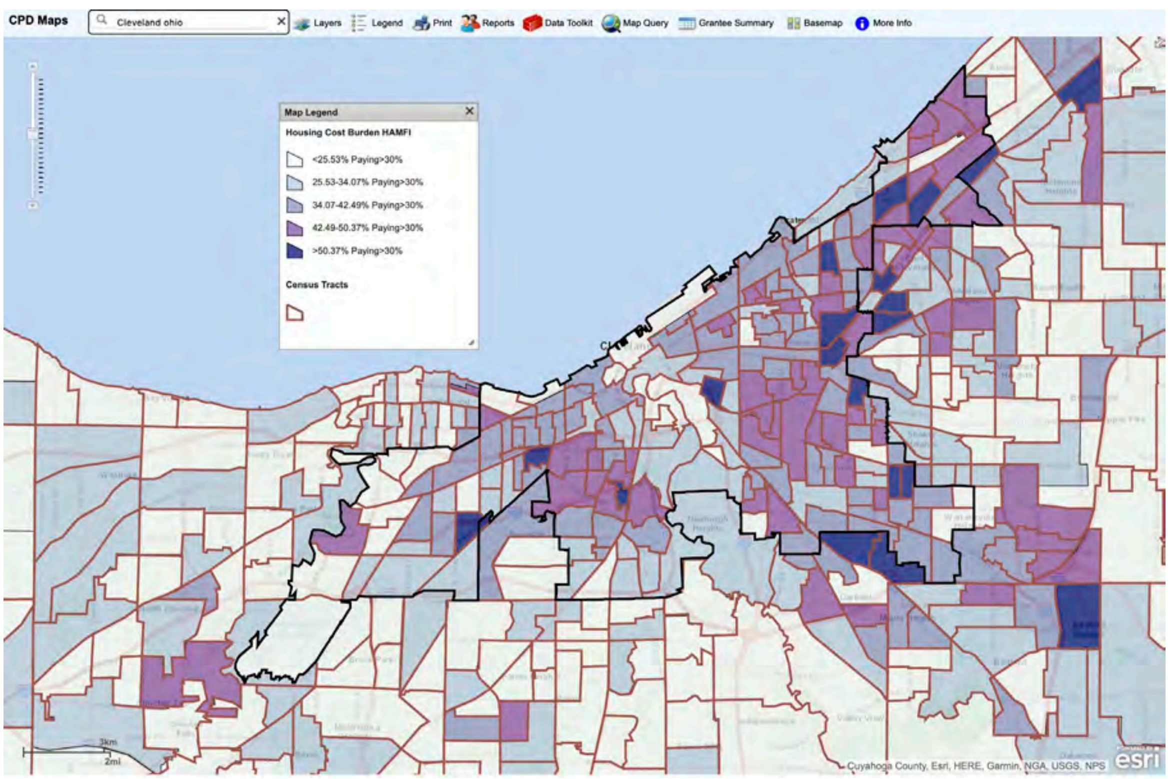
Assisted Housing Inventory



Change in Median Home Value



Change in Median Rent



Housing Cost Burden HAMFI

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The number of units assisted with federal, state, and local programs include those managed by the Cuyahoga Metropolitan Housing Authority (Cuyahoga MHA), as well as those undertaken by the City of Cleveland and its partner non-profit organizations.

Public Housing Authority

The public housing inventory and the Housing Choice Voucher Program provide an affordable housing choice to extremely low-income families, the elderly, and the disabled living in Cleveland. The Cuyahoga MHA Tenant Demographics Summary (January 2021) showed that average annual income of residents in the Public Housing program was $8,217 and $11,159 in the Housing Choice Voucher program. The assisted housing inventory consists of units which have been constructed with the financial assistance of federal housing programs or are occupied by persons receiving federally-based rental assistance such as the Housing Choice Voucher Program. There is one public housing agency that operates within Cuyahoga County: Cuyahoga Metropolitan Housing Authority (Cuyahoga MHA).

There are about 5,000 public housing units in Cuyahoga County. Almost all of the public housing developments in Cuyahoga County are in the City of Cleveland.

There are three housing agencies in Cuyahoga County providing about 17,000 vouchers in 2024 through the Housing Choice Voucher Program (HCVP): Cuyahoga MHA, North Coast Housing Connections, (formerly Parma Public Housing Agency), and EDEN. These vouchers allow a household that qualifies for rental assistance to move into a housing unit of their choice. Countywide, about 24% of voucher holders are elderly (age 62 or higher) and about 35% of voucher holders are families with children. In addition, about 91% of voucher holders countywide are Black/African American.

The Cuyahoga MHA had almost 16,000 HCVP vouchers in use in Cuyahoga County in 2024. These vouchers represent about 9% of all renter-occupied housing units in Cleveland. Data shows a more prevalent use of vouchers on the east side of Cleveland, compared to the west side of Cleveland

City of Cleveland Programs

The City of Cleveland receives allocations of federal funds from the following HUD programs: Community Development Block Grant (CDBG), Home Investment Partnership Program (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with HIV/AIDS (HOPWA). The City of Cleveland can also receive funding through State of Ohio programs, and project developers can receive awards of Low-Income Housing Tax Credits, allocated through the Ohio Housing Finance Agency.

A background description of the federal and state programs is described below:

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG): Created under the Housing and Community Development Act of 1974, this program provides Federal grant funds to local and state governments to develop viable urban communities by providing decent housing with a suitable living environment.

HOME (HOME INVESTMENT PARTNERSHIPS PROGRAM): Provides formula grants to states and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing.

EMERGENCY SOLUTIONS GRANT (ESG): ESG funds may be used for five program components related to homelessness and at-risk homelessness: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS; as well as administrative activities.

HOUSING OPPORTUNITIES FOR PERSONS WITH HIV/AIDS (HOPWA): Was established to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.

LOW-INCOME HOUSING TAX CREDIT (LIHTC): A tax incentive intended to increase the availability of low-income housing. The program provides an income tax credit to owners of newly constructed or substantially rehabilitated qualified low-income rental housing projects. The developments can include either multi-family or single-family rental housing.

By providing much needed resources, these federal and state funds have, over the years, played a critical role in the development of local programs that address the needs of extremely low-, low- and moderate-income owner and renter households, eliminate blighted conditions in low-income neighborhoods, and address urgent need. For examples of the number and types of units/households assisted, refer to Annual Action Plans.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Housing units that receive Low Income Housing Tax Credits (LIHTC), Section 8 contracts or other forms of rental assistance directly from HUD can be at-risk of being converted to market rate housing upon the maturity of the tax credits, pre-paid mortgages or when contracts expire.

Project-Based Section 8 Housing Units

These units, referred to as “project-based” because the subsidies are attached to the units, have been operated under long-term contracts that have provided ongoing rent subsidies that cover the difference between 30% of tenant monthly income and the market rate for the unit.

HUD policy has been to renew the subsidy contracts on an ongoing basis, although an owner has the option of terminating the obligation to maintain the building as lower income housing when the contract is up for renewal. Because these long-term contracts through the federal government can expire, there is ongoing concern about the loss of affordable housing for low-income households. The City of Cleveland will continue to monitor this issue and makes preservation of affordable housing stock a high priority. The inventory of affordable units with project-based assistance remains substantial, and most buildings are in high demand and generally utilized to capacity.

Low Income Housing Tax Credit (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) program is the largest federal incentive for constructing and preserving affordable rental housing. Established in 1986, it grants state and local agencies billions of dollars annually to issue tax credits to developers, who sell these credits to private investors to fund construction. In exchange for this equity, developers agree to keep units rent-restricted and available to lower-income households (e.g., households earning at or below 60% of the area median income) for a minimum of 30 years. In Cleveland, projects representing thousands of housing units have utilized LIHTC over the past several decades. Cleveland will continue to monitor the assisted housing stock to ensure the preservation of affordable housing units.

Does the availability of housing units meet the needs of the population?

Housing needs, outlined in the ***Housing Needs Assessment (NA)*** section, as well as housing supply, outlined in the ***Housing Market Analysis (MA)*** section, clearly indicate that the availability of housing units do not meet the needs of many of the extremely-low, low- and moderate-income residents living in Cleveland, particularly in terms of affordability and condition, and to a lesser extent, size. Reasons that the availability of housing units do *not* meet the needs of the population include lack of affordability, housing with condition issues, and inadequate size of the housing units.

Lack of Affordability

While housing costs are more reasonable in Cleveland than in many parts of the country, a significant portion of residents still cannot afford the cost of housing, regardless of its condition or how much of their income is devoted to housing costs.

NA 10, Table 7 shows that 26,460 households with incomes that were 0-80% of HAMFI had a cost burden greater than 30% of their incomes. Of these households, 68% (18,105 households) were renters and 32% (8,355 households) were owners. There were 31,025 households that had a cost burden greater than 50% of their incomes. Of these households, 75% (23,305 households) were renters and 25% (7,720 households) were owners.

MA-15, Table 35 and ***MA-10, Maps-Percent Renter and Owner Housing Units Affordable by HAMFI*** show that of the 256,395 housing units in Cleveland, 210,335 units (82%) were affordable to households with incomes that were up to 80% HAMFI. A greater number of units (151,900 units) were affordable to renters than to owners (58,435 units). As incomes get smaller, the number of housing units that are affordable is also reduced. Only 74,690 units (21%) were affordable to households with incomes that were 50% HAMFI. A greater number of units (52,965 units) were affordable to renters than to owners (21,725 units). There were 116,420 units (35%) that were affordable to households with incomes that were 80% HAMFI. A greater number of units (79,710 units) were affordable to renters than to owners (36,710 units). Very few housing units were affordable to households with incomes that were 30% HAMFI. Only 19,225 units (13%) were affordable to households with incomes that were 30% HAMFI, and these were affordable for renters only. There was no data regarding affordability of owner units for households with incomes that were 30% HAMFI.

For extremely low-income households who often rely on public housing or Housing Choice Voucher Program options, in 2024 the three organizations in Cuyahoga County that control the public housing units and vouchers all reported waiting lists.

Additionally, the Cleveland/Cuyahoga County Office of Homeless Services Continuum of Care Point-in-Time-Counts showed that as of 1/28/2025, there were 1,327 homeless persons (1,235 persons at emergency shelters, 52 persons at transitional housing, and 40 persons who were unsheltered) who were in need of affordable housing.

Housing with Condition Issues

Substandard housing, as defined by HUD, is a lack of complete plumbing or kitchen facilities. According to HUDs definition, substandard housing is not a pervasive issue in Cleveland ***(NA-10, Table 7)***.

However, as explained in ***MA-20, Housing Condition***, there are a substantial number of housing units that are in need of minor, moderate, or major repairs. ***MA-20, Table 37*** examines the condition of housing units by number of conditions. Of the 174,910 housing units listed on the table, 38% (65,725 housing units) had at least 1 selected condition, with selected housing conditions being more prevalent among rental units. Of the 101,545 renter-occupied housing units, 47% (47,310 housing units) had at least 1 selected condition. Of the 73,365 owner-occupied housing units, 25% (18,415 housing units) had at least 1 selected condition.

The age of housing is also an indicator of condition. As shown in ***MA-10, Table 38***, 87% of the housing stock was built before 1980; 60% was built before 1950. These homes are now at least 46 years old, requiring systems replacement and a significant rehabilitation investment.

Inadequate Size

NA-10, Table 6 shows total households with incomes that were 0-80% of HAMFI, by household type. Of the 117,730 households with incomes that were 0-80% of HAMFI, 19,945 households were other households, 38,840 households contained at least one person 62 years or older, 35,605 households were small family households and 6,530 households were large family households. While ***MA-10, Table 32*** shows unit size (number of bedrooms) by tenure, it does not indicate the affordability of these units. Of the housing units listed in the table, 5,630 units (2%) had no bedrooms, and were more suitable for single persons. Most of these units were renter units (5,495 units), while only a small number were owner units (135 units). There were 28,900 units (8%) with 1 bedroom. These were more suitable for small family households without children or single persons. Most of these units were renter units (27,635 units), while only a small number were owner units (1,265 units). There were 57,280 units (16%) with 2 bedrooms. These units were more suitable for small family households. Most of these units were renter units (38,815 units), while fewer were owner units (18,465 units). There were 83,105 units (23%) with 3 or more bedrooms. These units were more suitable for small to large family households. Fewer of these units were renter units (29,605 units), while more were owner units (53,500 units). Comparing ***NA-10, Table 6*** and ***Table 30*** indicates that there is a mismatch between the sizes of households and the unit size.

Describe the need for specific types of housing:

Comparing the housing needs ***(NA-Housing Needs Assessment)*** with the housing supply ***(MA-10, Housing Market Analysis)*** clearly shows a need for specific types of housing and/or housing programs. The City of Cleveland continues to make these issues high priorities, as noted in its current list of goals, which is included in ***SP-25, Priorities***:

Public Housing/Housing Choice Vouchers

There is a need to make additional Public Housing units and/or Housing Choice Vouchers available to extremely low- and low-income households. As shown on HUD mandated tables ***(NA-10, Tables 9 and 10)***, there are 54,055 extremely low- and low-income households living in Cleveland who are paying more than 30% of their incomes for housing and 21,080 extremely low- and low-income households who are paying more than 50% of their incomes for housing. ***MA-15, Table 35*** shows there is a supply of 19,225 housing units that are affordable to extremely low-income households (0-30% HAMFI) and 116,420 housing units that are affordable to low-income households (30-50% HAMFI).

For households who rely on public housing or Housing Choice Voucher Program options, in 2024 the three organizations in Cuyahoga County that control the public housing units and vouchers all reported waiting lists.

Safe, Affordable, and Accessible Housing

There is a need for safe, affordable, and accessible renter and owner housing, be it new construction or rehabilitated, energy efficient older housing. In Cleveland, many households are affected by housing cost burden. As shown in ***NA-10, Tables 9 and 10***, There are 60,010 extremely low-, low-, and moderate-income households living in Cleveland who are paying more than 30% of their incomes for housing and

23,715 extremely low, low, and moderate-income households who are paying more than 50% of their incomes for housing ***(MA-10, Maps-Percent ELI, LI, and MI Households)***.

In Cleveland, there are not enough housing units that are affordable. Section ***MA-15, Table 35*** shows there is a supply of 19,225 housing units that are affordable to extremely low-income households (0-30% HAMFI), 74,690 housing units that are affordable to low-income households (30-50% HAMFI), and 116,420 housing units that are affordable to moderate income households (50-80% HAMFI).

Housing Condition/Age of Housing

The age of the housing stock/the year in which a house was built can be an indicator of housing condition. In Cleveland, about 87% of all housing units are almost 70 years old and have moderate to significant condition issues. While much of Cleveland's housing stock actually dates to the turn of the 20th century or earlier, ***MA-10, Table 38*** shows the earliest period of housing construction as before 1950. Of all of the housing units citywide, 60% (105,085 units) were built before 1950 and 27% (47,785) were built in 1950-1979. Only small percentages of housing were built in 1980-1999 (6%/11,300 units) or in 2000 or later (6%/10,750 units).

Support Efforts of the Cleveland/Cuyahoga County Office of Homelessness to Address Homeless Issues

The Cleveland/Cuyahoga County Office of Homelessness (OHS) is the lead entity that coordinates local planning and implementation efforts that address the issue of homelessness. The office was established in 1992 as the result of a community-wide planning process (which included over 150 community stakeholders), and is jointly chaired by the elected leadership of the City of Cleveland and Cuyahoga County.

Initially, OHS was focused on providing homeless persons with a place to sleep, but now coordinates a Continuum of Care (CoC) approach that is guided by the requirements of the HEARTH Act and the policies stated in the U.S. Interagency Council on Homelessness document *Opening Doors* that not only assures basic, low barrier shelter and services to those who are experiencing a housing crisis, but works to:

- Prevent persons from becoming homeless;
- Develop strategies and resources to move people from the streets or shelter into the most appropriate form of permanent housing as quickly as possible; and
- Reduce the rate of persons returning to homelessness.

Although the focus of local efforts to address homelessness is no longer only providing shelter, the CoC recognizes the importance of having a Homeless Crisis Response System that engages homeless persons, and once engaged, ensures increased access to available housing and services to meet individual needs and provides immediate, safe shelter to the highest barrier individuals and families to reduce street homelessness. Through the implementation of Coordinated Entry, persons seeking shelter are first assessed to determine if diversion from shelter is an option. Identifying a safe, permanent alternative at the “front door” reduces the number of households that enter the shelter system. If placed in shelter, the providers work to refer the household to rapid rehousing or permanent supportive housing to shorten the experience of homelessness as much as possible.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

When compared to the 2020-2024 median U.S. home price ($332,700), or housing costs in other parts of the country, such as New York City ($777,600) or San Francisco ($1.39 million), the median cost of housing in Cleveland, at $102,000, has remained relatively affordable.[1] During the Great Recession, rents remained stagnant and home values in Cleveland, as well as in suburban Cuyahoga County declined – in some cases substantially. With the exception of Downtown and a few selected areas of growth, the recovery of the Cleveland housing market remained slow, particularly in many of the City's most distressed neighborhoods. In contrast, median home sale prices in some suburban Cuyahoga County communities stabilized, and even increased slightly.

The COVID-19 pandemic brought economic and social activities to a halt, with many businesses curtailing hours or closing altogether. While many workers were simply laid off, many others worked from home. It also greatly affected the traditional residential real estate market in Cleveland in much the same way it affected it nationwide. According to the Federal Reserve Bank of Dallas, "the pandemic triggered an unprecedented real estate boom …driven by record-low mortgage rates and a surge in remote work. This caused an historic spike in home prices and shifted buyer demand."[2] The Cleveland Plain Dealer recently published an article entitled *This is how sharply home prices are up since COVID-19 across Cuyahoga County*, which showed that median home prices increased between 2019 and 2025 in Cuyahoga County by at least 50% and in selected cities like Cleveland by at least 75%.[3]

[1] The Cleveland Plain Dealer, *The median U.S. home price is $414k. Here's how Cleveland compares,* Zach Mentz, April 23, 2026, https://www.cleveland.com/news/2026/04/the-median-us-home-price-is-414k-heres-how-cleveland-compares.html, accessed 06/29/2026.

[2] Federal Reserve Bank of Dallas, Duca, John V. and Murphy, Anthony, *Why housing prices surged as the Covid-19 pandemic took hold*, December 28, 2021, https://www.dallasfed.org/research/economics/2021/1228, accessed 06/29/2026.

[3] The Cleveland Plain Dealer, *This is how sharply home prices are up since COVID-19 across Cuyahoga County,* Rich Exner, January 8, 2026, https://www.cleveland.com/news/2026/01/this-is-how-sharply-home-prices-are-up-since-covid-19-across-cuyahoga-county.html, accessed 06/29/2026.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	69,600	73,400	5%
Median Contract Rent	522	592	13%

Table 30 – Cost of Housing

Rent Paid	Number	%
Less than $500	36,190	35.6%
$500-999	55,300	54.4%
$1,000-1,499	6,475	6.4%
$1,500-1,999	2,100	2.1%
$2,000 or more	1,490	1.5%
Total	***101,555***	***100.0%***

Table 31 - Rent Paid

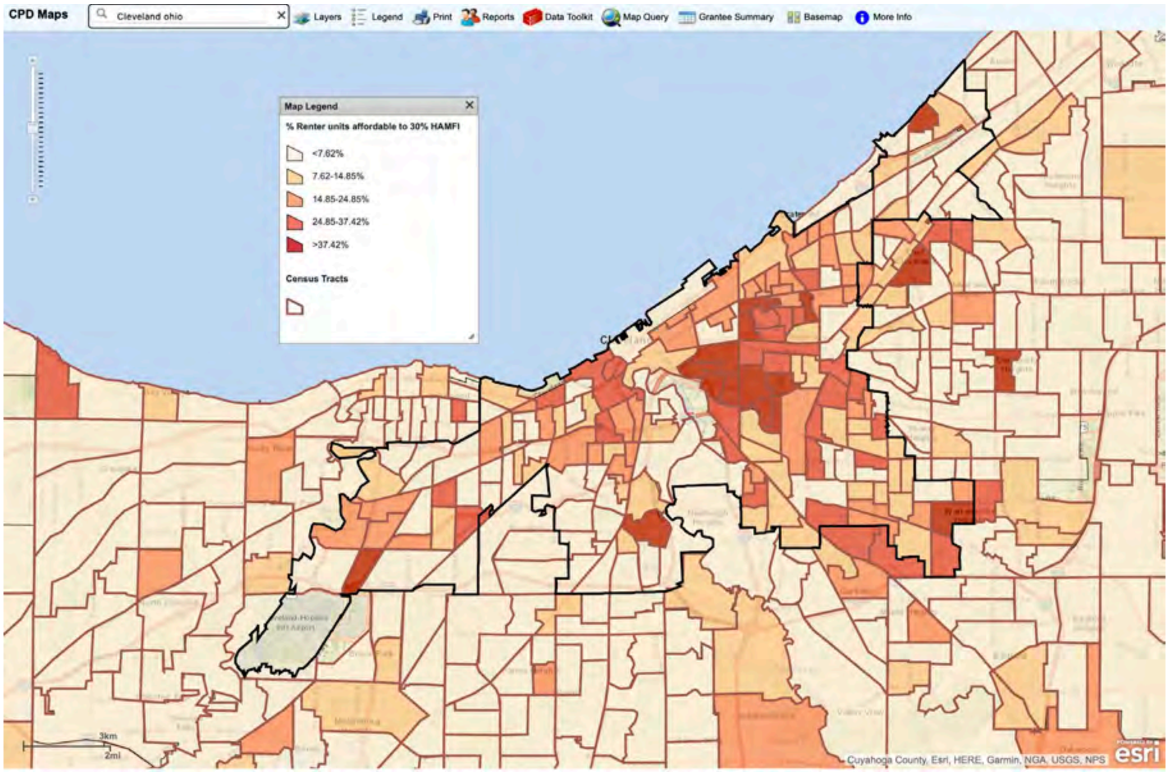
Data Source: 2016-2020 ACS

Using the HUD required data from the 2016-2020 ACS, ***Table 33*** shows that the median value of a home in Cleveland in the 2005-2009 ACS was $69,600 and in the 2016-2020 ACS was $73,400, a 5% increase. As illustrated, this data varied by Census Tract ***(Maps-NA-10, Housing Needs Assessment, Median Home Value and MA-15, Change in Median Home Value).***

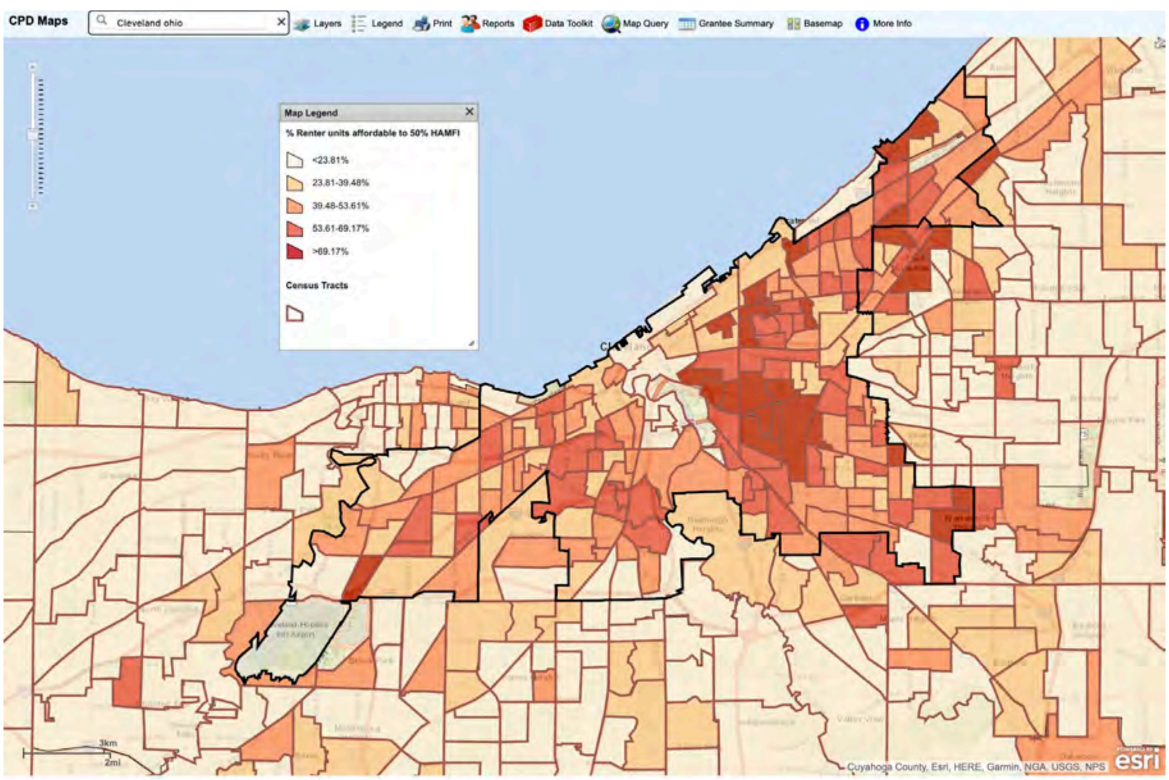
Over the past five years, median home values have risen significantly in Cleveland and Cuyahoga County. Sales data as of June 2026 shows that the median selling price of homes in Cleveland is $138,000 and $240,000 for Cuyahoga County. Within Cleveland, current median listing price by neighborhood varies significantly, from a high of $400,000 in Ohio City to less than $90,000 in Broadway-Slavic Village, Collinwood-Nottingham, and Forest Hills (realtor.com, Cuyahoga County Housing Market Overview; Cleveland, Ohio housing market overview, Key Indicators as of June 2026).

Table 33 shows median contract rent in Cleveland in 2005-2009 and 2016-2020 as well. In the 2005-2009 ACS, the median contract rent in Cleveland was $522. By the 2016-2020 ACS, the median contract rent increased by 13%, to $592. As illustrated, this data varied by Census Tract ***(Maps-NA-10, Housing Needs Assessment, Median Rent and MA-15, Change in Median Rent)***. By the 2020-2024 ACS, the median contract rent in Cleveland was $762 and the median contract rent in Cuyahoga County was $893.

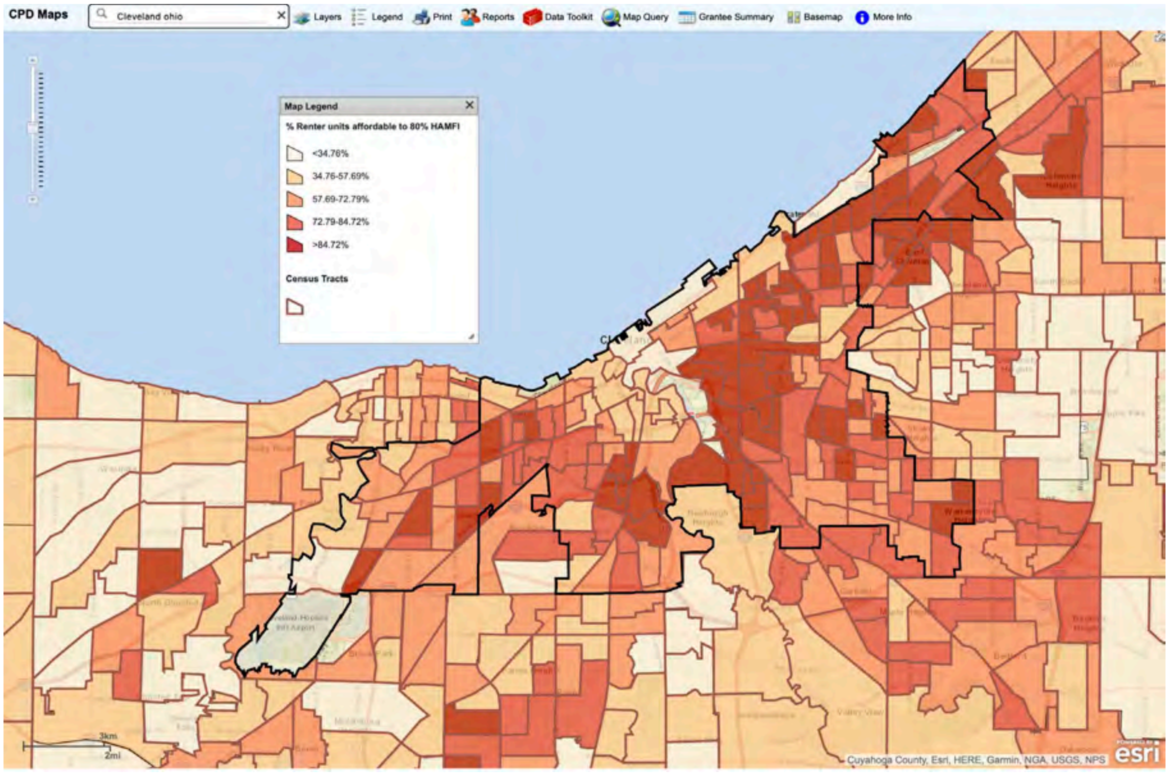
In terms of rent paid by category, the 2016-2020 ACS showed that 36% of all rents paid in Cleveland were less than $500 and another 54% were $500-$999 ***(Table 34)***. About 6% were $1,000-$1,499, and another 2% were $1,500-$1,999. The remaining 2% were $2,000 or more. At the Census Tract level, median contract rent varied considerably.



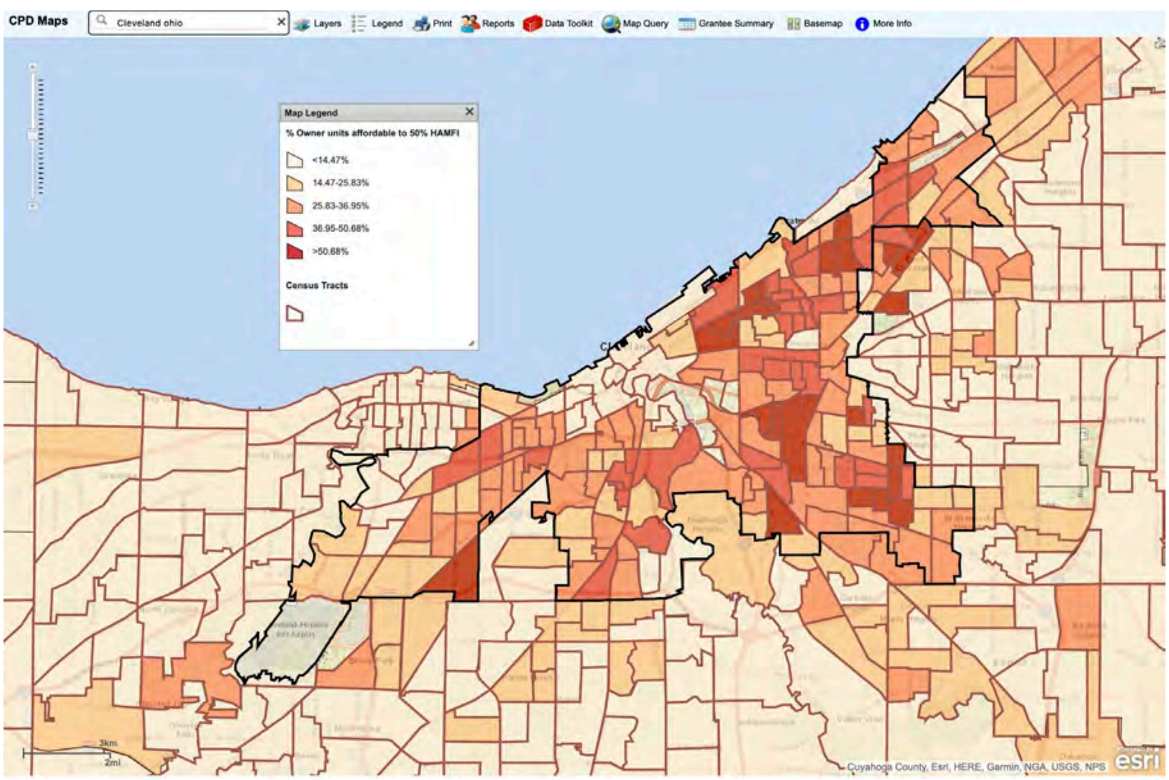
Percent Renter Occupied Housing Units Affordable to 30% HAMFI



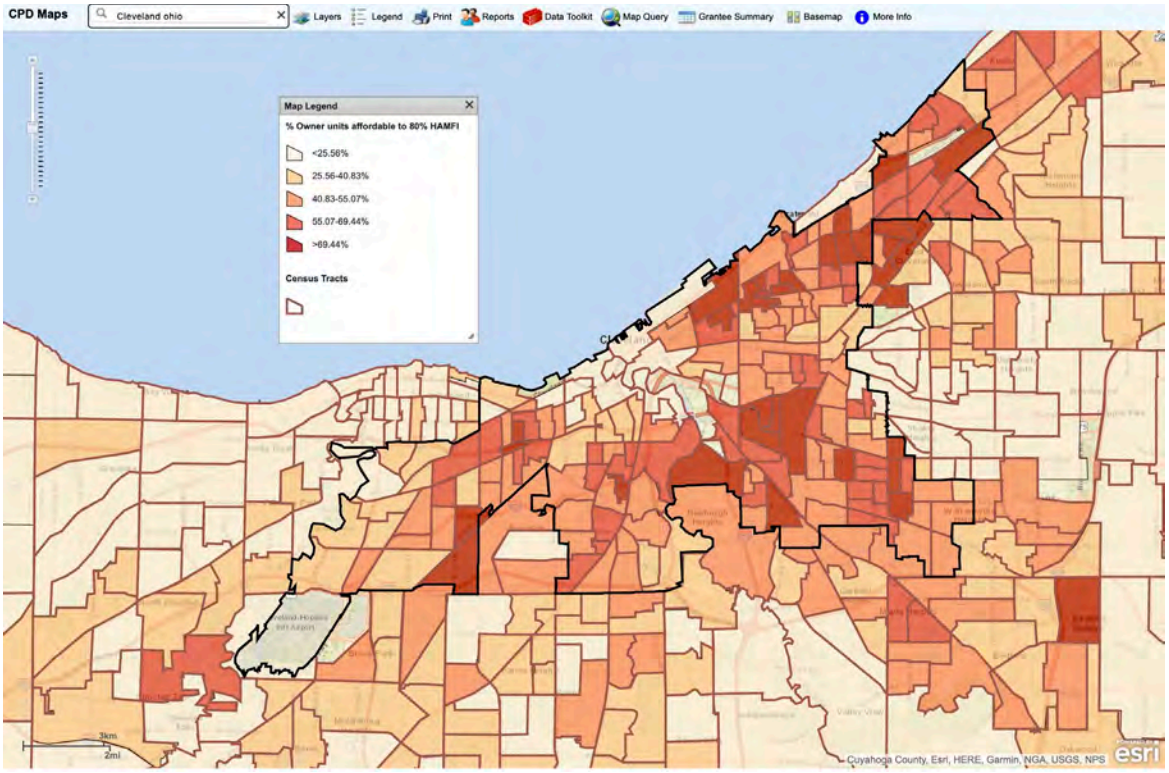
Percent Renter Occupied Housing Units Affordable to 50% HAMFI



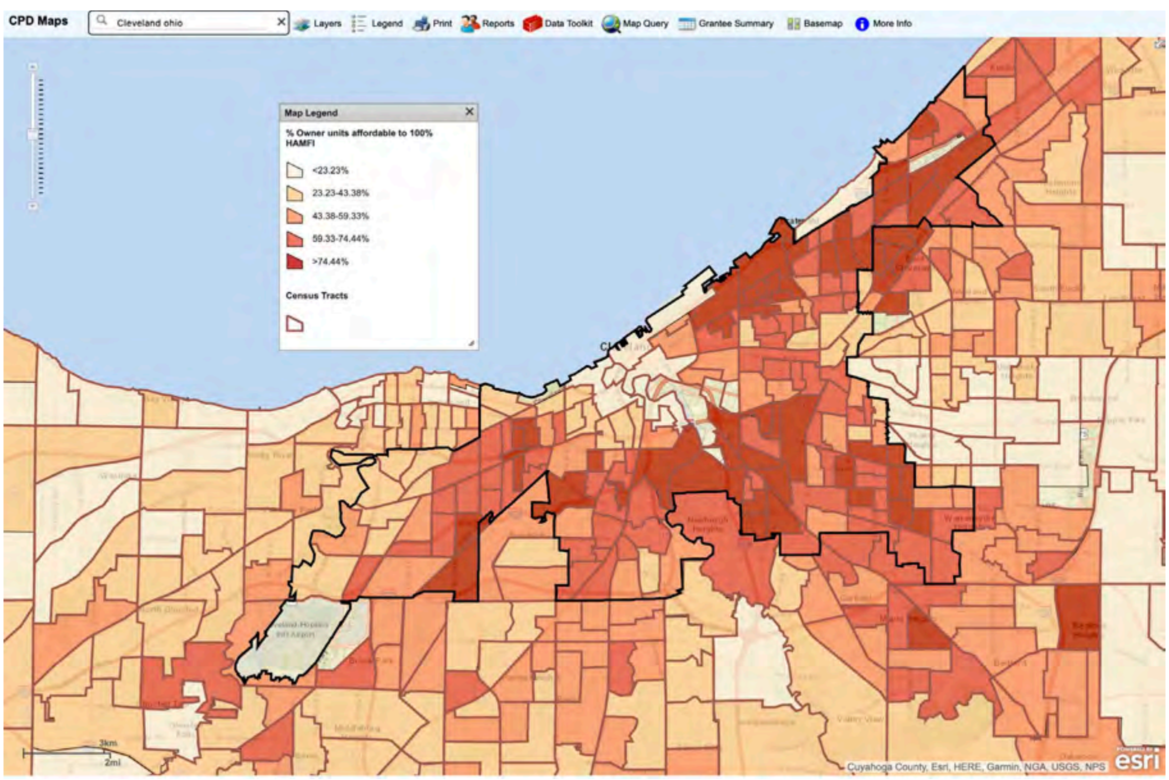
Percent Renter Occupied Housing Units Affordable to 80% HAMFI



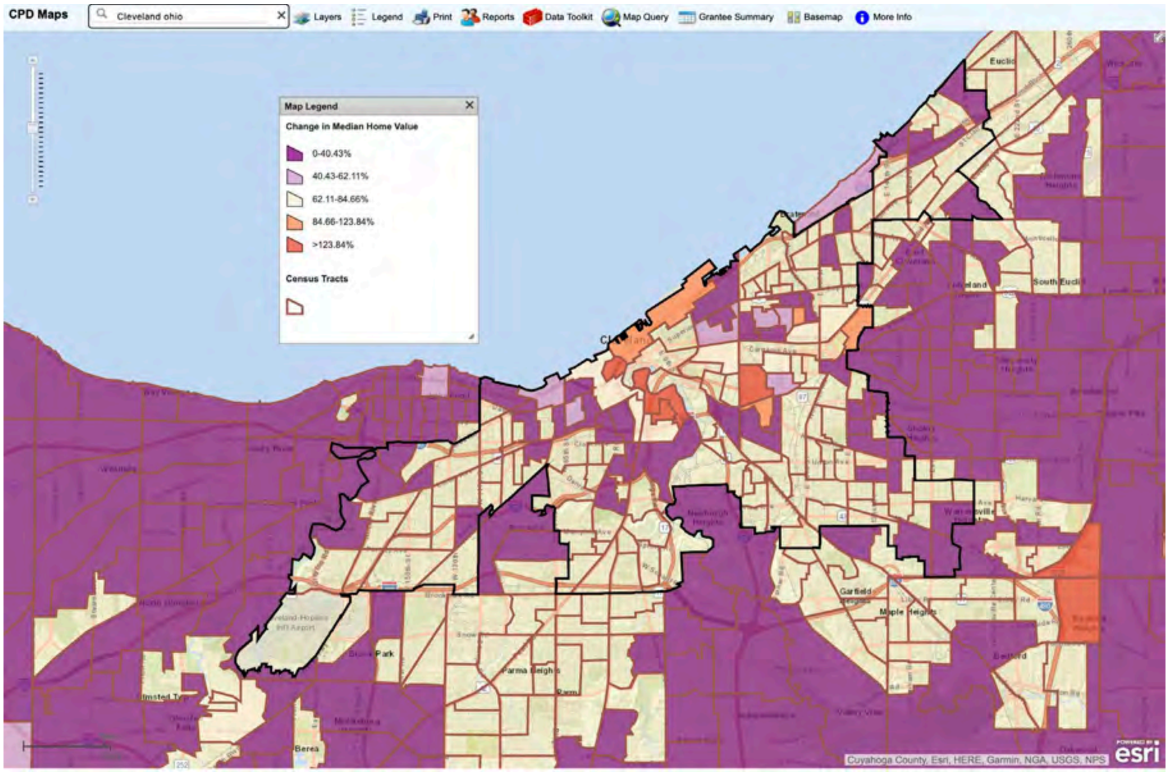
Percent Owner Occupied Housing Units Affordable to 50% HAMFI



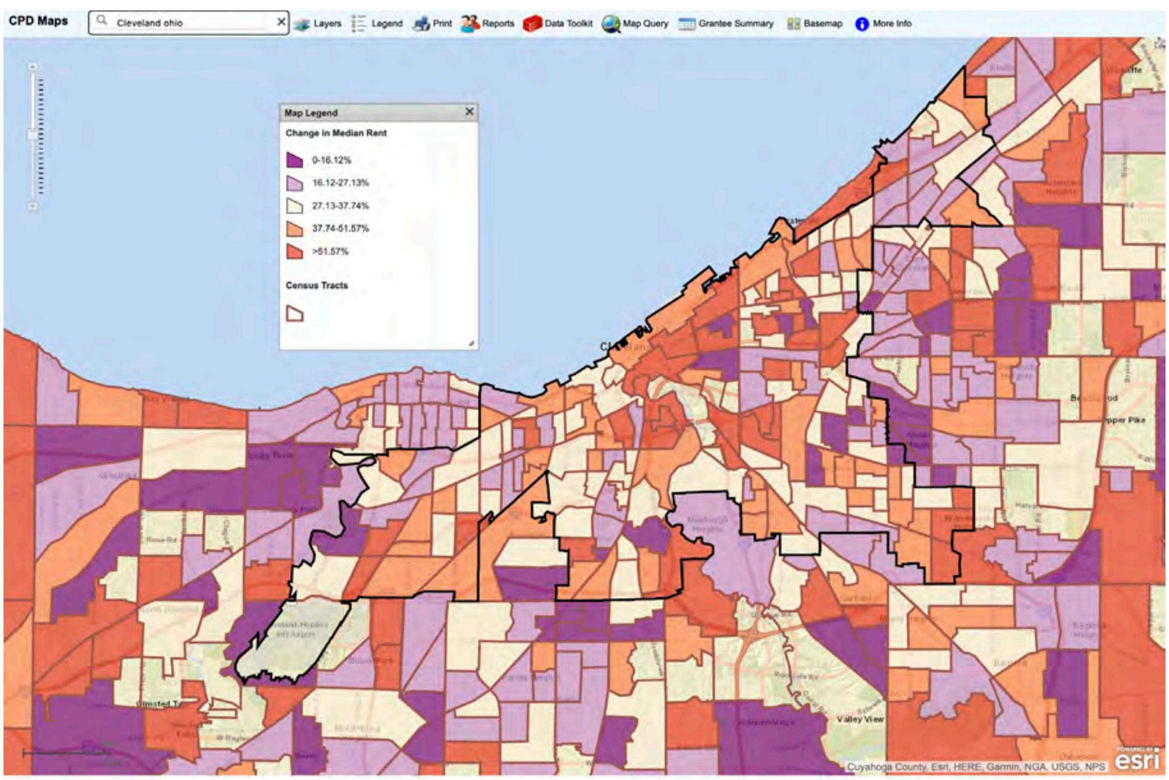
Percent Owner Occupied Housing Units Affordable to 80% HAMFI



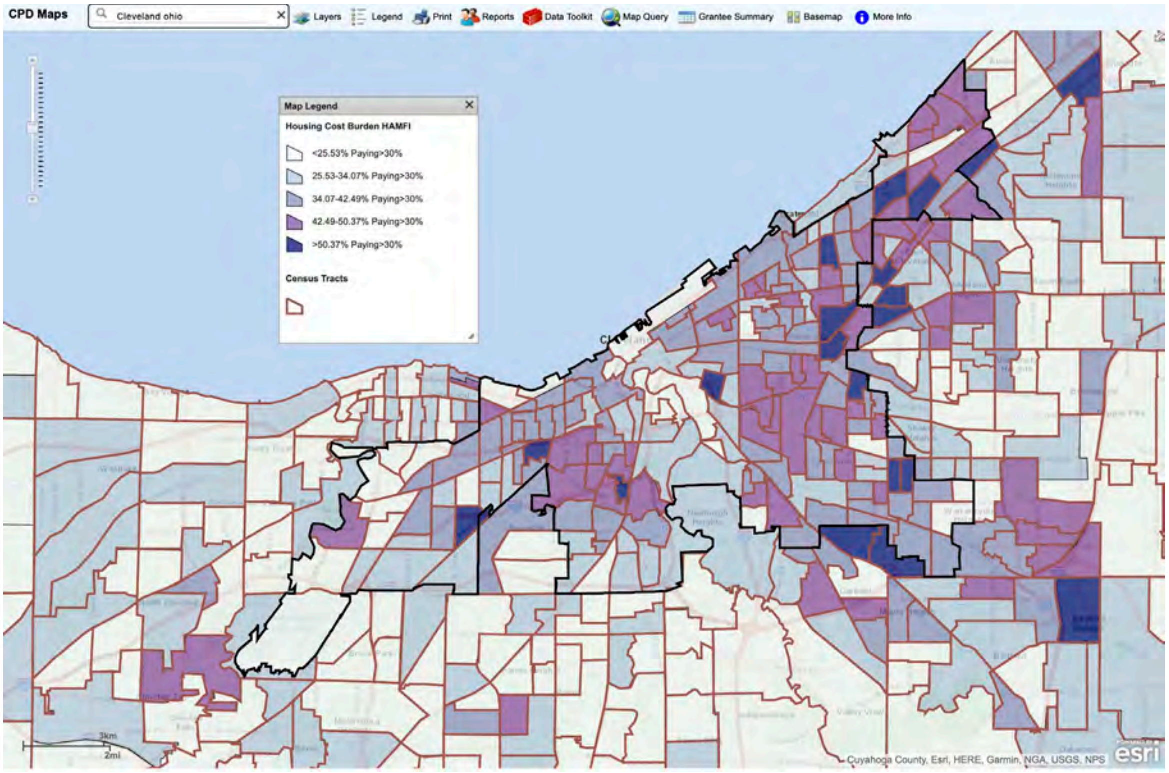
Percent Owner Occupied Housing Units Affordable to 100% HAMFI



Change in Median Home Value



Change in Median Rent



Housing Cost Burden HAMFI

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	19,225	No Data
50% HAMFI	52,965	21,725
80% HAMFI	79,710	36,710
100% HAMFI	No Data	46,060
Total	***151,900***	***104,495***

Table 32 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	881	995	1,208	1,553	1,667
High HOME Rent	569	678	836	1,102	1,158
Low HOME Rent	569	678	830	958	1,068

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

While housing costs in Cleveland are considered fairly affordable compared to other parts of the country, for households paying over 30% of their income for housing, it is a struggle to make ends meet. Additionally, the majority of the housing stock was built before 1950 and, in many cases, is in need of significant repair. Therefore, there is a need for safe, affordable, and accessible renter and owner housing, be it new construction or rehabilitated, energy efficient older housing.

As shown in ***NA-10, Table 7***, there are 27,585 very low-, low-, and moderate-income households living in Cleveland who are paying more than 30% of their incomes for housing (cost burden). There are 31,090 households paying more than 50% of their incomes for housing (severe cost burden). At the Census Tract level, the percentage of households who are cost burden vary considerably. In general, higher rates of housing cost burden affect Cleveland households in Census Tracts located on the near east side, in the northeast and southeast neighborhoods, and the on near west side ***(MA-Map-Housing Cost Burden)***. The issue of severe cost burden exists for households throughout most of Cleveland's neighborhoods, especially for extremely low-income households ***(NA-Map-Percent of ELI Households with Severe Cost Burden)***. The situation lessens somewhat for low-income households, although census tracts with high rates of severe cost burden are common ***(NA-Map-Percent of LI Households with Severe Cost Burden)***. The rates for severe cost burden are far lower for moderate income households in Cleveland ***(NA-Map-Percent of MI Households with Severe Cost Burden)***.

Table 35 shows only 13% (19,225 units) of the rental units are affordable to renter households at 30% HAMFI ***(MA-Map-Percent Renter Units Affordable at 30% HAMFI)***. About 35% (52,965 units) of the rental units are affordable to renter households at 50% HAMFI ***(MA-Map-Percent Renter Units Affordable at 50% HAMFI)***. About 52% (79,710 rental units) of the rental units are affordable to renter households at 80% HAMFI ***(MA-Map-Percent Renter Units Affordable at 80% HAMFI)***. No data is available for renter households at 100% HAMFI.

Owner units are even less affordable to low-income households. While no data is available for owner households at 30% HAMFI, about 21% (21,725 units) of owner-occupied units are affordable to owner households at 50% HAMFI ***(MA-Map-Percent Owner Units Affordable at 50% HAMFI)***. Approximately 35% (36,710 owner units) of owner-occupied units are affordable to owner households at 80% HAMFI ***(MA-Map-Percent Owner Units Affordable at 80% HAMFI)***. Only 44% (46,060 owner units) of owner-occupied units are affordable to owner households at 100% HAMFI MA-***(Map-Percent Owner Units Affordable at 100% HAMFI)***.

How is affordability of housing likely to change considering changes to home values and/or rents?

When compared to the 2020-2024 median U.S. home price ($332,700), or housing costs in other parts of the country, such as New York City ($777,600) or San Francisco ($1.39 million), the median cost of housing in Cleveland, at $102,000, has remained relatively affordable for both renters and home owners.[1] While during the Great Recession, rents remained stagnant and home values in many neighborhoods tumbled, other areas, such as Downtown and neighborhoods with significant new housing construction and/or rehabilitation, witnessed rebounding home values.

The COVID-19 pandemic greatly affected the traditional residential real estate market in Cleveland in much the same way it affected it nationwide. According to the Federal Reserve Bank of Dallas, “the pandemic triggered an unprecedented real estate boom …driven by record-low mortgage rates and a surge in remote work. This caused an historic spike in home prices and shifted buyer demand.”[2] The Cleveland Plain Dealer recently published an article entitled *This is how sharply home prices are up since COVID-19 across Cuyahoga County*, which showed that median home prices increased between 2019 and 2025 in Cuyahoga County by at least 50% and in selected cities like Cleveland by at least 75%.[3]

It is anticipated that due to growing demand for housing, more expensive home prices and rents, higher interest rates for purchasing owner-occupied or renter-occupied properties, rising rehabilitation costs and insurance, as well as increases in utilities, housing costs will continue to increase, making housing less affordable for persons and families with lower incomes.

The NAHB/Wells Fargo Cost of Housing Index (CHI) is a quarterly analysis of housing costs in the United States and in specific metropolitan areas. The CHI represents the portion of a typical family’s income needed to make a mortgage payment on a median-priced home. For example, for the United States, the CHI reading of 32% means a typical family in the U.S. needs to allocate 32% of its median pre-tax income ($106,800) to cover the mortgage payment for a median-priced home ($403,200). For low-income households, the percentage jumped to 65% of pre-tax income.

[1] The Plain Dealer, *The median U.S. home price is $414k. Here’s how Cleveland compares,* Zach Mentz, April 23, 2026, https://www.cleveland.com/news/2026/04/the-median-us-home-price-is-414k-heres-how-cleveland-compares.html

[2] Federal Reserve Bank of Dallas, Duca, John V. and Murphy, Anthony, *Why housing prices surged as the Covid-19 pandemic took hold*, December 28, 2021, https://www.dallasfed.org/research/economics/2021/1228

[3] The Plain Dealer, *This is how sharply home prices are up since COVID-19 across Cuyahoga County,* Rich Exner, January 8, 2026, https://www.cleveland.com/news/2026/01/this-is-how-sharply-home-prices-are-up-since-covid-19-across-cuyahoga-county.html

For the First Quarter of 2026, the Cleveland, Ohio MSA had a CHI score of 20%, meaning the typical family in the Cleveland Metropolitan Statistical Area would need to allocate 20% of its median pre-tax income ($105,000) to cover the mortgage payment for a median-priced home ($226,900). For low-income households, the percentage jumped to 39% of pre-tax income.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

There are two ways the Census Bureau reports data on the cost of rental housing: median contract rent, which does not include the cost of utilities, and median gross rent, which does include the cost of utilities. The 2016-2020 ACS showed that the median contract rent in Cleveland was $592, while the median contract rent in Cuyahoga County was $704. Median contract rent in Cleveland varied by Census Tract ***(NA-10, Map-Median Contract Rent)***. The median gross rent in Cleveland was $735, while the median gross rent in Cuyahoga County was $830. HUD CPD Maps does not provide median gross rent by census tract.

Fair Market Rent (FMR), as identified by HUD, represents the maximum housing cost (rent and utilities) paid to landlords providing housing to tenants with Housing Choice Vouchers ***(Table 36, Monthly Rent, data undated)***. FMRs in the Cleveland-Elyria-Mentor MSA range from $881 for an efficiency apartment to $1,667 for a 4-bedroom unit. As an example of affordability, the Fair Market Rent for a two-bedroom unit is $1,208, while the median gross rent in Cleveland is $735, well below the FMR. The fact that Cleveland rents are somewhat lower than the FMR, may make obtaining rental housing more feasible for extremely low-income households.

The HOME Rents, which are slightly lower than the FMRs for the metropolitan area, ensure that units built using HOME funds are affordable to low- and very low- income households.

The FMR and HOME rent levels, compared to gross rent levels, show a reasonably balanced rental market, although issues still exist. Cleveland has taken the approach of maintaining the supply of affordable housing, and expanding that supply, when possible, to address the needs of cost burdened households.

MA-20 Housing Market Analysis: Condition of Housing - 91.210(a)

Introduction

There are several ways to examine the condition of housing in Cleveland, including employing the definitions HUD uses for substandard condition (which it tabulates from the results of questions answered on the ACS) and overcrowding. The age of housing can also be used as an indicator of condition. Finally, actually surveying each property within the city to determine exterior condition can be used to determine the condition of housing.

Selected Conditions

MA-20, Table 37 examines the condition of housing units by number of selected conditions. Of the 174,910 housing units listed on the table, 38% (65,725 housing units) had at least one selected condition. The majority of housing units (36%/62,870 housing units) had only one selected housing condition. Of the 101,545 renter-occupied housing units, 44% (44,825 housing units) had one selected housing condition, 2% (2,360 housing units) had two selected housing conditions, and 0.12% (125 housing units) had three selected housing conditions. There were no renter-occupied housing units that had four selected conditions.

There were 18,415 housing units, of the 73,365 owner-occupied housing units, that had at least one selected condition, with almost 25% (18,045 housing units) that had one selected housing condition, 0.44% (325 housing units) had two selected conditions, 0.04% (30 housing units) had three selected conditions, and 0.02% (15 housing units) had four selected conditions.

There are some significant issues in Cleveland related to households paying more than 30% of their income for housing costs. These issues are discussed in more detail in the ***Needs Assessment***.

Overcrowding

NA-10, Tables 7 and 11 examines overcrowding, which refers to having an occupancy rate of 1.01 to 1.5 persons per room, or severe overcrowding, which refers to having an occupancy rate of 1.51 or more persons per room. While not a significant issue in Cleveland, of the 1,440 households affected by overcrowding, the majority (92%/1,325 households) are households with incomes at 0%-80% of HAMFI, and most of those are renters (1,200 households). Only 125 owner households are affected by overcrowded housing conditions. Severe overcrowding is even less of an issue. Of the 714 households affected by severe overcrowding, the majority (94%/670 households) are households with incomes at 0%-80% of HAMFI, and most of those are renters (585 households). Only 85 owner households are affected by severe overcrowded housing conditions.

Age of Housing

Regarding housing stock age, about 87% of the housing units in Cleveland were built in 1979 or earlier. This means that cyclical maintenance is an ongoing need for the housing stock. The overall condition of the housing stock citywide is good, but conditions vary by neighborhood. A citywide property condition survey completed in 2022 by the City of Cleveland and the Western Reserve Land Conservancy found that 94% of **occupied structures** were in the “A – Excellent” to “C – Fair” condition. In contrast, 52% of **vacant structures** were in “D – Deteriorated” to “F – Hazardous” condition.

Vacant Units

In terms of vacant units, the 2016-2020 ACS data showed that about 17% of housing units (36,295) in Cleveland were vacant, a rate above the Cuyahoga County housing unit vacancy rate of 11% (69,908 units). Almost 52% of vacant housing units in Cuyahoga County are located in Cleveland. This vacancy rate includes units that are vacant and actively for rent or sale, in addition to units that are vacant and not being actively marketed.

Lead-Based Paint Hazard

NOTE: The data in Table 39 is incorrect. The table will be updated during the public comment period. The narrative below is from the Cleveland 2016-2020 Consolidated Plan and is more accurate.

Regarding the hazard posed by lead-based paint, a significant percentage of housing units in Cleveland are at risk. According to the CHAS Data Book, almost 153,000 occupied housing units in Cleveland (88%) were constructed before 1980. Children age six or younger live in an estimated 21,095 units, representing 10% of all owner-occupied units and 17% of all renter-occupied units. Furthermore, the greater the age of a housing unit, the more likely it is to contain lead-based paint. In addition, LBP hazard is an ongoing issue. New situations of housing units with LBP hazards occupied by small children are continually created by childbirth and/or the relocation of persons from one housing unit to another.

In Cleveland during 2022, of the 8,145 tested children age six years or under who lived in Cleveland, 744 children (9.1%) had a blood lead level of 5 ug/dl or more, and 237 children (2.9%) had a blood lead level of 10 ug/dl or more.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

As part of the citywide property condition survey completed in 2022, structures were graded on a scale of A through F to indicate condition. The general definitions of the condition letter grades, along with their general relationship to HUD definitions of **substandard condition** and **substandard condition but not suitable for rehabilitation** are:

A = Excellent
No visible signs of deterioration, well-maintained and cared for, new construction or renovation, historic detailing or unique.

B = Good
Needs basic improvements, minor painting, removal of weeds, cleaning.

C = Fair
Some cracking of brick or wood, major painting needed, deteriorated cornice/eaves, crumbling concrete, cracked windows or stairs.

Note: A rating of C generally corresponds to HUD's definition of a substandard building suitable for rehabilitation.

D = Deteriorated
Major cracking of brick or rotting wood, broken or missing windows, missing brick or siding, open holes.

Note: A rating of D generally corresponds to HUD's definition of a substandard building suitable for rehabilitation.

F = Unsafe/Hazard
House is open or a shell, can see through the structure from front to back, ransacked or filled with trash, could collapse, immediate safety hazard to the neighborhood, needs basic improvements.

Note: A rating of F generally corresponds to HUD's definition of a substandard building not suitable for rehabilitation.

Substandard Condition

HUD defines substandard housing condition as a lack of complete plumbing facilities and/or a lack of complete kitchen facilities, which are not significant issues in the City of Cleveland since these issues affect less than 2% of all households. Of the 3,065 households affected, the majority (93%/2,860 households) are households with incomes at 0%-80% of HAMFI, and most of those are renters (2,160 households). Only 700 owner households are affected by substandard housing conditions.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	18,045	25%	44,825	44%
With two selected Conditions	325	0%	2,360	2%
With three selected Conditions	30	0%	125	0%
With four selected Conditions	15	0%	0	0%
No selected Conditions	54,950	75%	54,235	53%
Total	***73,365***	***100%***	***101,545***	***99%***

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

Condition of Units

The housing condition issues considered relevant by HUD are 1) lack of complete plumbing facilities, 2) lack of complete kitchen facilities, 3) housing costs greater than 30% of household income, and 4) occupancy of more than one person per room (overcrowding). With the exception of cost burden, many households in Cleveland do not have these issues. Of all owners citywide, 75% had no selected housing conditions. Of all renters citywide, 53% had no selected housing conditions ***(Table 37)***.

There are some issues in the City of Cleveland related to households paying more than 30% of income for housing costs. These issues are discussed in more detail in the ***Needs Assessment***. A lack of complete plumbing facilities, a lack of complete kitchen facilities, and occupancy of more than one person per room are not significant issues for households in Cleveland, affecting only about 2% of households. Most households in these situations are renters ***(NA-10, Housing Needs).***

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,260	4%	7,490	7%
1980-1999	3,410	5%	7,890	8%
1950-1979	18,050	25%	29,735	29%
Before 1950	48,650	66%	56,435	56%
Total	***73,370***	***100%***	***101,550***	***100%***

Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS

Year Unit Built

As part of responses to Census Bureau surveys, persons are asked to estimate when their housing unit was constructed. Census data showed that about 60% of all housing units (105,085 units) were built in 1949 or earlier, the main period of construction in Cleveland. An additional 27% (47,785 units) were built during 1950-1979 ***(Table 38)***. Of all of the housing units built in Cuyahoga County since 1980, only about 20% of the construction occurred in Cleveland. About 80% of the construction occurred in suburban Cuyahoga County, primarily in the outer suburbs.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	66,700	91%	86,170	85%
Housing Units build before 1980 with children present	3,159	4%	864	1%

Table 36 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Risk of Lead-Based Paint Hazard

Lead poisoning is the most common chronic poisoning and environmental illness in America. It may cause damage to the brain and nervous system, resulting in behavioral and learning problems, slowed growth, and hearing problems.

The Housing and Community Development Act of 1992, Title X, Residential Lead-Based Paint Hazard Reduction Act, introduced the term “lead-based paint hazard,” meaning any condition that causes exposure from lead-contaminated dust or soil, or lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects.

As a result of the 1992 legislation, HUD and the National Institute of Environmental Health Sciences co-sponsored a study from Westat, Inc. The 2001 *National Survey of Lead and Allergens in Housing* reported findings for lead hazards, and described lead levels in dust, soil, and paint in the U.S. housing stock by age, type, geographic location, and exposed populations. For example, year of construction is important for estimating the number of housing units with significant LBP hazards, because lead was used as an ingredient in residential paint until 1978. Nationally, the percentage of units containing lead hazards increases with the age of the structure: 1960-1977 (10% ± 9%), 1940-1959 (51% ± 12%), and 1939 or earlier (67% ± 17%).

NOTE: The data in Table 39 is incorrect. The table will be updated during the public comment period. The narrative below is from the Cleveland 2016-2020 Consolidated Plan and is more accurate.

According to the CHAS Data Book, Table 13, there are about 153,000 housing units in Cleveland built before 1980, meaning a significant number of housing units contain LBP hazards (71,605 owner-occupied units and 81,665 renter-occupied units; HUD template will not allow correction of entries for Total Number of Units Built Before 1980). Children age six or younger live in an estimated 21,095 units, representing 10% of all owner-occupied units and 17% of all renter-occupied units ***(Table 39)***. In addition, LBP hazard is an ongoing issue. New situations of housing units with LBP hazards occupied by small children are continually created by childbirth and/or the relocation of persons from one housing unit to another.

Vacant Units – optional table

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	n/a	n/a	n/a
Abandoned Vacant Units	n/a	n/a	n/a
REO Properties	n/a	n/a	n/a
Abandoned REO Properties	n/a	n/a	n/a

Table 37 - Vacant Units

Data Source:

Vacant Units

Table 40 is not required by HUD regulation.

The 2016-2020 ACS data showed that about 17% of housing units (36,295) in Cleveland were vacant, a rate that is above the Cuyahoga County housing unit vacancy rate of 11% (69,908 units). Almost 52% of vacant housing units in Cuyahoga County are located in Cleveland. This vacancy rate includes units that are vacant and actively for rent or sale, in addition to units that are vacant and not being actively marketed.

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

As noted above, with about 87% of the housing units in Cleveland constructed in 1979 or earlier, cyclical maintenance is an ongoing need for the housing stock. The overall condition of the housing stock varies.

In 2022, the Western Reserve Land Conservancy, in collaboration with the City of Cleveland Department of Building and Housing, surveyed more than 162,000 parcels – and the buildings associated with them – to provide an updated snapshot of property conditions.

Condition of Occupied Structures
Of the 108,405 occupied structures surveyed, 94% received a grade of "A – Excellent" to "C – Fair" condition.

Condition of Vacant Structures
Of the 9,215 vacant structures surveyed, 52% received a grade of "D – Deteriorated" or "F – Hazardous" condition.

Additional information, including comparison of the 2015 and 2022 survey results, a StoryMap, heatmaps identifying concentrations of properties by condition grade, and individual parcel data is available at:

Western Reserve Land Conservancy
https://wrlandconservancy.org/cleveland-property-inventory-reveals-important-data-on-162000-city-parcels/

Cleveland Property Survey 2022 Viewer
https://data.clevelandohio.gov/apps/edc55e70b1d44fcd8878e7d341967c63/explore

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

NOTE: The data in Table 39 is incorrect. The table will be updated during the public comment period. The narrative below is from the Cleveland 2016-2020 Consolidated Plan and is more accurate.

The 21,000 households living in a housing unit built before 1980 and having a child age six and under consist of about 6,845 owner households and 14,250 renter households. To estimate how many units might be occupied by low- and moderate-income households, the 2008-12 CHAS Data Book, Table 13 showed that 81.5% of renter households (74,765 of 91,785) and 49.5% of owner households (37,690 of 76,155) in Cleveland were low- and moderate-income. Applying those percentages to the 6,845 owner households and 14,250 renter households resulted in a total estimated 15,001 low- and moderate-income households (3,388 owner households; 11,613 renter households) with a child age six or under who live in housing units built before 1980. The data shown above regarding the high percentage of housing units containing LBP hazards indicates that the housing units of most of the 15,001 households would contain LBP hazards.

Blood Testing of Children

The Centers for Disease Control and Prevention (CDC) has defined an Elevated Blood Lead Level (EBL) as higher than 10 micrograms per deciliter (µg/dL).

Lead screenings may be obtained through private physicians, public health clinics, or at no charge at health centers operated by the Cleveland Department of Public Health (CDPH). CDPH receives all lead test results for children under the age of 6 living in Cleveland. A case is automatically opened for a child under the age of six with lead levels of 10 ug/dL or greater and for children under the age of fourteen months with lead levels of 6 ug/dL or greater. In addition, scientific evidence indicates that children suffer adverse effects from lead at levels less than 10 ug/dl. Therefore, the current recommendation is that 5 ug/dl be used as the threshold at which to raise awareness and provide services. Services include education on lead, its effects, its sources, nutrition, development, and referrals to other social service resources.

During 2022, of the 18,331 tested children age six years or under countywide, 971 children (5.3%) had a blood lead level of 5 ug/dl or more, and 314 children (1.7%) had a blood lead level of 10 ug/dl or more.

During 2022, of the 8,145 tested children age six years or under who lived in Cleveland, 744 children (9.1%) had a blood lead level of 5 ug/dl or more, and 237 children (2.9%) had a blood lead level of 10 ug/dl or more.

The Cleveland Department of Public Health Data Brief, Childhood Lead Testing in Cleveland, June 2026, showed the following neighborhoods had results where at least 10% of tested children had a blood lead level of 3.5 to less than 10 ug/dl or more: Broadway-Slavic Village (12%), Brooklyn Center (12%),

OMB Control No: 2506-0117 (exp. 09/30/2021)

Buckeye-Woodhill (14%), Clark-Fulton (17%), Collinwood-Nottingham (16%), Cudell (19%), Detroit Shoreway (15%), Glenville (19%), Goodrich-Kirtland Park (30%), Hough (11%), Jefferson (11%), Kinsman (13%), Mount Pleasant (20%), North Shore Collinwood (12%), St. Clair-Superior (20%), Stockyards (17%), Tremont (11%), Union-Miles (21%), and West Boulevard (16%).

MA-25 Public And Assisted Housing - 91.210(b)

Introduction

There is one public housing agency operating within Cuyahoga County: Cuyahoga Metropolitan Housing Authority (Cuyahoga MHA). Almost all of the public housing developments in Cuyahoga County are in the City of Cleveland. The undated countywide public housing inventory information in ***Table 39,*** provided by HUD, is out-of-date. Note: The Parma Public Housing Agency, now known as North Coast Housing Connections, no longer operates 60 units of public housing in Parma. Cuyahoga MHA administers all public housing units listed in the table.

Three housing agencies in Cuyahoga County provided 17,029 vouchers in 2024 through the Housing Choice Voucher Program (HCVP): Cuyahoga MHA (15,857), North Coast Housing Connections (802), and EDEN (370). Source: Dakotah Kennedy, “There are long waitlists for Section 8 vouchers in Cuyahoga County. But here’s how you can try to get one,” Signal Cleveland, July 29, 2024.

The Cuyahoga MHA has maintenance and improvement plans for the facilities and allocate funds on an ongoing basis to accomplish those tasks. Cuyahoga MHA works to improve the living environment of public housing residents through a variety of services and programs.

Totals Number of Units

Note: the following table in IDIS is prepopulated by HUD. Data is out-of-date. The data can not be removed, but the narrative above provides alternate, similar data.

	~~Program Type~~								
	~~Certificate~~	~~Mod-Rehab~~	~~Public Housing~~	~~Vouchers~~					
				~~Total~~	~~Project-based~~	~~Tenant-based~~	~~Special Purpose Voucher~~		
							~~Veterans Affairs Supportive Housing~~	~~Family Unification Program~~	~~Disabled~~ *
~~# of units vouchers available~~	~~0~~	~~223~~	~~10,297~~	~~14,993~~	~~116~~	~~14,135~~	~~1,370~~	~~555~~	~~1,573~~
~~# of accessible units~~									

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

On its website, Cuyahoga MHA notes that it manages about 10,000 housing units. As of January 2021, Cuyahoga MHA reported approximately 9,000 total occupied units (Public Housing Program and Multifamily Housing Program. After subtracting occupied units in East Cleveland (Apthorp Tower – 155 and Mildred Brewer (Belmore Elderly) – 36) and Oakwood (Oakwood Gardens – 25 and Oakwood Villas – 92), there were about 8,675 occupied units within Cleveland in the CMHA-managed system (CMHA Housing Properties Demographic Report, January 2021 – Total Household Heads).

In terms of condition, the April 8, 2026 dataset for Public Housing Physical Inspection Scores showed that 81% of Cuyahoga MHA properties scored 80 points or higher, while 90% of Cuyahoga MHA properties scored 70 points or higher ***(see attachment below Table 40; table includes all entries in HUD-published spreadsheet)***. Two properties scored less than 70 points: Cedar Central (59) and Eastside (59). Cuyahoga MHA is aware of the condition issues at its properties and makes improvements as capital project and maintenance funding permits.

Public Housing Condition

Public Housing Development	Average Inspection Score
0	85.8

Table 39 - Public Housing Condition

DEVELOPMENT NAME	ADDRESS	ZIP CODE	INSPECTION SCORE	INSPECTION DATE
CEDAR CENTRAL	2708 Cedar Ave	44115	59	07/08/2024
DOWNTOWN	2700 Washington Ave	44113	80	08/14/2024
East Side Neighborhood Homes	13511 Union Ave	44120	86	08/08/2024
EASTSIDE	2549 Woodhill Rd	44104	59	04/21/2025
FAR WEST	3021 W 116th St	44111	92	01/19/2024
Gordon Square	6518 Detroit Ave	44102	82	01/12/2024
Heritage Homes I (former Garden Valley)	2857 Sidaway Ave	44104	93	06/24/2024
Heritage Homes II (former Garden Valley)	7230 Kinsman Rd	44104	95	06/11/2024
Heritage Homes III (former Garden Valley	7225 Carson Ave	44104	87	06/12/2024
HOUGH	1919 E 55th St	44103	93	01/22/2024
KING KENNEDY	6001 Woodland Ave	44104	78	04/29/2025
Lee Road and Belmore Elderly	4345 Lee Rd	44128	99	06/18/2024
Miles Pointe Elderly	11806 Miles Ave	44105	97	06/17/2024
NEAR WEST	2900 Walton Ave	44113	93	01/17/2024
OUTHWAITE	4115 Case Ct	44104	85	01/24/2024
Riverview Replacement	1414 W 101st St	44102	79	05/01/2025
SMALL OR SCATTERED	1417 W 98th St	44102	88	07/30/2024
SOUTHEAST	4057 E 110th St	44105	86	07/11/2024
Tremont Pointe I	2560 W 6th St	44113	94	07/31/2024
Tremont Pointe II	2563 W 5th St	44113	91	08/01/2024
Westside Homes	1962 W 32nd St	44113	86	07/30/2024

Source: https://www.huduser.gov/portal/datasets/pis.html
Data Set April 8, 2026

Inspection scores are available online at: http://www.huduser.org/portal/datasets/pis.html.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

In terms of the maintenance and renovation of the public housing facilities, Cuyahoga MHA has maintenance and improvement plans for the facilities, and allocate funds on an ongoing basis to accomplish those tasks.

Cuyahoga MHA's 5-Year PHA Plan FY 2025 – 2029, page 3, Goal VI states "Continue innovative approaches that embrace both traditional and non-traditional methods to make the Authority's properties environmentally friendly and safe."

Relevant objectives related to this goal include:

- Develop a comprehensive and sustainable approach to addressing the short- and long-term operational and capital project needs of the Authority;
- Provide viable, affordable housing options to ensure quality, safe housing for all;
- Strive to incorporate sustainability practices into the management, maintenance, and residential components of the Authority; and
- Incorporate energy conservation measures and sustainability practices into management, maintenance, and residential components of CMHA.

During FY 2025, CMHA anticipated awarding about $17.6 million for public housing capital improvements through the Capital Fund Program (CMHA Annual PHA Plan, p. 16).

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Several of the goals stated in Cuyahoga MHA's 5-Year PHA Plan FY 2025 – 2029, pages 2 and 3, relate to the broad issue of improving the living environment of families residing in public housing. For example, Goal II, "Strengthen programming and opportunities to achieve empowerment and self-sufficiency for youth and adult residents of CMHA," includes the objectives of

- Encourage, educate and empower residents to achieve their personal and professional goals;
- Enhance resident safety, well-being and independence through partnerships for employment, job training, education, health and other evidence-based supportive services;
- Ensure resident housing stability;
- Support and promote youth and adult learning and entrepreneurial programs; and
- Provide residents with full access and ability to connect to and utilize digital technologies.

Goal IV, "Engage and collaborate with community stakeholders and partners to achieve the overall mission of the Authority," includes the objective: "Strengthen community partnerships to improve our ability to better serve our resident's and participant's needs."

MA-30 Homeless Facilities and Services - 91.210(c)

Introduction

According to the United States Interagency Council on Homelessness (USICH), "for most individuals and families, homelessness is caused by the gap between their income and the cost of housing in their community. More affordable housing is needed for people with extremely low-incomes who are most at risk of homelessness. Unfortunately, national data show the trend moving in the opposite direction: real rents have increased while real renter incomes are now below 1980 levels."

USICH noted that in some communities, the HUD Continuum of Care funding is used as a linear model where persons experiencing homelessness are expected to progress through levels of care and demonstrate "readiness" for permanent housing; although HUD's current thought is that to "end homelessness in this country, communities must restructure their homeless service system into effective and rapid crisis response systems."

In Cuyahoga County, an extensive network of public, private, and non-profit agencies that comprise the Cleveland/Cuyahoga County Continuum of Care (CoC) work in concert to meet the needs of homeless individuals and families, actively promoting a "housing first" approach that focuses on preventing and ending homelessness and rapidly returning persons who have become homeless to housing. Particular emphasis is placed on assisting the most vulnerable households, including chronically homeless individuals and families, families with children, veterans and their families, youth (18-24 years old), and survivors of domestic violence and human trafficking who are challenged to maintain stable housing. The CoC network includes providers of shelter and supportive services for the homeless, as well as governmental departments and area non-profit agencies that provide services and link persons to mainstream benefits, helping the homeless to find, and retain, housing.

Homeless Housing Facilities

In Cuyahoga County, Emergency Housing facilities for persons experiencing a housing crisis include emergency shelters, Temporary Housing, and Veteran Grant and Per Diem programs. Permanent housing options include Safe Havens, Rapid Re-Housing (RRH), and Permanent Supportive Housing (PSH)), as well as Public Housing and Housing Choice Vouchers. The CoC supports a continuum of housing and services to homeless individuals and families throughout Cuyahoga County. Shelter resources are physically located in the City of Cleveland. Permanent housing is available throughout the county. This inventory is shown on ***Table 39 and Attachment-HUD 2025 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report (HIC)*** and includes bed counts for the following facility types:

Emergency Shelter, as defined by HUD, is "any facility, the primary purpose of which, is to provide a temporary shelter for the homeless in general or for specific populations of the homeless, and which does not require occupants to sign leases or occupancy agreements."

The 2025 HIC shows there are 27 facilities, with 1,538 total beds plus 203 seasonal and overflow beds that provide emergency shelter (1,741 total). The inventory includes beds for families, adults only, children, seasonal use, and overflow beds.

Transitional Housing, as defined by HUD, is "a project that is designed to provide housing and appropriate supportive services to homeless individuals and families to facilitate movement to independent living within 24 months, or a longer period provided by HUD." The HEARTH Act (2009) has re-directed funding and policy away from a 24-month "transitional housing" approach. CoCs were encouraged to re-allocate CoC funding away from transitional housing toward permanent housing options like Rapid Re-Housing and Permanent Supportive Housing. The only transitional housing in Cuyahoga County is funded through the Veteran Administration's Grant and Per Diem program (GPD), and even GPD is focused on a shorter stay and a rapid exit to permanent housing.

The 2025 HIC shows there are 8 facilities, with 123 total beds that provide transitional housing for adults at 8 facilities and families at 2 facilities.

There are also 3 ***Safe Haven*** facilities for adult individuals (51 beds).

Permanent Supportive Housing, as defined by HUD, is "permanent housing in which supportive services are provided to assist homeless individuals and families with a disability to live independently."

The 2025 HIC shows there are 32 facilities, with 4,505 total beds that provide permanent supportive housing. The inventory includes facilities for families and adults only.

There are also 12 Rapid Re-housing projects, with 964 total beds. The inventory includes facilities for families and adults only.

Additional Year-Round Beds Under Development

With the opening of Emerald Alliance XI in the Fall of 2020, the CoC was positioned to declare an "end to chronic homelessness," which also signaled the completion of the goal to develop additional Permanent Supportive Housing for Chronic Homeless (CH) units in the community. By the end of 2020, based on the CH projections, the existing number of dedicated Permanent Supportive Housing for CH units, and the turnover rate in the existing portfolio, the community achieved the benchmark of "FUNCTIONAL ZERO." Functional Zero means that the CoC has a system in place that is able to (a) quickly identify a CH person and (b) link him/her with permanent housing within 90 days.

Having met the goal of ending Chronic Homelessness, the CoC will continue to work to meet the goals of ending homelessness for veterans, families, youth, and single adults. The CoC, through the leadership of the Ending Veteran Homelessness Work Group, will continue to focus Permanent Supportive Housing (PSH) resources to veterans and to continuing to work closely with the Veterans Administration and the Cuyahoga Metropolitan Housing Authority (CMHA) to maximize the VASH Voucher program. Strategies for families and youth focus on negotiating with CMHA for dedicated Housing Choice Vouchers and prioritizing 40% of the turnover from the CoC Permanent Supportive Housing beds not currently dedicated to Chronically Homeless individuals, families, and youth. In addition to the above-described strategies, the CoC has supported submitting BONUS Projects for “Dedicated PSH” in the annual HUD NOFA process to increase the supply of PSH subsidies in the community. Finally, the CoC, in partnership with CMHA and Emerald Development and Economic Network, Inc. (EDEN), are engaged in implementing a “Move-On” Strategy. The Move-On Strategy enables households who have been stably housed with a CoC funded PSH subsidy for over 3 years to transition to a Housing Choice Voucher Program subsidy. This benefits both CMHA by providing a stable tenant through a referral process that reduces the administrative burden, and it will assist the CoC immensely by permitting limited PSH resources to be re-allocated to other, high need households.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	**Voucher / Seasonal / Overflow Beds**	**Current & New**	**Current & New**	**Under Development**
Households with Adult(s) and Child(ren)	481	0	35	2,280	n/a
Households with Only Adults	1,037	0	81	2,225	n/a
Chronically Homeless Households	n/a	0	n/a	794	n/a
Veterans	0	0	68	612	n/a
Unaccompanied Youth	72	0	7	0	n/a

Table 40 - Facilities Targeted to Homeless Persons

Notes: Emergency Shelter: 35 Seasonal beds and 168 Overflow/Voucher beds are not assigned to a specific population.

N/A = Not available or Not applicable.

Data Source: HUD 2025 Continuum of Care Homeless Assistance Programs, Housing Inventory Count (HIC) Report, CoC Number: OH-502, CoC Name: Cleveland/Cuyahoga CoC.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons.

HUD defines mainstream benefits and services as services that “consist of a wide variety of publicly funded services, programs, and entitlements for low-income people that address basic needs, including, but not limited to, income and employment, housing, food and nutrition, health and behavioral health services, child welfare, and transportation.”

In Cuyahoga County benefits and services are provided through numerous state, county, and local governmental departments, and include services such as health care, mental health and chemical dependency treatment and counseling, early childhood and youth services, and educational assistance and employment services. Additionally, homeless housing providers work diligently to ensure that clients are aware of, and enrolled in, all applicable mainstream benefits, such as Temporary Assistance to Needy Families (TANF), food stamps, WIC, and income through Social Security.

Starting as a Pilot Program in 2017 as part of a demonstration “Pay for Success” program, an initiative was launched that developed a “Dedicated Case Management” (DCM) model within the Department of Jobs and Family Services (JFS). The DCM model identified a specific staff person in the Benefits Eligibility staff of JFS with whom Family Shelter Case Managers could connect in order to determine the eligibility status/issues for their clients. The model was further simplified and codified by designating a single point of contact from the CoC/Shelter side so that there was clear communication between JFS and the CoC. Private Foundation funds provided the initial funding for the CoC Family Shelter liaison position. Outcomes for families connected to this DCM approach are being tracked and analyzed. Families that have been “sanctioned” because they were not able to respond to JFS requests because they hadn’t received them, or because they were homeless, have been reinstated for benefits; families that have never applied for benefits have become eligible; and families have been reconnected with job training and job opportunities. The DCM model, which started initially with 45 households, is now offered to all families entering the shelter system.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The following services and facilities meet the needs of homeless individuals and families, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. NOTE: All data is based on the 2025 HIC Report.

Housing: Provides access to shelter and housing options

- *Coordinated Assessment & Intake for Shelter Placement (Central Intake):* instituted to streamline access and referrals to CoC services. CI provides better housing options than entering shelter, and when possible, redirects households to alternative housing options, providing short-term cash assistance, and if diversion is not possible, referring to appropriate shelter.

- *Emergency Shelter:* 27 facilities, with 1,538 total beds, plus 203 seasonal and overflow beds (1,741 total) that provide emergency shelter until a more permanent housing solution can be found.

- *Transitional Housing:* 8 facilities, with 123 total beds that provide transitional housing for a longer time period, link clients to mainstream benefits, other social services, and housing resources. Transitional Housing beds in the CoC are all provided through the Veteran Administration (VA) Grant and Per Diem (GPD) Program. The VA is a co-leader on the “Ending Veteran Homelessness” Work Group. While GPD beds technically are listed as TH, the VA has aligned the GPD program with the CoC and U.S. Interagency Council on Homelessness objectives of “housing first” and rapid exit. Over the past 3 years, the VA has established different “types” of GPD beds within the broad GPD category that are defined by lengths of time, and have encouraged providers to shift their programs to the shorter term and rapid exit focus. All of this work is to align with the benchmark measure of linking veterans with permanent housing within 90 days.

- *Safe Haven:* 3 facilities, with 51 total beds.

- *Permanent Supportive Housing:* 32 facilities, with 4,505 total beds that provide permanent supportive housing.

- *Rapid Re-housing Projects:* 12 facilities, with 964 beds.

- *Public Housing:* Cuyahoga Metropolitan Housing Authority, North Coast Housing Connections (Parma Public Housing Agency), and EDEN offer Housing Choice Vouchers, which can be used anywhere in Cuyahoga County.

Health/Mental Health Care/Substance Abuse Counseling & Treatment: Provide free/low cost health/mental health care/substance counseling & treatment: Care Alliance, MetroHealth Hospital, Circle Health Clinic, Murtis Taylor Human Services System, FrontLine Service, Alcohol Drug Addiction and Mental Health Services Board of Cuyahoga County.

Transportation: Provides bus/train passes throughout county: Greater Cleveland Regional Transit Authority.

Income Assistance: Provides links to mainstream benefits: Employment & Family Services.

Educational Opportunities/Job Training: Provides GED classes, education, employment classes and training: Cuyahoga Community College, area high schools, Cuyahoga County Work & Training, Employment Connection, Ohio Bureau of Vocational Rehabilitation, Towards Employment, City of Cleveland Division of Workforce Development.

Food and Nutrition: Provides food, free meals, and other food assistance: Cleveland Food Bank, Hunger Network of Greater Cleveland, local Hunger Centers, area churches.

Legal Aid/Mediation: Provides free or low-cost legal assistance: Cleveland Homeless Legal Assistance Program, Legal Aid Society of Cleveland, Cleveland Mediation Center, Cuyahoga County Bar Association.

Homeless Advocacy: Advocates for the rights of the homeless: Northeast Ohio Coalition for the Homeless, Coalition for Housing and Homelessness in Ohio" (COHHIO).

Veterans Services: Provides various services for veterans: U.S. Department of Veterans Affairs, Louis Stokes Cleveland VA Medical Center, Veterans Service Commission, Veterans Upward Bound Program, Disabled American Veterans. Examples of other facilities and services include:

- **Supportive Services for Veterans Families (SSVF**): This program was introduced by the Veterans Administration (VA) and funded directly by the VA through grant(s) awarded to communities to PREVENT VETERAN HOMELESSNESS, and to RAPIDLY RE-HOUSE VETERANS who are homeless. In Cuyahoga County, two agencies are funded: FrontLine Service and the Volunteers of America (VOA). These efforts are fundamental to the Ending Veteran Homelessness initiative.

- **VA Community Referral and Resource Center (CRRC):** The VA has awarded funds competitively to establish CRRCs throughout the country, including one in Cleveland. The CRRC t is operated by the VA in the community, essentially as a drop -in center for veterans where they can access whatever they need.

- **VA Grant Per Diem (GPD):** transitional housing and safe haven program that provides funding to community-based organizations to help homeless veterans achieve residential stability and increase their skills and income.

MA-35 Special Needs Facilities and Services - 91.210(d)

Introduction

There are many agencies in Cuyahoga County that offer services countywide to meet the needs of special needs populations, including Cleveland residents. In addition to the Cuyahoga County Office of Homeless Services, whose efforts are described elsewhere in this document, a network of providers also deliver housing and supportive services to persons who are elderly, frail elderly, persons with mental, physical and/or developmental disabilities, persons with substance abuse addictions, persons experiencing hardship from natural disasters, persons re-entering the community from incarceration or persons with HIV/AIDS.

HOPWA Assistance Baseline Table – data to be added

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	
PH in facilities	
STRMU	
ST or TH facilities	
PH placement	

Table 41 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly

Many of the services available to elderly or frail elderly persons are provided through the Western Reserve Area Agency On Aging or the Cuyahoga County Department of Senior and Adult Services. There are also other nonprofit or for-profit providers of in-home services to elderly persons. In addition, there are a variety of housing options for the elderly, including independent living and assisted living complexes, either at market rates or with a subsidy. Even with a variety of housing options and services, there are more than 15,000 elderly, extremely low and low-income Cleveland households paying more than 30% of their income for housing costs. More than 8,000 elderly, extremely low and low-income Cleveland households pay more than 50% of their income for housing costs ***(Table 10)***.

Persons with Mental Disabilities or Drug or Alcohol Addictions

Persons with mental disabilities, along with persons with alcohol or other drug addictions, are served by the Alcohol, Drug Addiction and Mental Health Services (ADAMHS) Board of Cuyahoga County, which works countywide with nonprofit service providers. Programs include in-patient stays at facilities, as well as community-based recovery services.

Persons with Physical Disabilities

An ongoing housing challenge for persons with physical disabilities is obtaining living space that addresses their particular need and is affordable. For example, one nonprofit organization operates two apartment buildings in Cuyahoga County for persons with mobility disabilities. The Cuyahoga Metropolitan Housing Authority inventory includes units that are accessible to persons with physical disabilities. The website OhioHousingLocator.org, sponsored by the Ohio Housing Finance Agency, the Ohio Department of Health, and the Ohio Department of Medicaid, provides listings of affordable apartments throughout Cuyahoga County. The website includes a search function on whether units are accessible/have accessibility features.

Persons with Developmental Disabilities

The primary service provider for persons with developmental disabilities in Cuyahoga County is the Cuyahoga County Board of Developmental Disabilities (CCBDD). One component of CDBDD programs is residential services, which includes both group homes and home settings. Although the number of individuals receiving residential services has increased, a waiting list for residential services still exists.

Survivors of Domestic Violence

An incident of intimate partner violence frequently results in a sudden loss of housing, as a survivor attempts to find safety. This situation often includes the children of the survivor. Emergency shelters temporarily meet housing needs, as well as provide support services. For the next step, affordable housing is needed to assist a person, often with children, to stabilize their situation.

Persons Re-entering Community

The Cuyahoga County Office of Reentry, part of the Department of Health and Human Services, exists to create an organizational structure that supports reentry research, community education, and best practices in the delivery of services for re-entrants. The Office is designed to assist policy makers, community leaders, and service providers in identifying reentry challenges and convening such entities to work together to target resources and comprehensive and cost-effective solutions.

Persons with HIV/AIDS

Some persons with HIV/AIDS require a subsidized housing unit. In addition, a variety of case management services are also needed to enable the person to maintain a long-term housing setting. These types of services are provided through the City of Cleveland, which administers HOPWA funding for all of Cuyahoga County and several adjacent counties. ***Section NA-45*** shows that there is still unmet need.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Physical Health Institutions

The number of persons being released from physical health institutions that would be at-risk of homelessness is not believed to be a major problem within Cuyahoga County. Persons most at-risk in this situation would be those who have lost employment during their hospital stay, do not have sufficient savings to pay ongoing housing and housing-related costs during their hospital stay, and do not have a support network of other persons to assist them through this period.

Social workers at physical health institutions have access to resources such as United Way of Greater Cleveland's 211/First Call for Help, an information clearinghouse staffed 24-hours-a-day to provide information on a variety of housing, health and human service needs. Physical health institutions have access to the Cuyahoga County Office of Homeless Services, and their efforts are described elsewhere in this document. In addition, the Ohio Department of Health Medical Facility Discharge Protocol has been adopted and customized to meet the needs of the Cleveland/Cuyahoga County Continuum of Care.

Mental Health Institutions

While being treated for mental disabilities that require staying in an institutional setting, persons may be located in either a public or private facility. Upon release, it is the persons in the public facilities that are more likely to be at-risk of homelessness. The Alcohol, Drug Addiction and Mental Health Services (ADAMHS) Board of Cuyahoga County develops additional housing units for persons that are part of the mental health system caseload. One of the groups specifically targeted for assistance through this program are persons being released from public mental health institutions who are returning to Cuyahoga County and are at-risk of homelessness. In addition, the Ohio Department of Mental Health Discharge Coordination Policy and Protocols have been adopted and customized to meet the needs of the Cleveland/Cuyahoga County Continuum of Care.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Not applicable. 24 CFR Part 91.315(e) is a reference to State Consolidated Plans. See next question for City of Cleveland response.

OMB Control No: 2506-0117 (exp. 09/30/2021)

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

During the next year, the City of Cleveland will fund activities directed toward elderly persons, frail elderly persons, and persons with physical disabilities. These activities would provide special services to assist persons to remain in their homes or remove architectural barriers from community facilities and/or infrastructure. For specific activity names, funding allocations, and outcomes, refer to the accompanying Annual Action Plans.

For persons with mental, physical, and/or developmental disabilities, alcohol or other drug addictions, and survivors of domestic violence, human trafficking, dating violence, sexual assault, and stalking, there is a network of existing public agencies and nonprofit organizations that focus on addressing the needs of these special populations. Some funding sources originate at the Federal or State level. In addition, ongoing Medicare and Medicaid funding is an important source of funds to persons with special needs. At the local level, a significant amount of funding is created by the two ongoing, countywide health and human services levies, which are property tax levies dedicated to providing funding to meet the needs of residents throughout Cuyahoga County, including Cleveland. Services are provided directly by County agencies or through other organizations. Local funds are often able to be supplemented through grant funding or private donations.

MA-40 Barriers to Affordable Housing - 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Public policies, depending on their structure, can act as barriers to affordable housing or promote it. These public polices can originate at various levels of government, such as federal, state, or local. In addition, the level of government instituting such policies can affect the ability of a community to adopt or amend those policies.

The City of Cleveland does not impose any of the following public policies, which can be barriers to affordable housing:

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

Examples of public policies that do act as barriers to affordable housing choice in Cleveland, but are outside City control, include:

Urban Sprawl

The outward expansion of a metropolitan area into rural areas negatively impacts central cities and first ring suburbs. In a region with minimal population growth such as Northeast Ohio, resident movement to outer ring suburbs or exurban areas spreads existing incomes and tax revenue more thinly over a larger area and expands infrastructure. This diffusion has been encouraged by federal and state policies that do not place a high enough priority on reinvestment in established areas.

Inadequate National Funding for the Housing Choice Voucher Program (HCVP)

This situation artificially limits the number of low-income households receiving rental payment assistance for which they qualify, thereby denying many qualifying households the ability to find affordable housing units.

Decreasing levels of Federal and State Resources

The long-term decline of HUD funding, along with cuts in State of Ohio funding to cities, have left communities with fewer funds to implement needed housing and community development programs and services.

Mortgage Lending Issues in Cuyahoga County

A 2023 report commissioned by Cuyahoga County Council concluded that mortgage lending issues exist in the City of Cleveland and Cuyahoga County as a whole. There continues to be significant disparity in access to mortgage lending in Cuyahoga County for Black borrowers and majority Black communities when compared to their White counterparts. Lack of access to home purchase and home repair loans undermines housing market recovery in the East Side of Cleveland and a significant number of Cuyahoga County suburbs. Slow market recovery in these communities undermines the countywide property tax base and much needed revenue for municipal, school, police, fire, and social services.

Among the findings are:

- Black borrowers continue to be rejected more often than White borrowers. High income Black borrowers continue to be denied loans more often than high income White borrowers. In addition, high income Black borrowers continue to be denied loans more frequently than middle-and-moderate income White borrowers;

- Across five regions of Cuyahoga County, access to home improvement loans decreases as the percentage of the Black population increases. The least access to home improvement loans was on the East Side of Cleveland, where a survey conducted by the Western Reserve Land Conservancy found the greatest need for home repairs; and

- Lack of access to smaller dollar home purchase mortgage loans continues to be a problem, particularly in areas like the East Side of Cleveland, where low median home sale prices (below $100,000) may exist. These low prices represent an opportunity for affordable home ownership, but it is a missed opportunity when there is a lack of lending activity. Meanwhile, distressed neighborhoods are becoming "cash markets" where potential home buyers have to compete with cash investors who often convert these low-priced properties to rentals, further eroding the homeownership base of these communities.

Home Mortgage Lending in Cuyahoga County - A Report Prepared for the Reinvestment Advisory Sub-Committee of the Community Development Committee of Cuyahoga County Council, Frank Ford, author, Frank Ford Consulting, LLC, March 20, 2023, Updated May 7, 2023.

MA-45 Non-Housing Community Development Assets - 91.215 (f)

Introduction

Cleveland, and in turn Cuyahoga County, is the center of the largest metropolitan area in Ohio. Industrial growth in the 19th century was stimulated by the Civil War, which increased demand for machinery, railroad equipment, and ships. Greater Cleveland has long been known as a durable goods manufacturing area. Following national trends, however, Cleveland has been shifting to a more services-based economy. Today, the local economy is primarily driven by healthcare and life sciences, advanced manufacturing, food industry, information technology, and financial services. Cleveland is well known for medical innovation, diversified manufacturing, logistics, and corporate headquarters.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	264	351	0	0	0
Arts, Entertainment, Accommodations	19,674	27,935	17	12	-5
Construction	3,563	5,522	3	2	-1
Education and Health Care Services	30,682	81,927	26	36	10
Finance, Insurance, and Real Estate	7,716	17,786	7	8	1
Information	1,677	3,440	1	2	1
Manufacturing	14,797	21,057	13	9	-4
Other Services	4,688	7,452	4	3	-1
Professional, Scientific, Management Services	10,135	32,036	9	14	5
Public Administration	0	0	0	0	0
Retail Trade	13,966	10,117	12	4	-8
Transportation and Warehousing	4,539	7,107	4	3	-1
Wholesale Trade	5,908	10,622	5	5	0
Total	117,609	225,352	--	--	--

Table 42 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	184,390
Civilian Employed Population 16 years and over	161,490
Unemployment Rate	12.41
Unemployment Rate for Ages 16-24	32.95
Unemployment Rate for Ages 25-65	7.65

Table 43 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	30,615
Farming, fisheries and forestry occupations	5,850
Service	23,770
Sales and office	32,980
Construction, extraction, maintenance and repair	9,655
Production, transportation and material moving	12,490

Table 44 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	104,999	70%
30-59 Minutes	35,883	24%
60 or More Minutes	8,192	5%
Total	***149,074***	***100%***

Table 45 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	12,980	3,385	16,355
High school graduate (includes equivalency)	38,480	6,260	22,570
Some college or Associate's degree	44,195	4,740	16,645
Bachelor's degree or higher	34,720	1,410	4,595

Table 46 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	535	1,640	1,670	4,340	5,470
9th to 12th grade, no diploma	6,100	6,515	5,445	13,115	8,305
High school graduate, GED, or alternative	13,310	17,965	13,575	35,770	19,200
Some college, no degree	12,375	15,485	10,780	23,905	11,175
Associate's degree	1,200	3,685	3,915	7,865	3,050
Bachelor's degree	4,530	10,195	5,270	9,145	4,485
Graduate or professional degree	550	7,365	3,640	5,140	3,295

Table 47 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,159
High school graduate (includes equivalency)	24,467
Some college or Associate's degree	30,236
Bachelor's degree	47,545
Graduate or professional degree	59,317

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The City of Cleveland has about 117,000 workers and about 225,000 jobs ***(Table 45 – Note 1: HUD has set Public Administration line to zero to emphasize non-public sector employment. Note 2: Percentages are rounded)***. The largest employment sectors based on share of jobs are Education and Health Care Services (34%), Professional/Scientific/Management Services (13%), Arts/Entertainment/Accommodations (12%), and Manufacturing (9%), and Finance/Insurance/Real Estate (7%). These sectors represent 80% (181,000) of all jobs.

When reviewed by the share of workers in Cleveland's employed workforce, the four largest sectors are Education and Health Care Services (23%), Arts/Entertainment/Accommodations (15%), Manufacturing (11%), and Retail Trade (11%), which represent about 67% (79,000) of all workers.

Overall, the number of jobs in Cleveland (225,352) is about twice the number of employed Cleveland residents in those occupations (117,609). For example, only about 31,000 Cleveland residents are employed in the Education and Health Care Services fields, but there are almost 82,000 jobs in those occupations in Cleveland, which is attributable to the large hospital/health care networks, K-12 schools, and colleges/universities located within Cleveland.

Describe the workforce and infrastructure needs of the business community:

Workforce Needs

Federal Reserve Bank of Cleveland research has outlined the importance of education and innovation in the income growth of a region. Innovation creates jobs and improves productivity, but it requires an educated and appropriately trained workforce. Improving the overall educational attainment of the Cleveland and Cuyahoga County workforce, as well as ongoing training for new and veteran workers is also a priority. In Cleveland, these needs apply to a number of the important employment sectors discussed in the preceding question, where technical knowledge, continually updated training, and a higher level of management and administrative skills are important.

Infrastructure Needs

The City of Cleveland is the focal point of the Cuyahoga County highway system. There are also many arterial roads that extend through a portion of Cleveland or across the entire city and into neighboring suburbs. This road network represents important commuting routes and provides access to industrial, office, and commercial districts throughout the city, which are employment, shopping, and entertainment hubs.

Roadway investment is an ongoing need for the industrial, office, and commercial districts. Well maintained roads result in less cumulative wear to vehicles of employees, customers, mass transit providers, and delivery firms. In many areas, roadway work must be supplemented with improvements to sidewalks and parking areas, as well as items such as street furniture and landscaping, in order to create an inviting shopping/employment area.

The City of Cleveland has an ongoing Capital Improvement Plan, which includes infrastructure among its investments. Funding sources include municipal funds, federal funds allocated through the Northeast Ohio Areawide Coordinating Agency (the Metropolitan Planning Organization for the area), and the Ohio Public Works Commission annual competitive grant program.

The City of Cleveland Economic Development Department and Team NEO have also recognized the need for sites ready to meet the expansion and relocation plans of companies. Some sites need environmental remediation, while others are obsolete in terms of modern commercial, office, or manufacturing layout. In response, the Economic Development Department manages the Industrial/Commercial Land Bank, which is used by the City to strategically assemble properties to attract businesses and create long-term community investment and job creation.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Both the City of Cleveland Department of Economic Development and the Cleveland City Planning Commission will continue to encourage job and business growth opportunities through focused strategies during the next five years.

The Economic Development Department offers a range of programs to serve businesses, and will particularly emphasize industry clusters that combine strong history of innovation and production in Cleveland, across a wide range of industries and services: healthcare and life sciences, advanced materials and manufacturing, food industry, information technology, and financial services. These clusters represent potential job growth areas, driven by both mature companies, as well as emerging businesses.

The *Connecting Cleveland 2020 Plan* by the Cleveland City Planning Commission considers strengths that will continue to influence economic development efforts during the next five years: the inherent advantage of its location on Lake Erie, the cultural and civic assets it developed when it was one of the very largest cities in the nation, and the newly developing assets flowing from the innovations of its medical and educational institutions. More specifically, the principal strengths of Cleveland relative to other U.S. cities and regions include the metropolitan population, downtown population, medical innovation, higher education, information technology, water, waterfronts, location, neighborhood institutions, and philanthropic support.

The *2020 Plan* also details policies on various topics, including economic development. The policies emphasize industry clusters, and the importance of activities such as land assembly, economic development at the neighborhood level, and how essential it is to address workforce development and infrastructure improvements to make policies a success.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Workers employed in Cleveland are a combination of persons who also reside within Cleveland or travel into Cleveland to work. Regardless of the home community, the workforce issues are similar. The dominant issue is the ongoing need for more education and training.

Tables 49 – 51 emphasize the correlation of education and employment, along with the generational change that is occurring in the City of Cleveland. Looking at the ratio of employed to unemployed persons in the labor force, roughly one out of five persons with a high school degree or less were unemployed. The number of unemployed persons dropped to one-in-nine for persons with some college or Associate’s degree, and one-in-twenty-five for persons with a bachelor’s degree or higher. The attainment of additional education beyond high school is beneficial, and in many situations essential, for the diverse fields represented among Cleveland residents. Generationally, 60% of Cleveland residents age 65 years and over have educational attainment of a high school degree or less, compared to 44% of residents age 25-44. Conversely, 32% of Cleveland residents age 25-44 have an Associate's, Bachelor's, or graduate/professional degree, compared to 20% of residents age 65 and over. In addition, ACS data also showed that for the most recent twelve-month period, Cleveland residents with a Bachelor's degree earned 94% more than a person with only a high school degree ($47,545 vs. $24,467).

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

There are a variety of workforce training initiatives and opportunities available for Cleveland residents and workers that focus on various employment sectors. For example, programs at Case Western Reserve University, Cleveland State University, and John Carroll University offer professional continuing education courses and MBA degree programs designed to be pursued on a part-time basis. Other training sources include:

Cuyahoga Community College

The CCC Workforce Innovation Division focuses on employee training programs and professional development in a variety of fields. The Corporate College provides professional training and development customized for individual businesses. Programs are delivered either off-site at the company facility or on-site at one of the Corporate College campuses.

OhioMeansJobs|Cleveland-Cuyahoga County (OMJ|CC)

OMJ|CC is a collaborative workforce system of the City of Cleveland and Cuyahoga County that assists both employers and job seekers. The Area 3 Workforce Development Board (WIB) serves as the advisory body for the City of Cleveland and Cuyahoga County Department of Workforce Development. The programs and services include education, occupational training, job match and search assistance and employment-related youth programs. The program also includes SkillUp, which provides employers with training plan development to help offset the cost of training and upskilling employees, plus connection to Cuyahoga County's various business support services.

Team NEO

Team NEO is a regional, private-sector organization that focuses on business attraction and expansion into eighteen counties in Northeast Ohio. Team Neo emphasizes that the strong regional history of innovation and traditional manufacturing has evolved into advanced manufacturing and focuses on a number of key industries in the Cleveland region.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Other local/regional plans or initiatives that impact economic growth:

Connecting Cleveland 2020 Citywide Plan - Cleveland City Planning Commission

This comprehensive plan for the City of Cleveland and its neighborhoods utilizes the theme of connections in terms of people, places, and opportunities. The document also includes tools to implement the plan, such as a future land use map to guide upcoming development patterns, zoning map and zoning code recommendations, identification of development opportunity zones in each neighborhood including housing, retail, office, and industrial uses, bike route and greenway connectors, transportation and infrastructure improvements, and policy recommendations for development and community services programs. The Consolidated Plan Strategic Goals focus on investing in neighborhoods, their assets, and creating new opportunities to both physically improve places and communities.
https://www.clevelandohio.gov/sites/clevelandohio/files/planning/Connecting%20Cleveland%202020%20CWP-%20FULL%20DOCUMENT%202024.pdf

Cleveland Housing Plan 2030 – City of Cleveland

The Plan is a framework to protect, preserve, and produce new homes across the city over a decade. The strategy focuses investments toward the lowest-income residents and historically disinvested neighborhoods. The plan intends to address housing needs through three core pillars: Protect homes: Focuses on affordability investments such as down payment assistance, legal aid, renter protections, property tax exemptions, and home loans. Preserve homes: Concentrates on housing quality through home repair assistance, loans for small landlords, and compassionate code enforcement. Produce homes: Aims to stimulate new construction and substantial rehabilitation through targeted zoning overhauls, development incentives, and streamlined permit approvals. Financing and implementation rely on a blend of American Rescue Plan funds, federal entitlement grants such as HUD CDBG and HOME funds, and public-private partnerships. A key vehicle for implementation is the Cleveland Housing Investment Fund. The City also leverages the Site Readiness Fund to repurpose vacant land in the City of Cleveland Land Bank. https://www.clevelandhousingplan.com

Economic Development Plan – Cuyahoga County

The 2023-2027 Cuyahoga County Economic Development Plan focuses on initiatives in the areas of developing and utilizing fresh water resources; transit-oriented development; workforce development; placemaking; and development site assembly. Although primarily intended to be implemented with funds other than dollars provided by HUD, the Plan emphasizes that investments should create high-quality, well-connected places, ensure access to and preparation for jobs and careers, and accelerate business growth. The Consolidated Plan Strategic Plan goals, using HUD funds, reinforce these investment objectives of the Cuyahoga County Economic Development Plan. https://cuyahogacounty.gov/docs/default-source/development/economicdevelopmentplan.pdf

Vibrant NEO 2040 - Northeast Ohio Sustainable Communities Consortium Initiative

Funded by a HUD/USDOT/USEPA Partnership for Sustainable Communities Initiative grant, this twelve county regional project guided by 33 organizations developed a vision for the future of Northeast Ohio. The eight objectives include promoting investment in established communities, developing the regional economy with accessible employment opportunities, and enhancing the regional transportation network. The Consolidated Plan Strategic Plan goals focus on investing funds in housing, businesses, and infrastructure in developed neighborhoods, commercial districts, and industrial areas, which reinforce the goals of Vibrant NEO 2040. http://vibrantneo.org

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines “housing problems” as one or more of the following:

Living in **Substandard Housing**-Housing lacking complete plumbing or kitchen facilities.

Living in housing that is **Overcrowded**-Housing more than 1.01 to 1.50 persons per room excluding bathrooms, porches, foyers, halls or half rooms.

Living in housing that is **Severely Overcrowded**- Housing more than 1.51 persons per room excluding bathrooms, porches, foyers, halls or half rooms.

Experiencing a **Housing Cost Burden**-Housing costs that are more than 30% of the household’s total gross income. For renters, cost includes rent paid plus utilities. For owners, cost includes mortgage payments, taxes, insurance, and utilities.

Experiencing a **Severe Housing Cost Burden**-Housing costs that are more than 50% of the household’s total gross income. For renters, cost includes rent paid plus utilities. For owners, cost includes mortgage payments, taxes, insurance, and utilities.

Living in a **Household Has No/Negative Income**-Households whose income is zero or negative due to self-employment, dividends, and net rental income.

A **“concentration”** of multiple housing problems can be defined as households who experience multiple housing problems at a greater rate (10 percentage points or greater) than households citywide.

The usual source for this information is the CPD Maps Report, which still cites the 2011-15 ACS as the data source, although the data has been confirmed by HUD to actually be 2016-2020 ACS data.

The 2016-2020 ACS, the CPD Maps Report, and CPD Maps showed that of the 174,920 households with incomes that were 100% AMI or below living in Cleveland, 36,310 households had one or more of the “housing problems” listed above ***(NA-Table 8).*** Of those households 20.52% (35,885 households) were low- and moderate-income households with an income of 0-80% AMI. Using the above-cited definition of “concentration,” (20.52% plus 10 percentage points = **30.52%**) provides the threshold for a “concentration.”

As shown on the maps, households with any of 4 housing problems that were **Extremely Low-Income (ELI) households** were fairly widespread throughout Cleveland in almost every census tract while **Low-**

Income (LI) households with any of 4 housing problems were also widespread, but occurred in fewer census tracts. Households with any of 4 housing problems that were **Moderate-Income Households** also occurred across the city, but in far fewer census tracts ***(NA-Table 8, NA-10, Maps-Percent ELI, LI, and MI Households with Any of 4 Housing Problems and MA-50, Maps-Concentration of Percent ELI, LI, and MI Households with Any 4 Housing Problems)***.

Cost burden was the major problem cited by most of the households having one or more "housing problems." Very small percentages of households lived in housing that was substandard or in over-crowded conditions. Continued investment in the housing stock however, is still needed. The main period of housing construction in Cleveland was before 1950 when about 60% of all housing units (105,085 units) were built. These units are at least 76 years old and may require systems replacement and significant rehabilitation investment. An additional 34% of all housing units (59,085 units) were constructed between 1950-1999 and may also require updating and systems work. ***(MA-Table 38)***.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

While Cleveland is very diverse overall, minorities are not evenly distributed throughout the City. Traditionally, neighborhoods were either primarily African American or primarily White. The Hispanic population has been heavily concentrated on the near west side.

The 2016-20 ACS, the CPD Maps Report, and CPD Maps showed that of the 383,330 persons living in Cleveland, 34.24% (131,259 persons) were White, 47.03% (180,263 persons) were Black or African American, 0.17% (640 persons) were American Indian and Alaska Native, 2.41% (9,233 persons) were Asian, 0.02% (83 persons) were Native Hawaiian and Other Pacific Islander, 0.66% (2,527 persons) were Some other race, and 3.62% (13,869 persons) were Two or More Races ***(MA-Maps-Percent White, Black or African American, American Indian and Alaska Native, Asian, Some Other Race, and Two or More Races)***. Hispanic or Latino persons, who could be of any race, comprised 11.86% (45,457 persons) of the population ***(MA-Map-Percent Hispanic or Latino Persons)***.

Concentration of Racial/Ethnic Persons

A concentration of racial/ethnic persons can be defined as the percentage of a person/racial or ethnic type that occurs in an area at a greater rate (10 percentage points or greater) than the percentage of a person/racial or ethnic type occurs for Cleveland as a whole.

The CPD Maps Report and the CPD Maps show the following concentrations:

White Persons Alone-Using the percentage of White persons in Cleveland and the above-cited definition of "concentration," (34.24% plus 10 percentage points = **44.24%**) illustrates that there is a concentration of ***White persons*** living in the census tracts shown in ***MA-Map-Concentration of White Persons***, which include primarily areas on the Westside of Cleveland.

Black or African American Persons Alone-Using the percentage of Black or African American persons in Cleveland and the above-cited definition of “concentration,” (47.03% plus 10 percentage points = **57.03%**) illustrates that there is a concentration of ***Black or African American persons*** living in the census tracts shown in ***MA-Map-Concentration of Black or African American Persons***, which include areas on the Eastside of Cleveland.

Asian Persons Alone-Using the percentage of Asian persons in Cleveland and the above-cited definition of “concentration,” (2.41% plus 10 percentage points = **12.41%**) illustrates that there is a concentration of ***Asian persons*** living in the census tracts shown in ***MA-Map-Concentration of Asian Persons***, which include in Asia Town, in the areas just east of Asia Town, and in the areas around University Circle of Cleveland.

Persons of Some Other Race Alone-Using the percentage of persons of ***Some Other Race*** in Cleveland and the above-cited definition of “concentration,” (0.66% plus 10 percentage points = **10.66%**) illustrates that there is a concentration of persons of ***Some Other Race*** living in the census tracts shown in ***MA-Map-Concentration of Persons of Some Other Race***, which include areas on the mid-Westside and on the Southeast Side of Cleveland.

Persons of Two or More Races Alone-Using the percentage of persons of Two or More Races in Cleveland and the above-cited definition of “concentration,” (3.62% plus 10 percentage points = **13.62%**) illustrates that there is a concentration of persons of ***Two or More Races*** living in the census tracts shown in ***MA-Map-Concentration of Persons of Two or More Races***, which include areas on the far Westside, Far Northeast Side, and Far Southeast Side of Cleveland.

Hispanic Persons Alone-Using the percentage of Hispanic persons in Cleveland and the above-cited definition of “concentration,” (11.86% plus 10 percentage points = 2**1.86%**) illustrates that there is a concentration of ***Hispanic persons*** living in the census tracts shown in ***MA-Map-Concentration of Hispanic Persons***, which include areas in the near Westside and Southside of Cleveland.

There were no concentrations of persons for any remaining racial or ethnic groups.

Concentration of Low-Income Households

Many of Cleveland’s households were particularly affected by the Great Recession, and continue to struggle economically. Citywide, the 2016-2020 ACS poverty rate was 32% and the unemployment rate for all persons was 12.42%, while the rate for persons age 16 -24 years was almost 33%.

A concentration of low-income households can be defined as the percentage of a household income type that occurs in an area at a greater rate (10 percentage points or greater) than the percentage of a household income type occurs for households citywide.

The 2016-20 ACS, the CPD Maps Report, and CPD Maps showed that of the 174,920 households living in Cleveland, 86,745 (50.00%) were low-income households with incomes that were 0-50% of the HUD Area Median Family Income (HAMFI). Of these households, 55,935 households were Extremely Low-Income [ELI] Households with incomes that were 0-30% of HAMFI and 30,810 households were Low-Income [LI] Households with incomes that were 31-50% of HAMFI ***(NA-Table 6)***. Using the percentage of low-income persons in Cleveland and the above-cited definition of "concentration," (50.00% plus 10 percentage points = **60.00%**) illustrates that there is a concentration of low-income persons living primarily in areas on the Eastside of Cleveland, there are a few census tracts on the Westside and Southside of Cleveland that also exhibit concentrations ***(MA-50, Map-Concentration of Percent Low Income Households)***.

What are the characteristics of the market in these areas/neighborhoods?

A summary of the characteristics of these neighborhoods is discussed below.

Concentrations of Extremely Low Income (ELI), Low Income (LI), and Moderate Income (MI) Households with any Housing Problems- Concentrations of ELI, LI, and MI households with any housing problems are located throughout the city. Median incomes are lower than the citywide median and poverty and unemployment rates are higher. In terms of housing, some of the areas exhibit higher vacancy and rental rates, higher percentages of older housing stock, and lower median rents and home values.

Black or African American- Concentrations of Black or African Americans are located primarily on the east side. Median incomes are lower than the citywide median and poverty and unemployment rates are higher. In terms of housing, some of the areas exhibit higher vacancy and rental rates, high percentages of older housing stock, lower median rents and home values, and households with a higher percentage of housing problems.

Asian- Concentrations of Asian persons are located primarily in Asia Town in the area just east of Downtown. Median incomes are lower than the citywide median and poverty and unemployment rates are higher. In terms of housing, some of the areas exhibit higher vacancy and rental rates, higher percentages of older rental housing stock, somewhat lower median rents and home values, and households with a higher percentage of housing problems.

Hispanic Persons- Concentrations of Hispanic persons are located primarily on the near west side. Median incomes are somewhat lower than the citywide median, poverty is higher, and unemployment rates are mixed. In terms of housing, the areas exhibit higher vacancy and rental rates, high percentages of older housing stock, lower median rents and home values, and households with a higher percentage of housing problems.

Low Income Households- Concentrations of Low-Income households are located primarily on the eastside and the near westside. Median incomes are lower than the citywide median and poverty and unemployment rates are higher. In terms of housing, some of the areas exhibit higher vacancy rates and most areas exhibit higher rental rates, high percentages of older housing stock, lower median rents and home values, and households with a higher percentage of housing problems.

Are there any community assets in these areas/neighborhoods?

A summary of the community assets in these neighborhoods is discussed below. For more detail, consult *Connecting Cleveland 2020 Citywide Plan*: https://www.clevelandohio.gov/sites/clevelandohio/files/planning/Connecting%20Cleveland%202020%20CWP-%20FULL%20DOCUMENT%202024.pdf

Black or African American- Concentrations of Black or African Americans are located primarily on the east side. The area roughly corresponds to Districts 4, 5, and 6 in the *2020 Citywide Plan* and encompasses roughly 16 neighborhoods. Although there are challenges, the assets do include schools, active retail districts and shopping plazas, employment centers, library branches, recreation centers, and parks. There is a broad range of housing in terms of construction period, style, size, and price, including several historic neighborhoods. In terms of transportation, the east side is served by highways at its north and south edges, and there is a network of arterial roads that also provide public transportation routes.

Asian- Concentrations of Asian persons are located primarily in Asia Town, situated just east of Downtown. The area roughly corresponds to the Goodrich-Kirtland Park neighborhood in District 3 in the *2020 Citywide Plan*. The assets of the area include proximity to downtown Cleveland, Lake Erie, and Interstate 90, warehouse and industrial buildings which can be repurposed for housing, a large commercial/industrial district with freeway access, and the clear presence of Asian ethnic heritage in businesses, art, and neighborhood events.

Hispanic Persons- Concentrations of Hispanic persons are located primarily on the near west side. The area roughly corresponds to the Brooklyn Centre, Clark-Fulton, Detroit Shoreway, and Stockyards neighborhoods of District 2 in the *2020 Citywide Plan*. Although there are challenges, the assets do include schools, active retail districts and shopping plazas, employment centers, library branches, recreation centers, parks, and proximity to Lake Erie and the Big Creek Valley. There is a broad range of housing in terms of construction period, style, size, and price, including a number of historic neighborhoods. In terms of transportation, the neighborhoods are served by several highways, and there is a network of arterial roads that also provide public transportation routes.

Low Income- Concentrations of Low-Income households are located primarily on the east side and the near west side. The area roughly includes portions of Districts 2, 3, 4, and 5 in the *2020 Citywide Plan* and encompasses all or part of roughly 16 neighborhoods. Although there are challenges, the assets do include schools, active retail districts and shopping plazas, employment centers, library branches, recreation centers, and parks. There is a broad range of housing in terms of construction period, style, size, and price, including a number of historic neighborhoods. In terms of transportation, the area is served by several highways, and there is a network of arterial roads that also provide public transportation routes.

Are there other strategic opportunities in any of these areas?

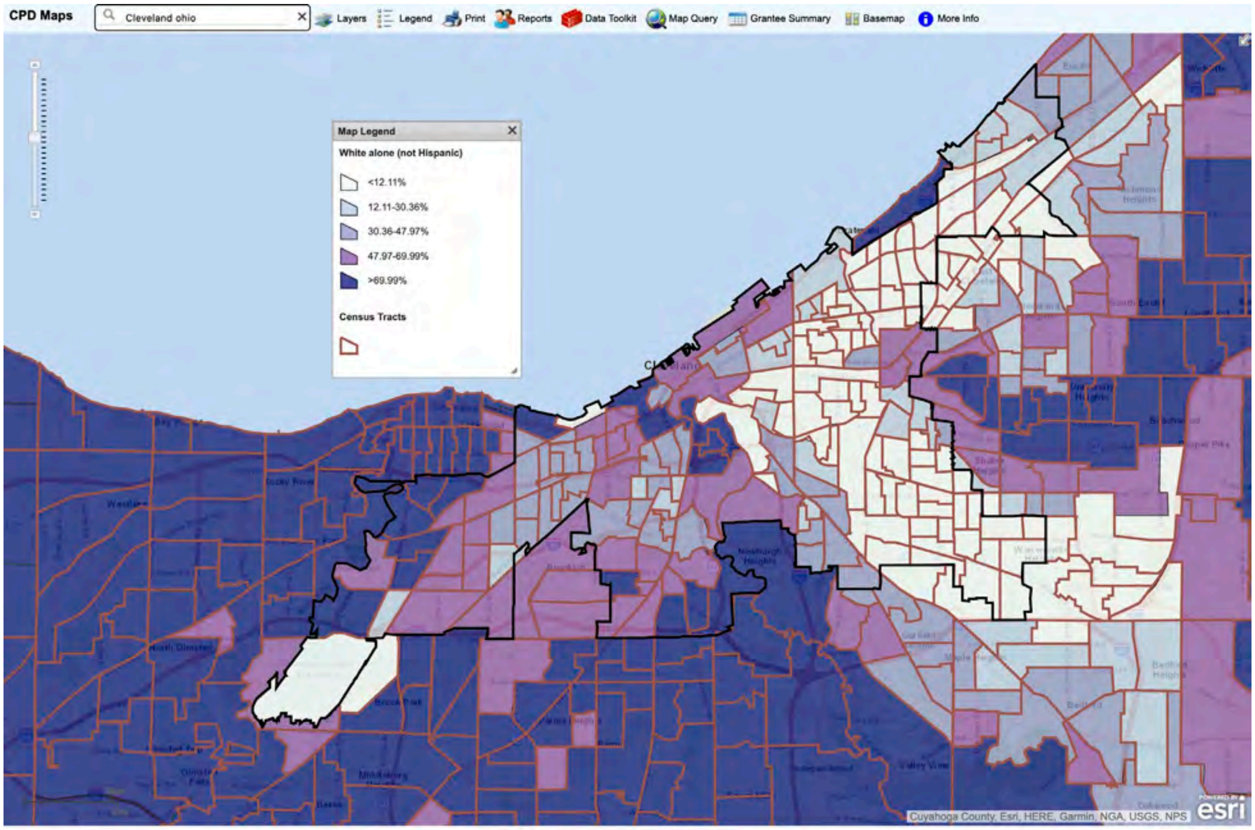
A summary of the community assets in these neighborhoods is discussed below. For more detail, consult *Connecting Cleveland 2020 Citywide Plan*:
https://www.clevelandohio.gov/sites/clevelandohio/files/planning/Connecting%20Cleveland%202020%20CWP-%20FULL%20DOCUMENT%202024.pdf

Black or African American- Concentrations of Black or African Americans are located primarily on the east side. The area roughly corresponds to Districts 4, 5, and 6 in the *2020 Citywide Plan*. This area encompasses roughly 16 Cleveland neighborhoods. Opportunities in the area include improved maintenance of older housing stock, increasing the homeownership rate, addressing absentee landlord issues, developing a strategy for two-family houses, new housing construction, repurposing vacant parcels, retail area revitalization, road and streetscape improvements, brownfield remediation, industrial area access improvements and expansion, and improved access to Lake Erie.

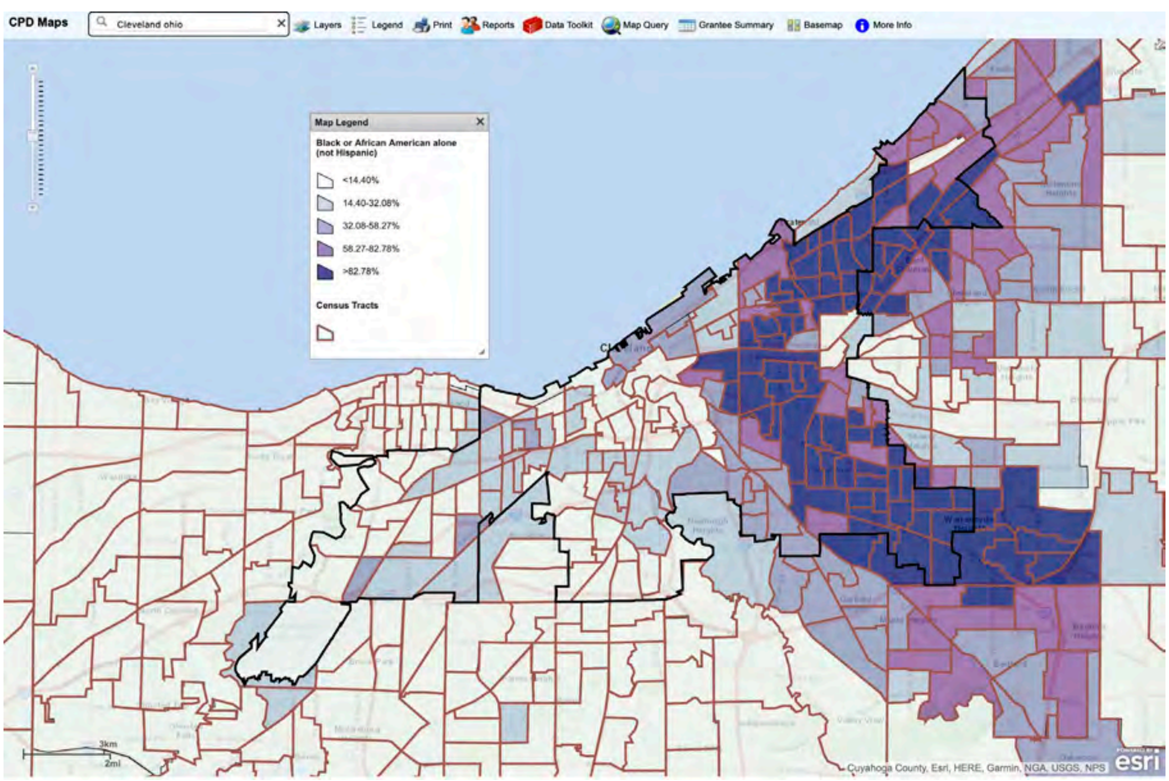
Asian- Concentrations of Asian persons are located primarily in Asia Town, situated just east of Downtown. The area roughly corresponds to the Goodrich-Kirtland Park neighborhood in District 3 in the *2020 Citywide Plan*. Opportunities in the area include improved maintenance of older housing stock, new housing construction in select locations, retail area parking and streetscape improvements, industrial area access and building updates, and improved connections to Lake Erie.

Hispanic Persons- Concentrations of Hispanic persons are located primarily on the near west side. The area roughly corresponds to the Brooklyn Centre, Clark-Fulton, Detroit Shoreway, and Stockyards neighborhoods of District 2 in the *2020 Citywide Plan*. Opportunities in the area include improved maintenance of older housing stock, expanding the variety of housing options, repurposing vacant parcels, retail area revitalization, road and streetscape improvements, brownfield remediation, and improved connections to Lake Erie.

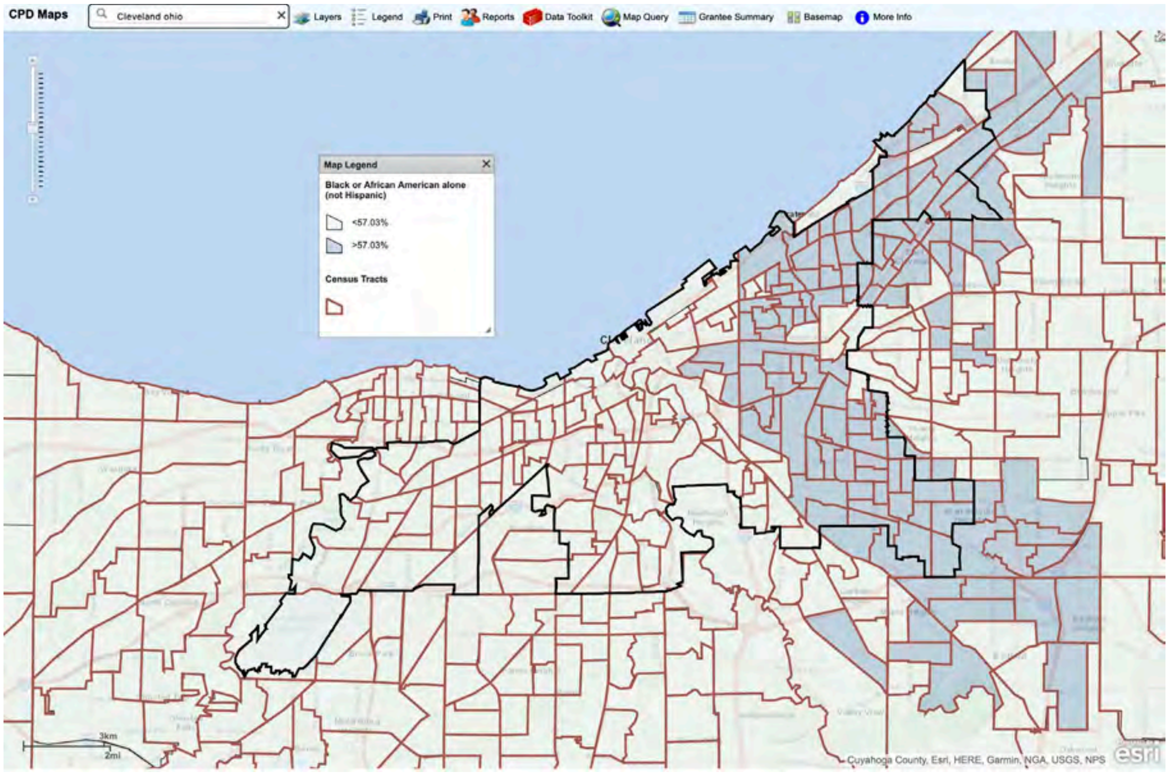
Low Income- Concentrations of Low-Income households are located primarily on the east side and the near west side. The area roughly includes portions of Districts 2, 3, 4, and 5 in the *2020 Citywide Plan*. This area encompasses all or part of roughly 16 Cleveland neighborhoods. Opportunities in the area include improved maintenance of older housing stock, increasing the homeownership rate, addressing absentee landlord issues, developing a strategy for two-family houses, new housing construction, repurposing vacant parcels, retail area revitalization, road and streetscape improvements, brownfield remediation, industrial area access improvements and expansion, and improved connections to Lake Erie.



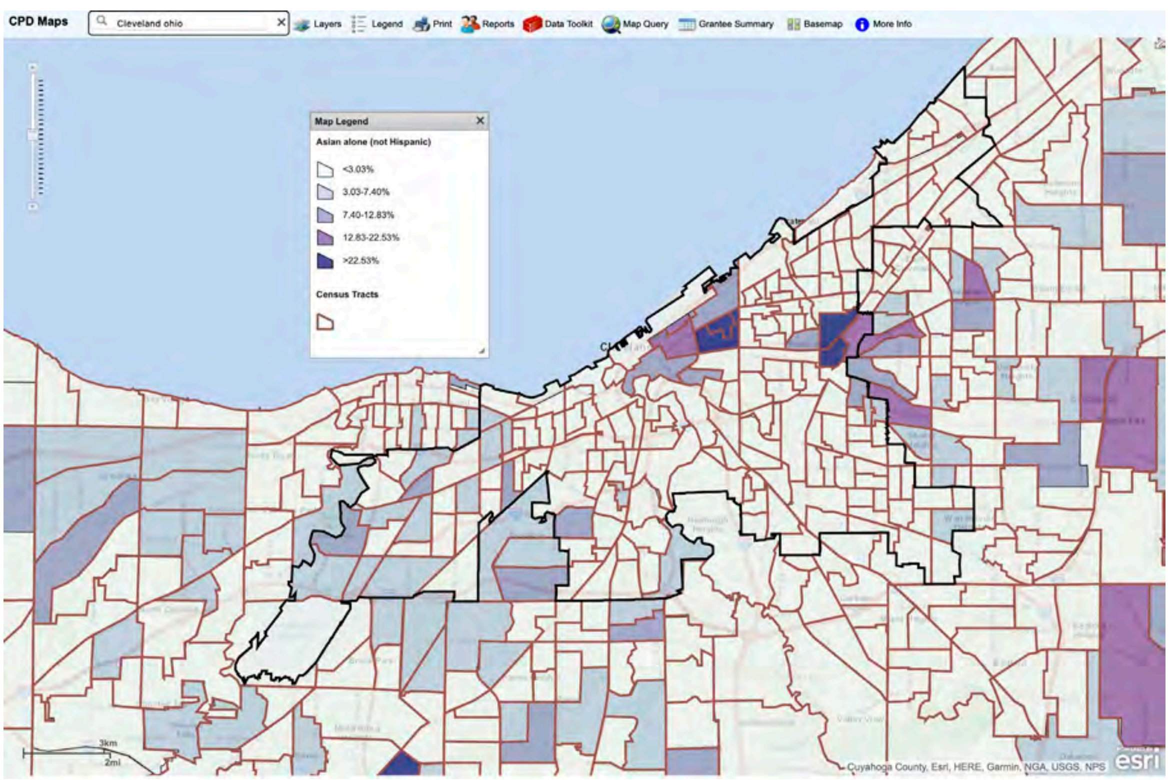
Percent White Persons Alone



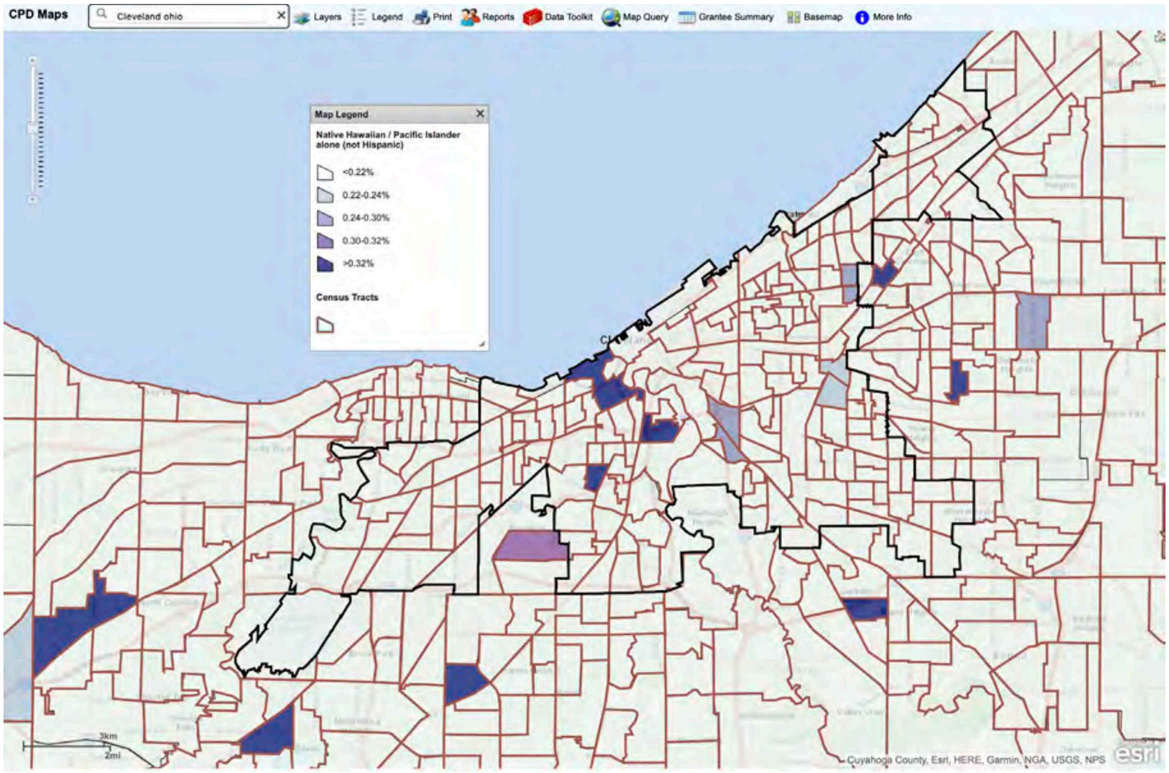
Percent Black or African American Persons Alone



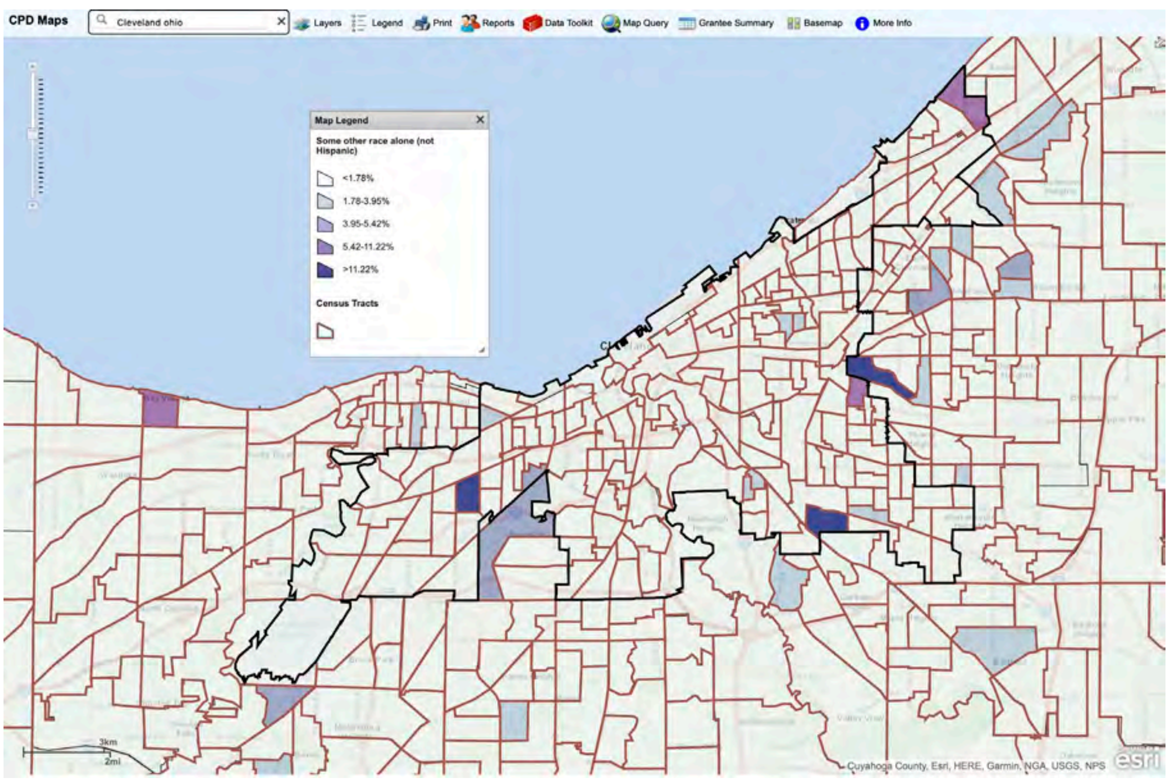
Percent American Indian Alaskan Native Persons Alone



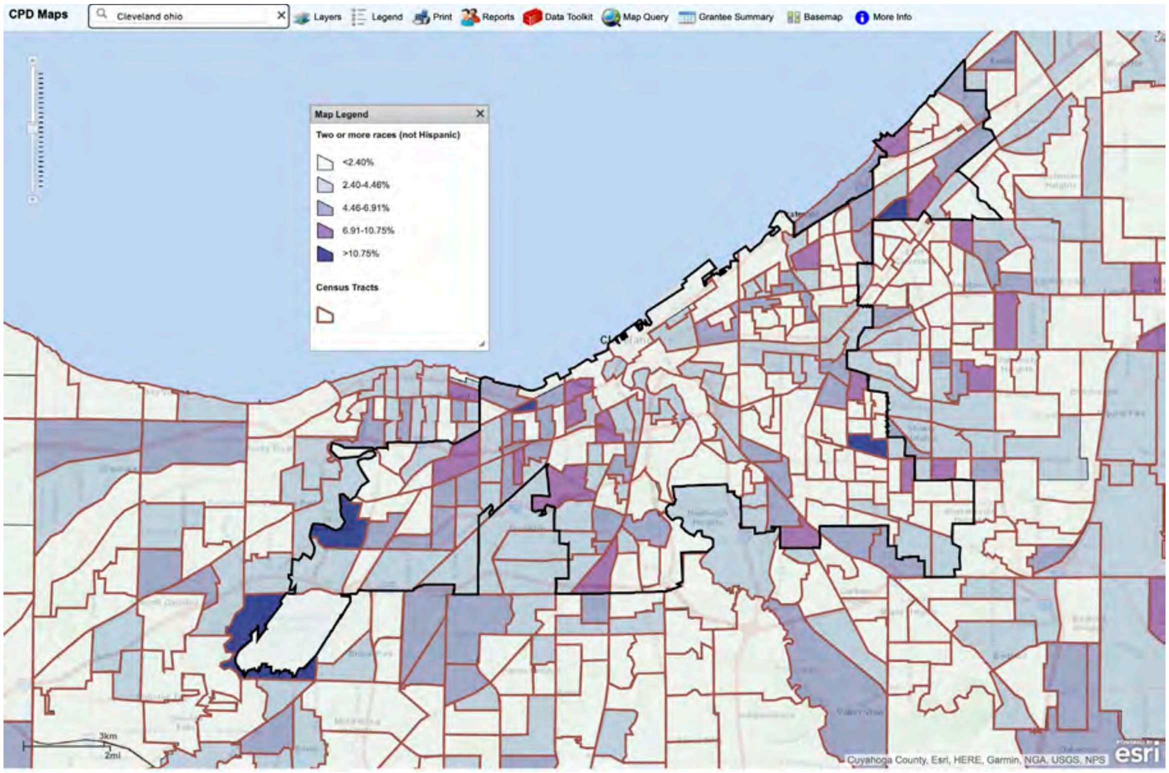
Percent Asian Persons Alone



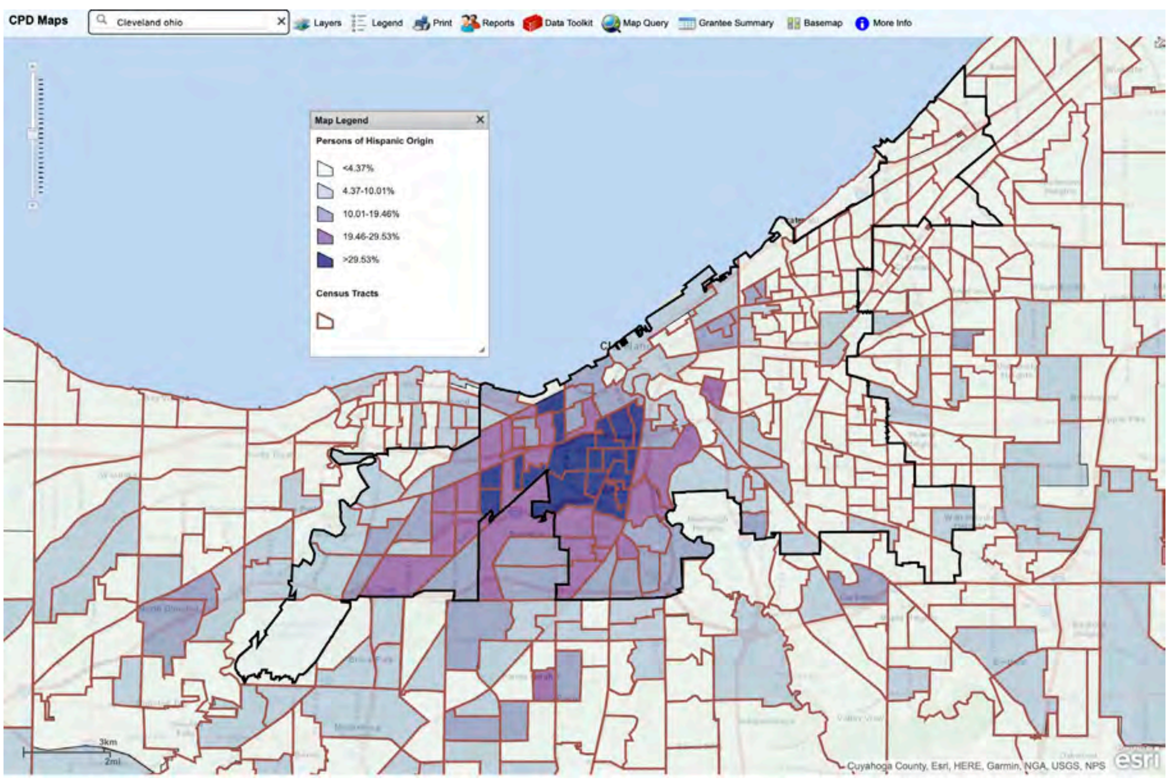
Percent Native Hawaiian Pacific Islander Persons Alone



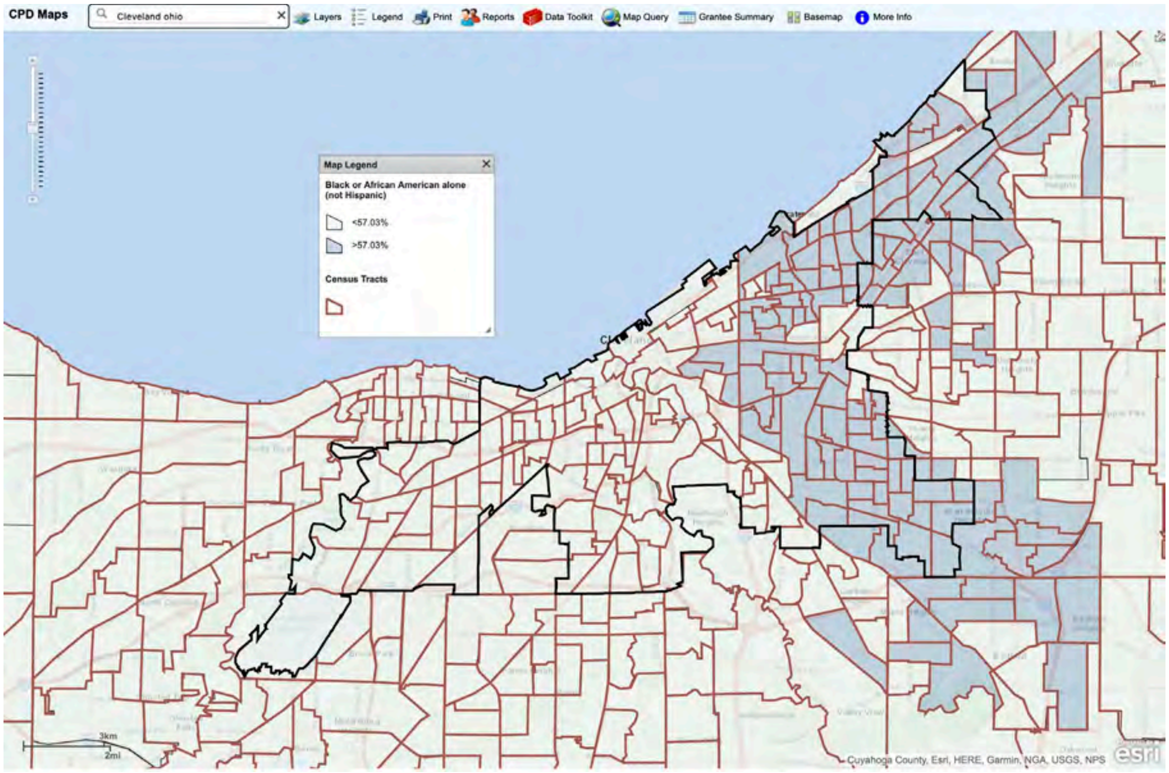
Percent Persons of Some Other Race Alone



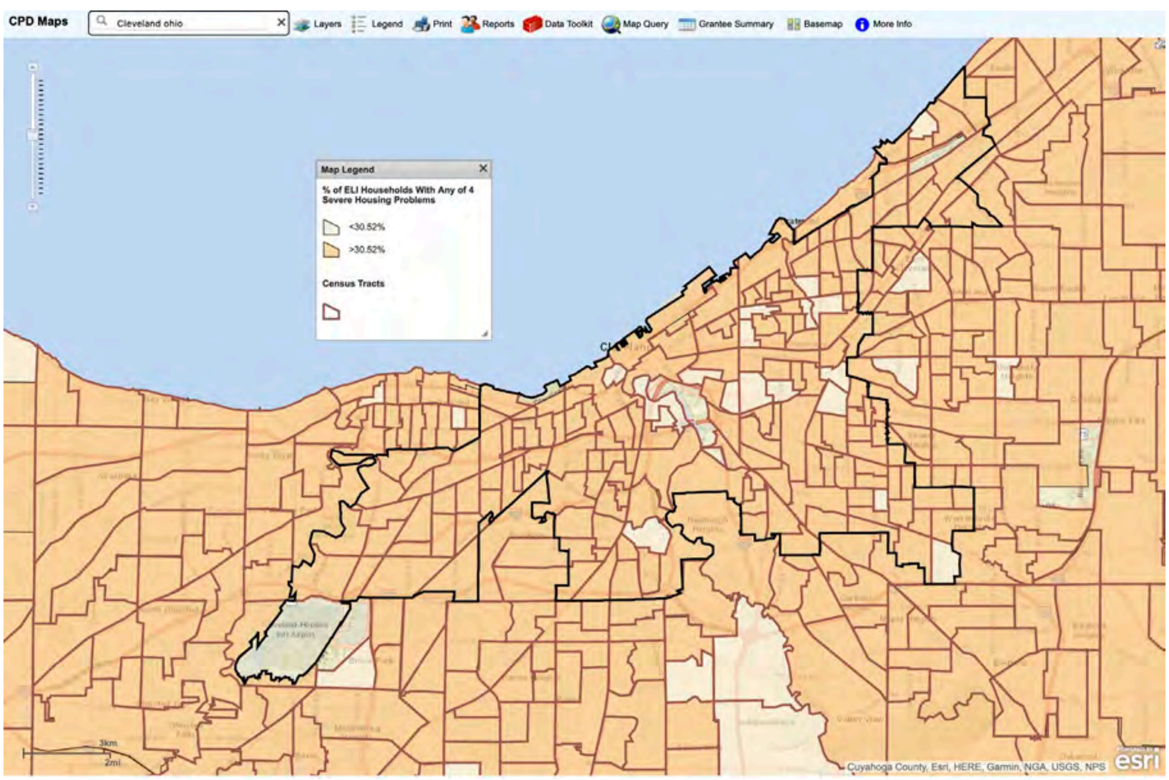
Percent Persons of Two or More Races



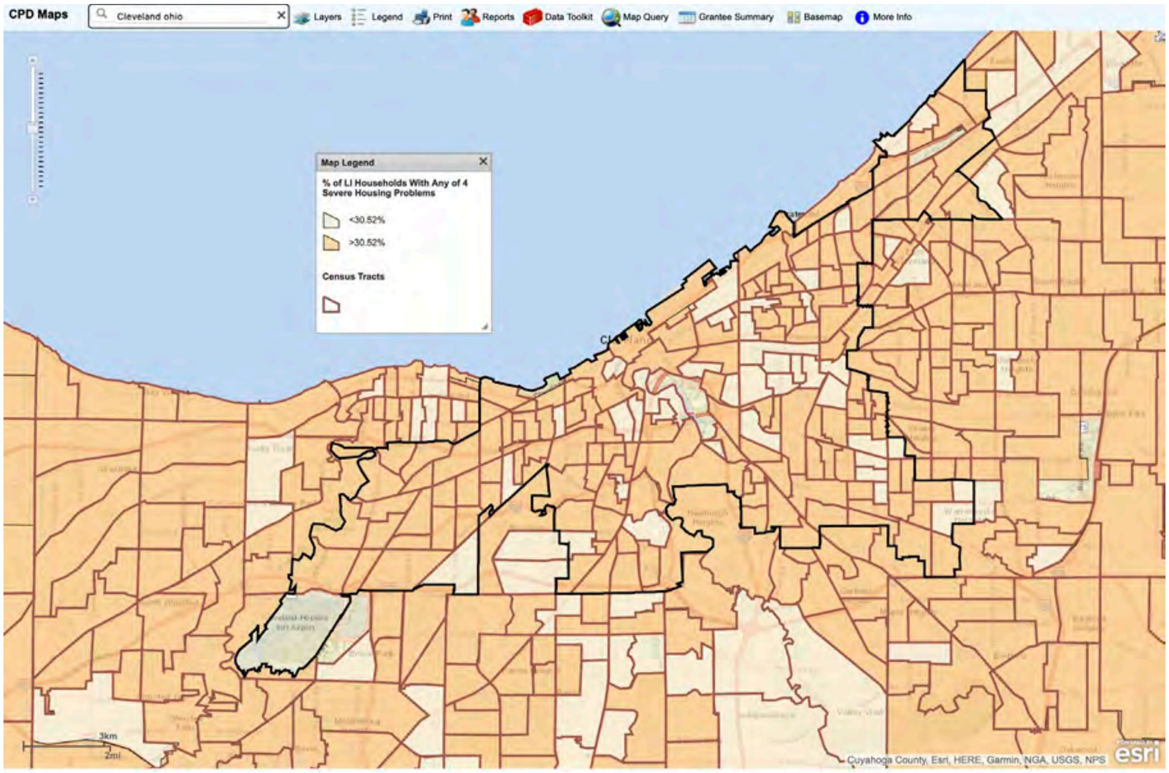
Percent Hispanic Persons



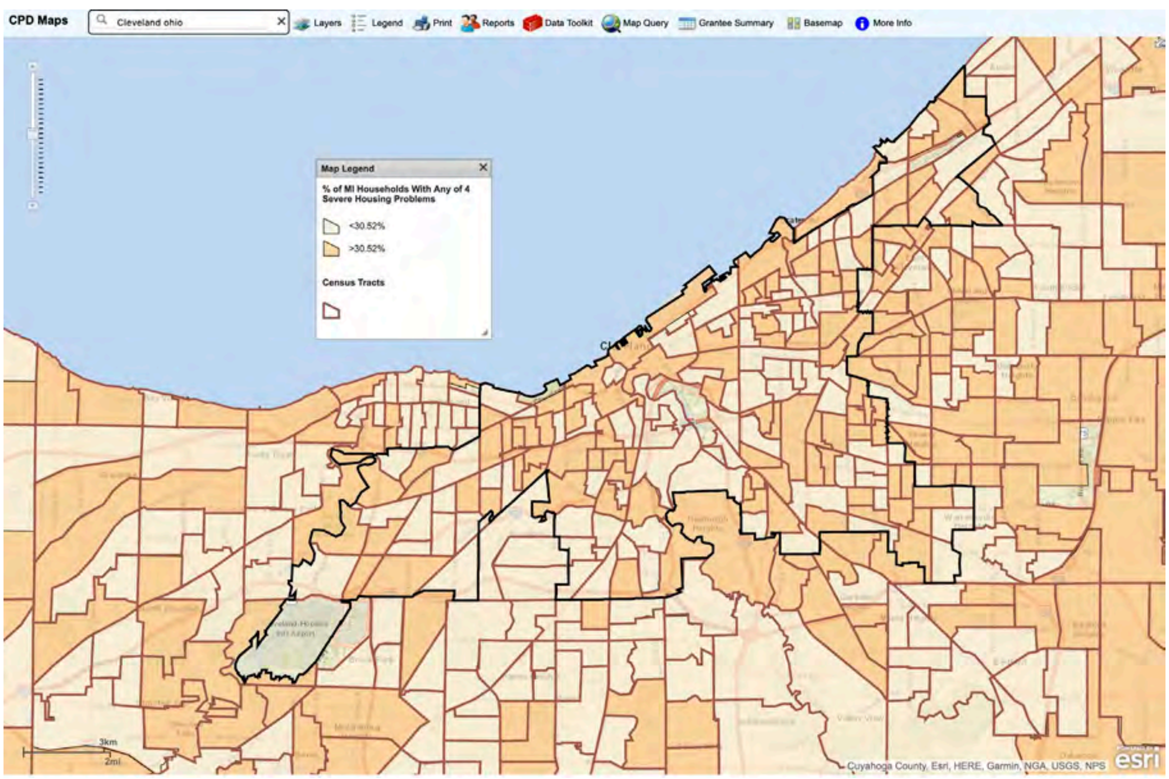
Concentration of Black/African American persons



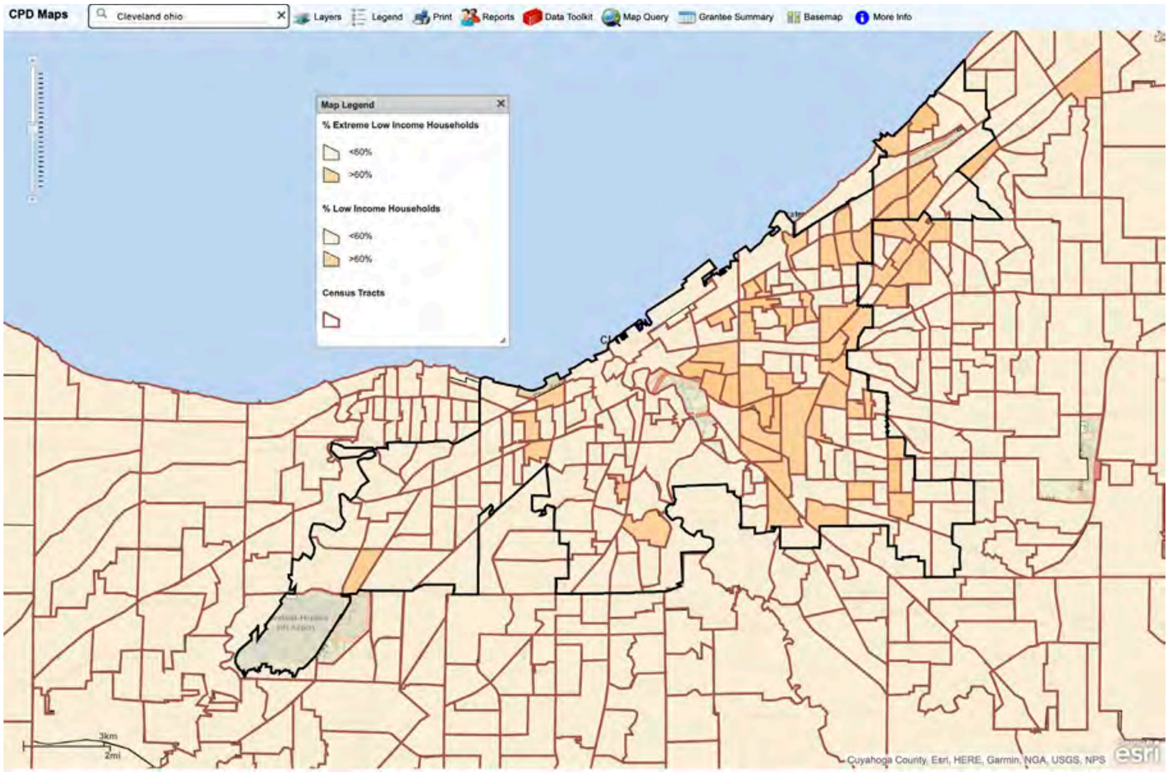
Concentration of ELI with any of 4 Severe Housing Problems



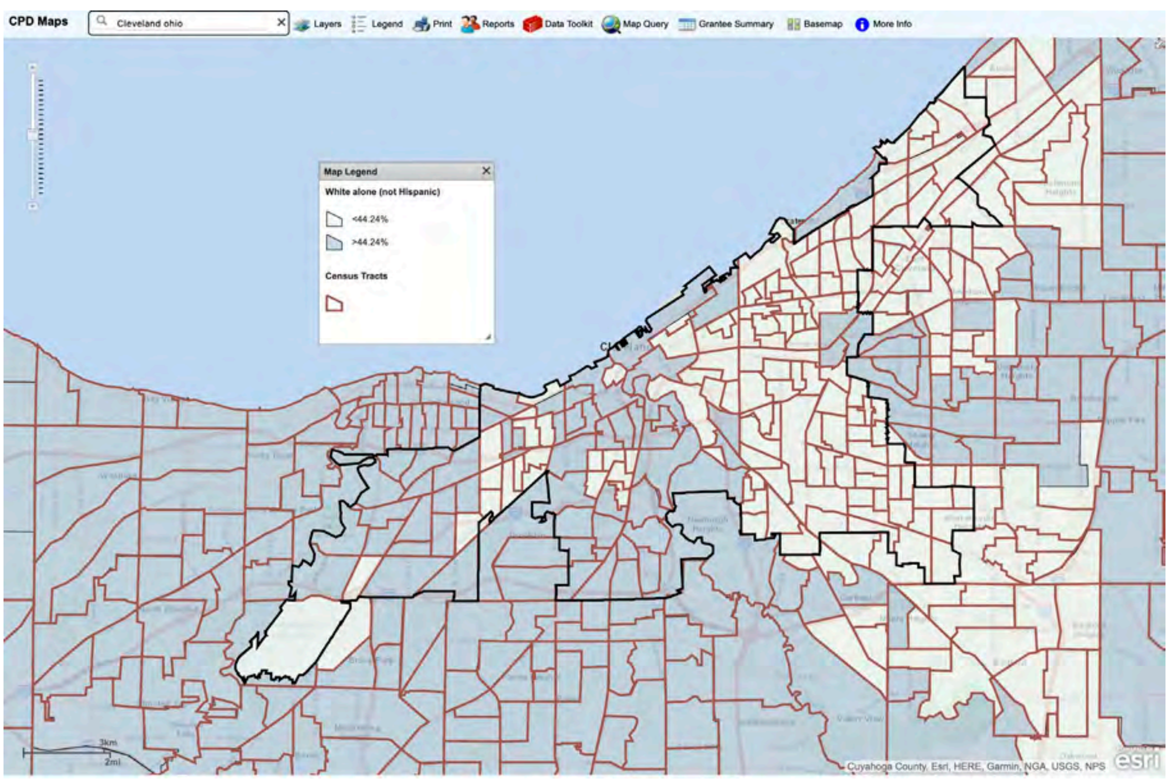
Concentration of LI with any of 4 Severe Housing Problems



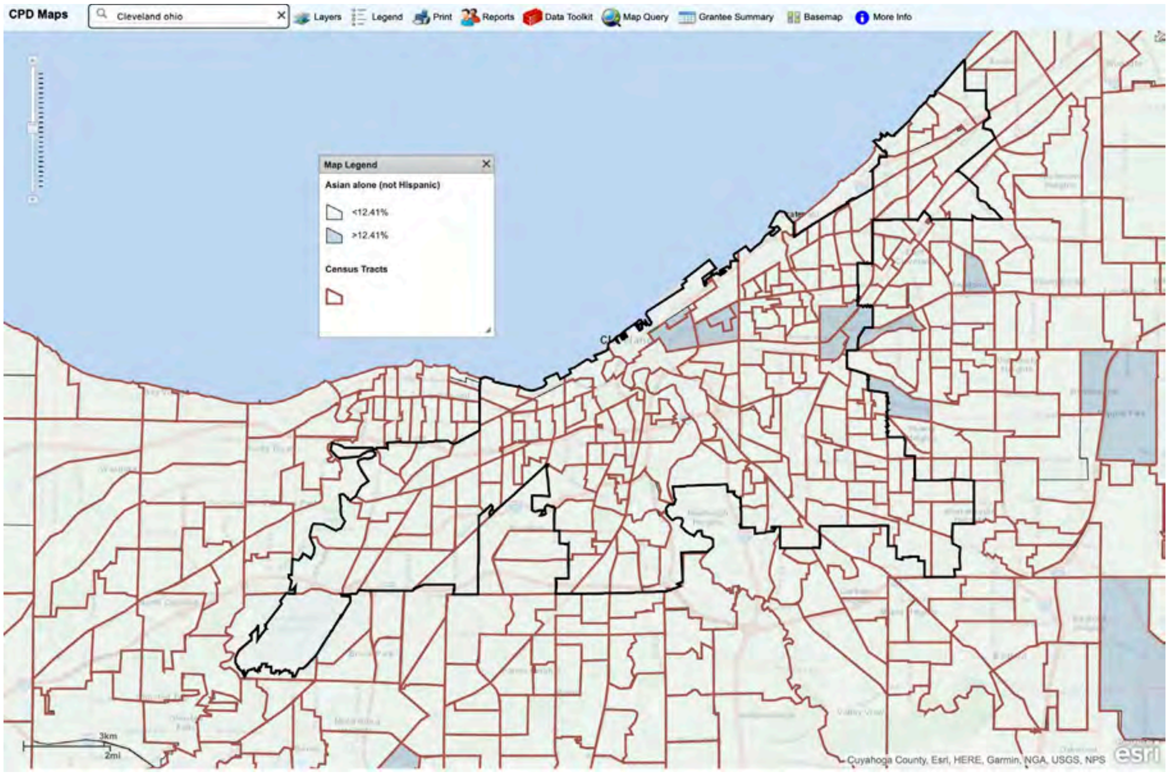
Concentration of Mod with any of 4 Severe Housing Problems



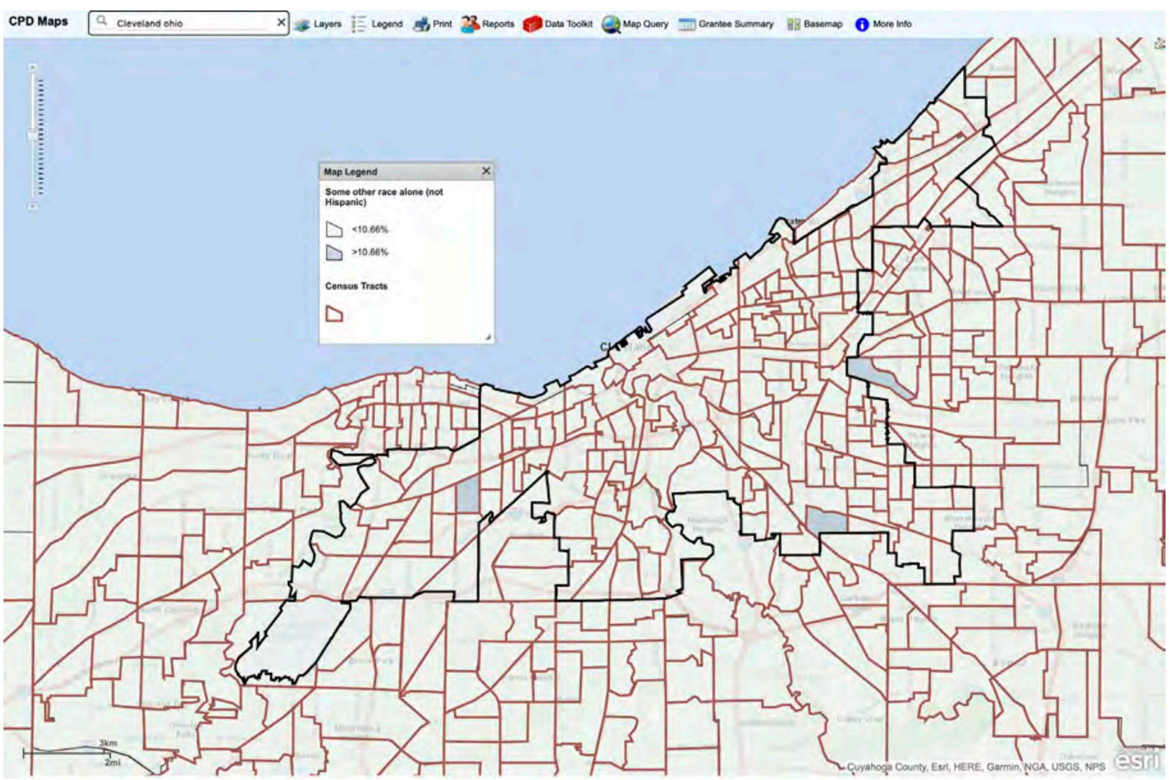
Concentration of Low Income Households



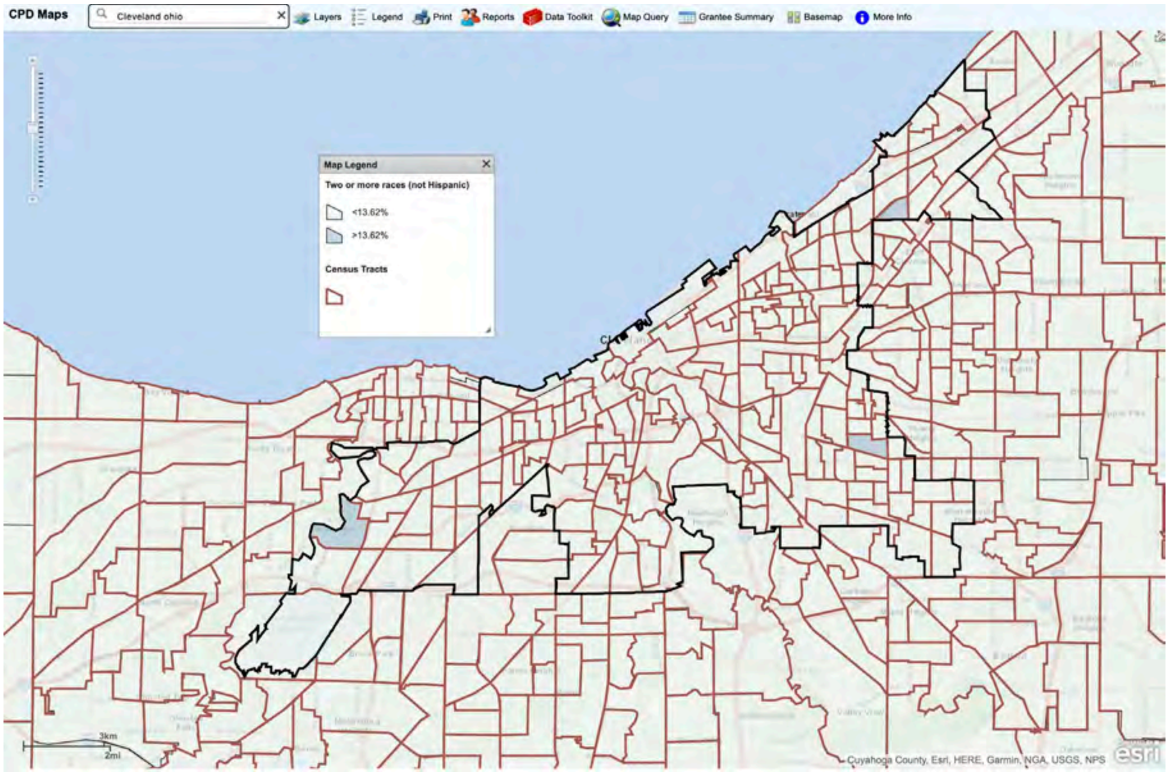
Concentration of White persons



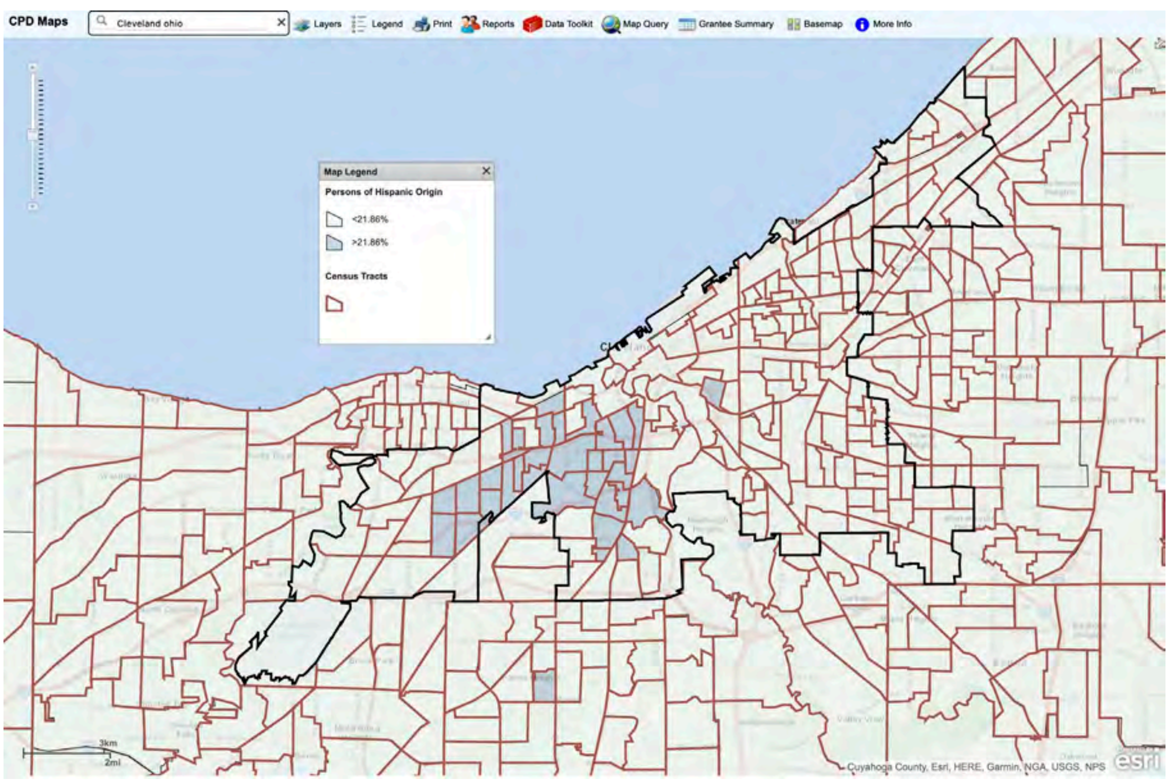
Concentration of Asian persons



Concentration of persons of Other Race



Concentration of Persons of Two or More Races



Concentration of Persons of Hispanic Origin

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Increased access to affordable broadband internet infrastructure, either through wired connections or wi-fi connections, is an important need for low -and moderate-income households in predominately minority neighborhoods with concentrated poverty.

According to Federal Communications Commission national broadband data, as of December 2025 (latest release), 97.5% of the homes and small businesses in Cleveland have access to at least one Internet provider offering download speeds of 250 Mbps downstream (250 megabytes per second) and 25 Mbps upstream (25 Megabytes per second). Types of technology providing broadband access include DSL, cable, fiber, fixed wireless, and satellite. Leading service providers in Cleveland are Space Exploration Technologies, Viasat, EchoStar Corp, AT&T, and Charter Communications. Viasat, EchoStar, AT&T, and Charter Communications offer reduced price internet access to income-qualifying households. Information is not available concerning the number of households that are participating in each program.

Another broadband provider option in Cleveland is DigitalC, a local Cleveland non-profit technology enterprise focused on bridging the digital divide by providing affordable, high-speed home internet and digital literacy training. Using American Rescue Plan Act funds, DigitalC built out a citywide network of towers. Since January 2024, DigitalC has connected more than 9,200 Cleveland homes, representing more than 23,000 residents, to high-speed home internet. The organization also has trained more than 20,000 residents in essential digital skills and delivered more than 26,000 digital skills sessions (PR Newswire, *DigitalC Exceeds 2025 Goals, Secures $4.35 Million as The Cleveland Model for Digital Equity Gains Momentum,* May 19, 2026).

Although access is available, broadband connectivity remains an issue for Cleveland residents. In Cleveland, about 85% of households have broadband access, compared to 89.5% of households countywide and 91% nationally (U.S. Census QuickFacts, 2020-2024 ACS). The attached maps show the percentage of households by census tract with a broadband subscription for Cuyahoga County, with a close-up view of Cleveland. In Cleveland, many census tracts have a household broadband subscription rate of less than 80%, with some census tracts below 60%. The census tracts with lower overall subscription rates are generally on the east side of Cleveland, which corresponds to areas with higher minority populations and lower income levels (U.S. Census Bureau, National Telecommunications and Information Administration, 2017-2021 ACS).

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to Federal Communications Commission broadband deployment data, as of December 2025 (latest release), the leading for-profit service providers listed above all provide access to at least 97% of all residences in the community. Since 2025, the one non-profit service provider has the ability to provide access at every Cleveland address.

One of the primary barriers to broadband access for Cleveland residents has been cost, which disproportionally affects minority and/or low- and moderate-income households. Increased competition to provide low-cost services would benefit Cleveland households and small businesses.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

All-Hazards Mitigation Plan 2022-2027
Cuyahoga County Office of Emergency Management
https://cuyahogacounty.gov/ready/1st-responders/planning

This document examines Cuyahoga County as a whole and therefore considers Cleveland as having a reasonably similar risk to the identified natural hazards if an event occurred that affected the entire county.

The document examines a variety of natural hazard risks that could occur in Cuyahoga County. Using Federal Emergency Management Agency planning tools, Risk Factors were developed for a variety of possible natural hazards. The Risk Factor value for each hazard was created by assigning varying degrees of risk to five categories for each hazard: probability, impact, geographic location, warning time, and duration. The highest possible Risk Factor value was 4.0, while the lowest was 1.0. Based on this methodology, the highest natural hazard Risk Factor for Cuyahoga County was for severe thunderstorms (3.0). A number of natural hazards were in the 2.0-2.09 range, which was identified as medium risk: flooding (2.7), extreme temperatures (2.7), severe winter storms (2.7), tornadoes (2.7), earthquakes (2.3), and drought (2.2). (Cuyahoga County 2022-2027 All-Hazards Mitigation Plan, pp. 63-66).

For each identified risk, the document discusses the regulatory environment, hazard events, historical occurrences, magnitude/severity, frequency/probability of future occurrences, inventory of assets exposed to the hazard, potential losses from the hazard, land use and development trends, and a summary.

Cleveland Climate Action Plan 2025-2029
City of Cleveland, Mayor's Office of Sustainability
https://www.clevelandohio.gov/sites/clevelandohio/files/sustainability/Cleveland%20Climate%20Action%20Plan%20(CAP)%202025%20-%20FINAL.pdf

This document outlines similar natural hazard risks due to changing climate conditions. Through surveys of Cleveland residents, the three identified priority climate hazards were poor air quality, extreme heat, and heavy precipitation/severe storms (City of Cleveland, 2025-2029 Cleveland Climate Action Plan, Chapter 5).

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

All-Hazards Mitigation Plan 2022-2027
Cuyahoga County Office of Emergency Management

OMB Control No: 2506-0117 (exp. 09/30/2021)

With hundreds of thousands of low- and moderate-income residents in Cuyahoga County, a countywide event, such as extreme temperatures or severe winter weather will affect all residents, including low- and moderate-income households. Emergency management agencies and municipalities have localized plans in place for temporary public shelters in the event of electric power failure or the need for cooling/warming centers during periods of extreme temperatures. In terms of flooding, streams and rivers in Cuyahoga County are generally carried in steep ravines or valleys, meaning that there are not large tracts of land available for development adjacent to waterways. The County's All-Hazards Mitigation Plan estimates that a 100-year flood affecting all of Cuyahoga County would displace approximately 2,500 households (about 7,500 persons). About 300 persons would use temporary public shelters, out of a total population of about 1.28 million persons (Cuyahoga County 2022-2027 All-Hazards Mitigation Plan, p. 126).

A review of FEMA floodplain mapping that appears in the All-Hazards Mitigation Plan shows that flood-prone areas exist throughout the County and do not appear to affect economically vulnerable or racial minority neighborhoods in particular.

Cleveland Climate Action Plan 2025-2029
City of Cleveland, Mayor’s Office of Sustainability

Based on public feedback, vulnerable population groups were identified related to each of the three priority climate hazards, which would include low-and moderate-income persons and households. Related to poor air quality, the population groups deemed most vulnerable are outdoor workers, people experiencing homelessness, and children. Related to extreme heat, the population groups deemed most vulnerable are outdoor workers, people experiencing homelessness, and people living with medical conditions and disabilities. In particular, the impact will fall on persons who lack reliable access to air conditioning. Related to heavy precipitation/flooding/severe storms, the population groups deemed most vulnerable are people experiencing homelessness, outdoor workers, and people living in low-income and disinvested communities (City of Cleveland, 2025-2029 Cleveland Climate Action Plan, Chapter 5).

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The FY 2026-30 Plan outlines the needs, goals, anticipated financial resources, partners, and programs anticipated to address the needs outlined in the Needs Assessment and Market Analysis sections. The five-year framework is linked to the FY 2026-27 Annual Action Plan, which describes activities to be implemented and the HUD statutory objective sand outcomes that will be met (attachment).

PRIORITY NEEDS

The City of Cleveland has identified five high priority needs:

Affordable Housing Preservation and Production

- Increase the supply of rental housing and housing for sale that is affordable for low- to moderate-income households;
- Preserve existing both naturally occurring affordable housing and subsidized housing through repair and renovation; and
- Support efforts in designated areas of concentrated investment to improve physical conditions in communities.

Housing Stability and Homelessness Prevention

- Divert individuals from homelessness and shorten the length of homelessness through targeted intervention;
- Increase the availability of temporary shelters for those experiencing homelessness; and
- Improve outreach and coordinated entry into the housing stabilization system.

Neighborhood Revitalization and Reinvestment

- Provide technical assistance to small business in commercial corridors;
- Mitigate unsightly and hazardous areas and structures; and
- Improve public facilities and neighborhood infrastructure for resident use.

Access to Housing and Opportunity

- Support eligible residents in the pursuit of homeownership;
- Prevent displacement caused by development; and
- Remove barriers to housing and economic opportunity for those with special needs.

Public Services and Resident Capacity

- Expand financial empowerment and housing education programs;
- Provide transportation services for seniors; and
- Support community centers.

INFLUENCE OF MARKET CONDITIONS

Cleveland does not plan to fund **Tenant-Based Rental Assistance** using CDBG or HOME dollars. The City plans to offer other housing activities that will benefit persons with cost burden. The Cleveland Department of Public Health may use HOPWA funding for tenant-based rental assistance for persons living with HIV/AIDS.

The City does not plan to fund **Tenant Based Rental Assistance for non-homeless persons with special needs** using CDBG or HOME dollars, but will offer housing activities to qualifying households. A countywide network of public agencies and nonprofit organizations are available to assist.

Cleveland intends to participate in activities that create **new affordable rental or owner housing units** through rehabilitation or new construction, to address cost burden for various types of households at various income levels.

Cleveland intends to implement owner and renter **rehabilitation activities**, which promote neighborhood stability and lower overall housing costs through below market rate financing mechanisms, weatherization, and energy efficiency improvements.

Cleveland intends to participate in **acquisition activities** in the context of multi-phase projects, such as acquisition and rehabilitation of a property for either rental or homeownership opportunities, or acquisition as part of the creation of new affordable housing units.

ANTICIPATED FINANCIAL RESOURCES

The City of Cleveland will utilize various funding sources to address priority needs. The main public sources will be HUD funds: CDBG, HOME, ESG and HOPWA. These sources will be supplemented with municipal funds and leverage other public, private, and nonprofit funding sources.

PARTNERS

The City of Cleveland’s institutional delivery structure will utilize various City departments, along with other public, nonprofit, and private sector organizations.

GOALS

The City of Cleveland has identified five goals through which activities will be implemented:

Improve, Maintain, and Expand Affordable Housing: The City of Cleveland will administer activities to improve, maintain, and expand owner- and renter-occupied housing through rehabilitation, new construction, and homeownership programs.

Reduce Homelessness and At-Risk Homelessness: The City of Cleveland will work in partnership with the Cleveland/Cuyahoga County Continuum of Care to support its approach of preventing and ending homelessness and rapidly returning people who have become homeless to housing.

Revitalize Neighborhoods: The City of Cleveland will administer activities to improve the physical condition, health, and safety of residential neighborhoods.

Access to Housing and Opportunity: The City of Cleveland will administer activities that increase access to housing capital and alternative pathways to wealth building, access to high-opportunity neighborhoods, and mitigating displacement and gentrification due to development, especially for those with special needs.

Public Services and Resident Capacity: The City of Cleveland will administer activities to improve the quality of life for residents in Cleveland neighborhoods through programs and services that foster wellbeing and meet basic needs of low- and moderate-income persons.

PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT

The public housing properties operated by the Cuyahoga MHA have accessible units. The housing authority has systems in place for residents and administrators to discuss management/building issues. In addition, CMHA partners with various community agencies and nonprofit organizations to provide programs and activities to help residents, both youth and adult, achieve self-sufficiency and asset development goals.

BARRIERS TO AFFORDABLE HOUSING

Barriers outside jurisdiction control include urban sprawl, inadequate national funding for the Housing Choice Voucher Program, and decreasing levels of Federal and State resources. Strategies to address affordable housing issues include property tax and tax foreclosure policies, monitoring of Community Reinvestment Act performance, fair housing programs, and initiatives to assist residents to achieve financial and economic stability.

HOMELESSNESS STRATEGY

The goals of the Cleveland/Cuyahoga County Continuum of Care (CoC) strategic plan are:

- Reduce the number of individuals and families who experience homelessness;
- Develop strategies and resources to move people from shelter and the streets to housing as quickly as possible;
- Align resources to promote rapid re-housing; and
- Increase the supply of permanent supportive housing for chronically homeless individuals, as well as non-chronically homeless families, single adults, and youth.

LEAD-BASED PAINT HAZARDS

In 2019, Cleveland City Council passed legislation requiring all residential rental units built before 1978 certified as lead-safe. Citywide implementation is ongoing. In addition to the Lead Safe Certification initiative, the City will continue to:

- Leverage funds across its available HUD-funded programs such as housing rehabilitation to address lead hazards;
- Administer the HUD Lead Safe Housing Rule regarding abatement of lead-based paint hazards and safe work site practices; and
- Continue to apply for and administer Federal and State funds to remediate lead-based paint hazards in owner and rental units where families have children under the age of six.

ANTI-POVERTY STRATEGIES

The economic development programs of the City of Cleveland focus on retaining and creating employment generating activity in Cleveland, thereby reducing the overall poverty level. The City expands economic opportunities for low-income Cleveland residents through education and training programs, administering the Fannie M. Lewis Cleveland Resident Employment Law, and continuing community benefits agreements to increase pre-apprentice and apprenticeship training opportunities, connect qualified local residents with job opportunities, and increase utilization of minority, female and locally owned business enterprises as both prime and subcontractors.

SP-10 Geographic Priorities - 91.215(a)(1)

Geographic Area

Table 49 - Geographic Priority Areas

1	**Area Name:**	Central NRSA
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	9/22/2016
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	**Area Name:**	South NRSA
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	9/22/2016
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

3		
	Area Name:	West NSRA
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	9/22/2016
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Funds provided through HUD entitlement programs (CDBG and HOME) will primarily focus on the neighborhoods where the majority of residents qualify as low/moderate income or the area has been designated as blighted, based on overall building conditions. Many areas qualify under both criteria. Limited activities may be carried out in higher income, non-blighted areas to address needs of specific low/moderate individuals or conditions of spot blight.

The Department of Community Development and the Department of Economic Development utilize HUD-approved Neighborhood Revitalization Strategy Areas (NRSAs). An NRSA is a CDBG grantee-designated area targeted for revitalization. An NRSA is different from other local targeted areas in that the designation is reviewed and approved by HUD. In return for the designation, grantees are afforded enhanced flexibility in undertaking economic development, housing and public service activities with their CDBG funds.

In the City of Cleveland, NRSA boundaries were approved by HUD in 2009 and included four areas encompassing most of the City. Based on an analysis of subsequent Census data, NRSA boundaries were expanded in 2016 to include the entire City of Cleveland except for a limited number of census tracts on the west side and south side. As part of the qualification of additional areas, the four NRSAs identified in 2009 were combined into three NRSAs (Central, South, and West; the East NRSA was combined into the Central NRSA).

As part of this Consolidated Plan submission, the City of Cleveland is including an updated NRSA boundary map, along with a description of NRSA strategies (both to be attached).

In addition, four planning documents play a key role in targeting neighborhood development resources: the *Cleveland 2030 Housing Plan*, the *Connecting Cleveland 2020 Citywide Plan*, the *Neighborhood Typology*, and *Reclaiming Cleveland – Target Area Plans.*

The *Cleveland 2030 Housing Plan* is the blueprint focusing on closing demographic and geographic divides by targeting mix of new construction, preservation of existing affordable units, and protections against evictions and displacement. https://www.clevelandhousingplan.com

The *Connecting Cleveland 2020 Citywide Plan* outlines policies and strategies of citywide and neighborhood significance such as housing, retail, economic development, education, recreation, arts and culture, and safety. The 2020 Citywide Plan provides a general overview of each topic area, and explains the assets, trends, challenges and opportunities in Cleveland related to each. https://www.clevelandohio.gov/sites/clevelandohio/files/planning/Connecting%20Cleveland%202020%20CWP-%20FULL%20DOCUMENT%202024.pdf

The *Neighborhood Typology* identifies the relative market strength of neighborhoods, and provides information to assist in the development of urban revitalization strategies.

Reclaiming Cleveland serves as a guide for utilizing community development, as well as other resources, in a contextually-specific manner to bring about immediate, targeted and sustainable improvements in areas substantially affected by economic decline or disinvestment. The planning process to create the document was a collaborative effort involving City staff, representatives from non-profit development groups, local universities, and Cleveland Neighborhood Progress (CNP), a non-profit established in 1988 to support innovative and successful community organizations and initiatives in Cleveland. CNP coordinated a far-reaching field survey and more than 100 meetings to assist the City in producing the detailed target area plans.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

The City of Cleveland has identified five high priority needs:

Affordable Housing Preservation and Production

Housing Stability and Homelessness Prevention

Neighborhood Revitalization and Reinvestment

Access to Housing and Opportunity

Public Services and Resident Capacity

The City has also established a separate category, **Planning and Administration,** to accommodate that function.

Table 50 – Priority Needs Summary

1	**Priority Need Name**	**Affordable Housing Preservation and Production**
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Improve, Maintain, and Expand Affordable Housing

	Description	Cleveland developed as a major American industrial city during the late 19th and early 20th centuries. This growth corresponded to a rapid rise in population, the establishment of neighborhoods, and the construction of housing. Today, like many cities in the Great Lakes region, Cleveland has an older housing stock in need of maintenance and renovation, as well as lead remediation. In addition, as a result of disinvestment in some neighborhoods during the late 20th century, housing has been demolished and vacant land, often City-owned, is a potential asset to assist new development. The City of Cleveland will focus affordable housing-related funding on: -Increasing the supply of rental housing and housing for sale that is affordable for low- to moderate-income households. -Preserving existing both naturally occurring affordable housing and subsidized housing through repair and renovation. -Supporting efforts in designated areas of concentrated investment to improve physical conditions in communities.
	Basis for Relative Priority	A High priority level was chosen for owner-occupied and rental rehabilitation and homeownership activities in order to maintain and improve neighborhood vitality and stability and reduce cost burden. The need for these types of programs is documented in the Needs Assessment, Market Analysis, public meetings, and stakeholder consultation activities. For example, a substantial number of low-income Cleveland renter households have a cost burden and a below-market monthly rental rate will directly reduce housing costs. For homeowners, a strong level of homeownership, homebuyer demand, and access to home repair resources is an essential component of healthy, viable neighborhoods. Preserving naturally occurring affordable homeownership options through the rehabilitation of vacant, deteriorated houses can address both housing needs and neighborhood revitalization needs. It is also important that both new and long-term homeowners are able to meet the financial obligations of homeownership, including maintaining the property to code standards.
2	**Priority Need Name**	**Housing stability and homelessness prevention**
	Priority Level	High

	Population	Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Reduce Homelessness and At-Risk Homelessness
	Description	In Cuyahoga County, the extensive network of public, private, and non-profit agencies that comprise the Cleveland/Cuyahoga County Continuum of Care (CoC) work in concert to meet the needs of homeless persons, actively promoting an approach to prevent and end homelessness and rapidly return those to housing who have become homeless. The Emergency Solutions Grant (ESG) funds provided to the City of Cleveland are made available through an open RFP process to the nonprofit organizations of the CoC who have the capacity to deliver services. The City of Cleveland focuses its funding for homelessness and at-risk homelessness on: -Diverting individuals from homelessness and shortening the length of homelessness through targeted intervention. -Increasing the availability of temporary shelters for those experiencing homelessness. -Improving outreach and coordinated entry into the housing stabilization system.
	Basis for Relative Priority	A High priority level was chosen because homeless persons and extremely low-income persons at-risk of homelessness are a vulnerable segment of Cleveland's population, and requests for services illustrate that there is an ongoing need. The need for these types of programs is documented in the Needs Assessment, Market Analysis, and stakeholder consultation activities.
3	**Priority Need Name**	**Neighborhood Revitalization and Reinvestment**
	Priority Level	High
	Population	Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	Revitalize Neighborhoods
	Description	Cleveland developed as a major American industrial city during the late 19th and early 20th centuries. This growth resulted in the development of many neighborhoods and public facilities during that time period. Neighborhoods were anchored by commercial districts with small businesses providing goods and services to residents. Nearby, industrial areas accessed by walking or streetcars provided employment in businesses large and small in a diverse range of industries. Maintenance and reinvestment in an older infrastructure of street rights-of-way and underground utilities, as well as neighborhood facilities including parks, recreation centers, and public buildings such as fire and police stations, is an ongoing priority. Cleveland needs to reinvest in its public infrastructure and facilities to continue to retain and attract residents and offer a desirable environment for business employees and promote job growth for residents. In addition to neighborhood infrastructure, commercial corridors provide access to job opportunities for residents of Cleveland neighborhoods. The City's Financial Empowerment Blueprint recommends the promotion of information and services that enhance the capacity of residents to earn and save money, including employment and business development resources. The City of Cleveland focuses its funding for neighborhood revitalization and reinvestment on: -Providing technical assistance to small business in commercial corridors. -Mitigating unsightly and hazardous areas and structures. -Improving public facilities and neighborhood infrastructure for resident use.
	Basis for Relative Priority	A High priority level was chosen because public infrastructure and public facility needs, as well as commercial/industrial area revitalization, are important to the stability and economic base of Cleveland. For example, maintenance and reinvestment in neighborhood-based public infrastructure and facilities encourages reinvestment by property owners. In addition, the commercial districts and industrial areas that are integral to the stability of neighborhoods are also significant locations for small businesses and employment. Both types of projects support the objective of expanding economic opportunities for low-income residents through the creation of more jobs for low-income residents and assisting residents with the least skills to improve their employability.

4		
	Priority Need Name	**Access to Housing and Opportunity**
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Access to Housing and Opportunity

	Description	Historic disinvestment in many neighborhoods has added to geographical disparities in wealth across Cleveland, as described in Cleveland's recent Financial Empowerment Blueprint. Tied to this disparity is a similar pattern of low rates of home ownership and disparate outcomes in the accumulation of generational wealth as a result. Additionally, Cleveland has significant housing needs among a number of populations that require supportive housing, including the elderly, frail elderly, persons with mental, physical, or developmental disabilities, and persons with AIDS. In most cases, these persons face the dual problems of very low incomes and housing requirements that include ongoing service components, which need to be addressed with some form of public subsidy. The City of Cleveland intends to strictly enforce federal requirements concerning the creation of accessible units within new or substantially rehabilitated housing developments. The City will also promote and encourage the development of new accessible housing units and the use of universal design standards in both rehabilitated and newly constructed housing. The City of Cleveland focuses its funding for increasing access to housing and opportunity on: -Supporting eligible residents in the pursuit of homeownership. -Preventing displacement caused by development. -Removing barriers to housing and economic opportunity for those with special needs.
	Basis for Relative Priority	A High priority level was chosen because of the number of persons currently with special needs and the rapidly aging population. The City agrees with the prevailing view among organizations responsible for funding and advocating for supportive housing opportunities for specific special needs populations that diversifying housing choices, offering needed services to the fullest extent possible within the context of the conventional housing market, and having the opportunity to age in place rather than an institutional setting, is very important. Across these demographic groups, as well as in certain geographies, these needs are more pronounced.

5		
	Priority Need Name	**Public Services and Resident Capacity**
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Public Services and Resident Capacity
	Description	Social and financial wellbeing are essential elements of healthy, vibrant communities. As mentioned in Cleveland's Financial Empowerment Blueprint, Cleveland remains a deeply poor city. Many residents, especially youth and seniors, benefit from opportunities to learn about financial literacy, estate planning, and home maintenance as a way to increase financial wellbeing and generational wealth. Access to transportation resources provides physical access to these activities and others that provide social connectivity and improve quality of life and promote the ability to thrive. The City of Cleveland focuses its funding for public services and resident capacity on: -Expanding financial empowerment and housing education programs. -Provide transportation services for seniors. -Supporting community centers.

	Basis for Relative Priority	A High priority level was chosen due to high rates of poverty in the city of Cleveland due to historic disinvestment in many neighborhoods, low rates of homeownership, and the low incomes of many residents. The need to support mobility and access to opportunity for residents is highlighted by disparities in opportunity across neighborhoods in the City (see Cleveland's Financial Empowerment Blueprint). As cited in the Age-Friendly Cleveland 2025-2028 Action Plan, the cost for owning and operating a car has skyrocketed to an estimated $8,331 in 2023 from $5,742 in 2017 (USDOT, Bureau of Transportation Statistics). U. S. Census data shows that 40% of adults over the age of 60 in Cleveland are living below 150% of the federal poverty line, making that $8,331 auto accessibility figure unsustainable.
6	**Priority Need Name**	**Planning and Administration**
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	Provide for Planning and Administration
	Description	Administrative costs to operate the CDBG, HOME, ESG, and HOPWA programs.
	Basis for Relative Priority	A High priority level was chosen due to the need to administer the HUD-funded projects and activities in Cleveland.

SP-30 Influence of Market Conditions - 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Cleveland does not plan to provide TBRA funds using CDBG or HOME funds. As discussed in other sections of this document, Cleveland plans to offer other housing activities that will benefit persons with cost burden. In addition, an extensive countywide network of public agencies and nonprofit organizations are available to provide assistance and services. The City Department of Public Health will use HOPWA funding for tenant-based rental assistance for persons living with HIV/AIDS. The Cuyahoga Metropolitan Housing Authority (CMHA) provides TBRA through Housing Choice Vouchers.
TBRA for Non-Homeless Special Needs	Cleveland does not plan to provide TBRA funds for this purpose using CDBG or HOME funds. As discussed in other sections of this document, Cleveland plans to offer other housing activities that will benefit non-homeless persons with special needs who are at qualifying income levels. In addition, an extensive countywide network of public agencies and nonprofit organizations are available to provide assistance and services. The City Department of Public Health will use HOPWA funding for tenant-based rental assistance for persons living with HIV/AIDS. The Cuyahoga Metropolitan Housing Authority (CMHA) provides TBRA for persons with physical disabilities through Housing Choice Vouchers.
New Unit Production	Cleveland plans to participate in activities that create new affordable rental or owner housing units through either rehabilitation or new construction. As discussed in other sections of this document, cost burden is a significant housing problem. The creation of affordable housing addresses household cost burden for various types of renter households at qualifying income levels.
Rehabilitation	Cleveland plans to implement rehabilitation activities, which promote neighborhood stability and can lower overall housing costs. As discussed in other sections of this document, most of the housing stock in Cleveland is more than 40 years old, meaning major maintenance/repair and/or systems upgrades may be needed. Rehabilitation work financed at less than market rates will reduce overall potential housing costs. Weatherization and energy efficiency improvements will assist in lowering utility costs. Rehabilitation is a suitable activity at qualifying income levels for owner-occupied housing units, as well as various types of renter households.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Cleveland plans to participate in acquisition activities within the context of multi-phase projects. One project type could be the acquisition, rehabilitation, and resale of a foreclosed or vacant property, which would promote neighborhood stability and create a homeownership opportunity. This type of project would typically be targeted at households above 50% of MFI. A second project type could be acquisition as part of the creation of new affordable rental units, as described above in **New Unit Production**, which could be suitable for various types of renter households at qualifying income levels. As discussed in other sections of this document, the presence of vacant dwelling units makes acquisition a feasible component of some projects at appropriate locations.

Table 51 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Five-Year Consolidated Plan identifies the federal, state, local, and private resources anticipated to be available to the City of Cleveland to address priority needs and goals identified in the Strategic Plan. The City of Cleveland is a direct entitlement community for the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, Housing Opportunities for Persons With AIDS (HOPWA), and the Emergency Solutions Grant (ESG) program.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	19,656,877	500,000	10,591,166	30,748,043	80,600,000	Year 1 Annual Allocation is the actual HUD allocation. The Expected Amount Available for Remainder of the Consolidated Plan assumes the same Annual Allocation and Program Income during Years 2 through 5. Total dollar amount for Years 2 through 5 is rounded. The City anticipates that each year, Prior Year Resources will be available. The dollar amount can vary and it is not assigned to specific activities at of the start of a program year. Therefore, no Prior Year Resources amount is included in the Expected Amount Available Remainder of Con Plan cell.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	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	4,151,356	800,000	2,859,130	7,810,486	19,800,000	Year 1 Annual Allocation is the actual HUD allocation. The Expected Amount Available for Remainder of the Consolidated Plan assumes the same Annual Allocation and Program Income during Years 2 through 5. Total dollar amount for Years 2 through 5 is rounded.The City anticipates that each year, Prior Year Resources will be available. The dollar amount can vary and it is not assigned to specific activities at of the start of a program year. Therefore, no Prior Year Resources amount is included in the Expected Amount Available Remainder of Con Plan cell.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,553,384	0	2,370,179	4,923,563	10,200,000	Year 1 Annual Allocation is the actual HUD allocation. The Expected Amount Available for Remainder of the Consolidated Plan assumes the same Annual Allocation during Years 2 through 5. Total dollar amount for Years 2 through 5 is rounded. HOPWA-funded activities do not produce Program Income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	1,727,911	0	1,958,863	3,686,774	6,900,000	Year 1 Annual Allocation is the actual HUD allocation. The Expected Amount Available for Remainder of the Consolidated Plan assumes the same Annual Allocation during Years 2 through 5. Total dollar amount for Years 2 through 5 is rounded. ESG-funded activities do not produce Program Income.

Table 52 - Anticipated Resources

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 funds are often part of larger funding pools to implement activities, such as other public, private, and philanthropic sources.

HOME match requirements are met by funds provided from various sources by project partners. Housing construction and renovation activities funded by HOME program funds often leverage tax credits and private sector funds.

ESG match requirements are met by local government contributions, foundations, philanthropic donations, and charitable event fundraising, all of which contribute to the funding pool made available to implement the programs of the Cleveland/Cuyahoga County Continuum of Care.

HOPWA funds address specific financial needs, such as ongoing rental assistance or short-term assistance with a mortgage, rent, or utility payments. These specific uses of funds represent only a portion of the financial and other support services being received by a person.

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

The City of Cleveland currently has about 18,000 parcels in its Land Bank. Many of these parcels are in locations suitable for aggregation into larger development sites. The City also makes available to the public individual or small groups of lots for new home construction, side-yard expansions, and community gardens.

The City uses parcels in its Land Bank whenever possible to encourage new housing, commercial, and industrial development. In addition, the Cuyahoga Land Reutilization Corporation partners with the City of Cleveland to acquire properties, which are part of project land assembly.

Discussion

Section 108

The Section 108 Loan Guarantee Program enables local governments to leverage their Community Development Block Grant funds. By pledging current and future CDBG allocations as collateral, communities can access low-cost, long-term private sector financing to fund large-scale physical revitalization, economic development, and affordable housing projects. Through long-standing practice approved by HUD, the City of Cleveland administers the Section 108 funds, including project decisions, drawdowns, monitoring, and reporting to HUD.

Section 108 Loan Disclosure: Reference to potential expenditures related to the Section 108 Loan Program is provided for planning and disclosure purposes only. Such inclusion does not create, imply, or evidence any present or future obligation to make payments, except to the extent expressly required under the terms of duly executed loan agreements and applicable federal statutes and regulations.

The City of Cleveland currently has four Section 108 loans. All construction related to the projects has been completed.

B-94-MC-39-0004-C: Supplemental Empowerment Zone ($9,287,000)

Cleveland Supplemental Empowerment Zone (SEZ) was a federal designation awarded by the U.S. HUD in December 1994 to combat severe urban distress. The initiative directed a mix of economic development grants, social services block grants, and tax-exempt bond financing into historically disinvested East Side neighborhoods.

B-09-MC-39-0004: Flats East Development LLC ($17,447,000)

This is a specific tranche of federal financing awarded to catalyze the $275+ million Flats East Bank riverfront redevelopment. The developer was Flats East Development LLC (a joint venture between The Wolstein Group and Fairmount Properties). The overarching Flats East Bank development is a $500+ million multi-phase urban revitalization effort on a 20-acre site along the Cuyahoga River.

B-10-MC-39-0004-A: Link59 LLC ($7,615,000)

The Link59 campus is an 11-acre mixed-use development located along the Health-Tech Corridor at East 59th Street and Euclid Avenue. The project transformed a heavily contaminated former industrial site into an active community and health hub. **$5,415,000** for the Midtown East 59th Street infrastructure and site preparation. **$2,200,000** specifically designated for the Daves Supermarket flagship project within the development.

B-21-MC-39-0004: FMCFP LLC ($8,690,000)

This loan helped fund the construction of a Meijer grocery store and a mixed-use apartment complex at the intersection of East 105th Street and Cedar Avenue. FMCFP LLC (an affiliate of Fairmount Properties) is the developer. The development included a full-service grocery store (Meijer) to alleviate neighborhood fresh food deficits, plus 199 apartment units targeted toward Cleveland Clinic medical staff.

SP-40 Institutional Delivery Structure - 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
AIDS Task Force Of Greater Cleveland	Regional organization	Non-homeless special needs public services	Regional
Burten Bell Carr Development Inc.	CHDO	Ownership Rental public services	Jurisdiction
Cleveland/Cuyahoga County Office of Homeless Services	Continuum of care	Homelessness	County
CHN Housing Partners	CHDO	Ownership Rental public services	Jurisdiction
Cleveland Neighborhood Progress, Inc.	Non-profit organizations	Economic Development Non-homeless special needs Ownership Rental neighborhood improvements	Jurisdiction
Community Development Corporations	Non-profit organizations	Economic Development Non-homeless special needs Planning neighborhood improvements	Jurisdiction
Cuyahoga County Department of Housing and Community Development		Homelessness Non-homeless special needs Ownership Rental neighborhood improvements public facilities	County

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Cuyahoga County Land Reutilization Corporation		Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements	County
Cuyahoga Metropolitan Housing Authority	PHA	Public Housing	County
Enterprise Community Partners	Non-profit organizations	Homelessness Non-homeless special needs Ownership Planning Rental	Nation
Famicos Foundation	CHDO	Ownership Rental public services	Jurisdiction
Lending institutions	Private Industry	Economic Development Ownership Rental	Other
Northwest Neighborhoods CDC	CHDO	Ownership Rental public services	Jurisdiction
Ohio Housing Finance Agency	Departments and agencies	Ownership Public Housing Rental	State

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

As stated in the HUD Desk Guide instructions, the entries in the table above represent the lead agency and other entities that will have a major role in administering funding activities currently and potentially during the next five years, rather than a list of all potential subrecipients that might occur over time.

The institutional network utilized by the City of Cleveland to implement its housing strategies includes agencies and organizations from the public, private and non-profit sectors. Several of these agencies and organizations have an extensive service area and play a role throughout Cuyahoga County. Other agencies and organizations have a service area that is limited to Cleveland.

Within the public sector, the City of Cleveland has one department with the lead role in the issue of affordable housing. The Department of Community Development directly manages HUD funds for various programs.

The City of Cleveland has qualified partners capable of carrying out their activities. There are no major gaps in the institutional delivery system.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X		X

Table 54 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Institutional Delivery Structure Serving Homeless Persons

In the table above, “Available in the Community” and “Targeted to Homeless” have been answered based on a countywide response, rather than a response for a single jurisdiction.

The Cleveland/Cuyahoga County Office of Homeless Services (OHS), a division within Cuyahoga County government, serves all 59 communities in Cuyahoga County, including Cleveland. The OHS coordinates the Cleveland/Cuyahoga County Continuum of Care, an extensive network of public, private, and non-profit agencies that facilitate and/or provide, either directly or indirectly, assisted housing, health services, and/or social services to persons in Cuyahoga County who are homeless or at-risk of homelessness, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The City of Cleveland is an active partner in the Cleveland/Cuyahoga County Continuum of Care.

Institutional Delivery Structure Serving Persons with HIV/AIDS

The HOPWA program is administered by the City of Cleveland’s Department of Public Health on behalf of the multi-county metropolitan area. Primary funding is received from:

- Housing Opportunities for Persons with AIDS (HOPWA) – U.S. Department of Housing and Urban Development (HUD); and
- Community Development Block Grants (CDBG) – Cleveland City Council

The “Targeted to People with HIV” column in the table above summarizes the programs and services offered. Public funds are combined with grants and private sector resources to enable coordination and direction of the overall response to HIV/AIDS in Cleveland, Cuyahoga County, and the metropolitan area in cooperation with community-based organizations, governmental bodies, advocates, and people living with HIV/AIDS. More information is available from the City of Cleveland Department of Public Health.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths

The City of Cleveland and its partners listed previously in this section will continue to utilize their experience in providing housing-related programs and public services to special needs populations such as the frail elderly, persons with physical disabilities, persons with developmental disabilities, and persons with HIV/AIDS. These activities will provide improvements or services to assist persons to remain in their homes or improve the accessibility of the community's facilities and/or infrastructure.

For persons with mental disabilities, alcohol or other drug addictions, and survivors of domestic violence, Cuyahoga County has a strong network of public agencies and nonprofit organizations that provide housing and support services to persons with special needs. In turn, these agencies and organizations work to leverage other state and local funds, plus financial support from foundations, companies, and individuals, to carry out their programs. These providers constantly work to balance community needs, priorities, available funds, and the ability to deliver programs in a cost-effective manner.

Gaps

In terms of special needs populations, the primary obstacle to fully addressing the needs outlined in the Five-Year Plan is the overall level of funds available. Federal and state budget changes related to social service programs may jeopardize the model that has been created to combine affordable housing for special needs populations with needed social services.

HOMELESS – SERVICE DELIVERY SYSTEM

Strengths

The Cleveland/Cuyahoga County Continuum of Care (CoC), a network of local government, business and non-profit organizations is coordinated through the Cleveland/Cuyahoga County Office of Homeless Services. The CoC has reached a consensus on the causes and problems of the homeless; made recommendations for effective solutions to prevent, and more efficiently serve, the homeless and potentially homeless; and is implementing methods to promote and adopt an effective countywide coordinated commitment to meet the needs of the homeless. An additional strength is the ability of the CoC to coordinate permanent housing for persons who are homeless.

Gaps

The CoC believes that for Cuyahoga County, accessible, subsidized housing for very low-income persons remains the most significant gap in resolving housing instability.

The CoC also believes that other ongoing challenges exist, including the transition by individuals out of Permanent Supportive Housing units; maintaining the level of housing stability in permanent housing, increasing the income and employment of program participants, increasing the percentage of persons accessing mainstream benefits, and assisting households with children through rapid re-housing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SPECIAL NEEDS POPULATIONS – SERVICE DELIVERY SYSTEM

With the primary gap being the overall level of available funding, the City of Cleveland and its partners listed previously in this section will continue to seek additional sources of funds to supplement dollars available through HUD and assist more persons.

Locally, significant funding is created by two countywide human services levies, which voters have consistently renewed and increased as needed. These property tax levies provide funding to meet the needs of residents countywide, including persons with special needs. Agencies and organizations that receive these funds also work to leverage other public funds, plus financial support from foundations, companies, and individuals.

HOMELESS – SERVICE DELIVERY SYSTEM

The Continuum of Care continues to coordinate with partners and funding sources to increase funding for short term and long-term rent assistance targeted to persons who are literally homeless. These sources include the annual HUD Homeless Grant competition, Ohio Department of Development Housing Trust Fund awards, the "Move-On" Strategy partnership with the Cuyahoga Metropolitan Housing Authority, and the development of new Permanent Supportive Housing units for targeted populations using Ohio Housing Tax Credits through the Ohio Housing Finance Agency.

SP-45 Goals - 91.215(a)(4)

Goals Summary Information – remainder of table cells to be completed

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve, Maintain, and Expand Affordable Housing	2026	2030	Affordable Housing Public Housing		Affordable Housing Preservation and Production		
2	Reduce Homelessness and At-Risk Homelessness	2026	2030	Homeless		Housing stability and homelessness prevention		
3	Revitalize Neighborhoods	2026	2030	Non-Housing Community Development		Neighborhood Revitalization and Reinvestment		
4	Access to Housing and Opportunity	2026	2030	Affordable Housing		Access to Housing and Opportunity		
5	Public Services and Resident Capacity	2026	2030			Public Services and Resident Capacity		
6	Provide for Planning and Administration	2026	2030	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Planning and Administration		

Table 55 – Goals Summary

Goal Descriptions

1	**Goal Name**	**Improve, Maintain, and Expand Affordable Housing**
	Goal Description	The City of Cleveland will administer activities to improve, maintain, and expand owner- and renter-occupied housing through rehabilitation, new construction, and homeownership programs. The City intends to assist households to rehabilitate homes; provide rehabilitation assistance to address code violations and health/safety issues; and provide weatherization assistance, and encourage energy efficiency, which will lower overall housing costs. Activities will assist renter households by increasing access to, and the availability of, high quality, below market-rate, rental housing. To address the need for additional units of housing and provide lower monthly housing costs for renters, the City of Cleveland may participate with direct funding assistance in various types of rental housing projects, such as the rehabilitation or new construction of affordable multi-family buildings and/or single-family lease-purchase houses on scattered sites. The City may support efforts of developers pursuing funding through various programs, such as Low-Income Housing Tax Credits, federal and state historic tax credits, the Ohio Housing Trust Fund Housing Development Assistance Program, and tax-exempt bonds to provide below-market rate financing.
2	**Goal Name**	**Reduce Homelessness and At-Risk Homelessness**
	Goal Description	The City of Cleveland will work in partnership with the Cleveland/Cuyahoga County Continuum of Care to support its approach of preventing and ending homelessness and rapidly returning people who have become homeless to housing. Activities include providing financial resources and intervention assistance to reduce the loss of housing through eviction and foreclosure; providing pre-foreclosure counseling and anti-eviction protection and education to prevent renters from losing their housing; reinforcing the responsibility of mainstream public service systems to assure that their clients do not become homeless; and working with the criminal justice system to strengthen planning and support for the re-entry into the community of persons returning from incarceration.

3	**Goal Name**	**Revitalize Neighborhoods**
	Goal Description	The City of Cleveland will administer activities to improve the physical condition, health, and safety of residential neighborhoods. Activities may improve public infrastructure and public facilities through rehabilitation or new construction, encourage owners to maintain properties through education and resources for code compliance, and reduce blight by condemning and demolishing structures that are beyond repair or which are not feasible to make economically viable. Activities may provide availability to buildable development sites through brownfield remediation, acquisition and demolition of foreclosed vacant structures that are not suitable for rehabilitation, and the use and maintenance of existing vacant parcels for interim or permanent uses. Activities may also provide infrastructure improvements to assist economic development; remove blighted buildings in commercial or industrial districts; utilize City Land Bank property for commercial and residential development initiatives; assist with building improvements/rehabilitation; and/or assist new construction activities designed to create or retain jobs.
4	**Goal Name**	**Access to Housing and Opportunity**
	Goal Description	The City of Cleveland will administer activities that increase access to housing capital and alternative pathways to wealth building, access to high-opportunity neighborhoods, and mitigating displacement and gentrification due to development, especially for those with special needs. This is in accordance with the City's amended 10-year housing plan and Financial Empowerment Blueprint. Activities may assure that homebuyers have access to mortgage and home repair loans at the best possible rates and terms; provide new homeowners with pre-purchase and post-purchase counseling covering both financial and maintenance; provide training and resources to allow homeowners to undertake maintenance and repair work on their own; and promote housing choice without barriers for those with special needs. Activities will assist to create more jobs for low-income residents and help residents with the least skills improve their employability through programs and strategies involving business retention and expansion, as well as workforce development.

5	**Goal Name**	**Public Services and Resident Capacity**
	Goal Description	The City of Cleveland will administer activities to improve the quality of life for residents in Cleveland neighborhoods through programs and services that foster wellbeing and meet basic needs of low- and moderate-income persons. Activities may include – but are not limited to, youth services, elderly services, childcare, healthcare, education, food assistance, transportation and mobility, workforce development, and housing. The City will also administer activities to increase economic mobility and opportunity through financial empowerment. Activities may include education and awareness of affordable and accessible housing capital in the form of mortgage and home repair loan products. The City will also provide fair housing services for both the rental and home purchase markets, along with tenant/landlord services.
6	**Goal Name**	**Provide for Planning and Administration**
	Goal Description	Ensure proper oversight of CDBG, HOME, and ESG programs through planning and administration activities. These activities will work to build capacity for strategic reinvestment in Cleveland neighborhoods, as well as improving efficiency to improve service to City subgrantees.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

To be completed.

Through HOME funding, the City of Cleveland estimates that over the next five years, approximately **XXX** extremely low-income, low-income, and moderate-income households will be assisted through programs that provide affordable housing (**XX HOME assisted households annually x 5 years**).

OMB Control No: 2506-0117 (exp. 09/30/2021)

SP-50 Public Housing Accessibility and Involvement - 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

For public housing properties in Cleveland, the Cuyahoga MHA already has accessible units in its inventory. New construction work undertaken by the Cuyahoga MHA also includes provisions for accessible units. Cuyahoga MHA complies with the federal regulations of Section 504 of the Rehabilitation Act of 1973, which requires a portion of federally funded housing to be accessible to persons with mobility and/or visual/hearing impairments. Cuyahoga MHA is not currently involved in a time-limited Section 504 Voluntary Compliance Agreement for corrective action.

Activities to Increase Resident Involvements

In terms of management, Cuyahoga MHA has a system in place for residents and administrators to meet on an ongoing basis to discuss management/building issues, which the City believes is appropriate for that purpose. Public housing facilities are also subject to building codes, and the City may also offer technical assistance when repair issues arise.

In terms of homeownership and self-sufficiency, a strategic goal of CMHA is to promote the self-sufficiency and asset development of its assisted households. Cuyahoga MHA partners with various community agencies and nonprofit organizations to provide programs and activities to help residents, both youth and adult, achieve self-sufficiency goals. Residents can participate in programs that include job training, health and financial literacy, youth and adult education, homeownership, and use of digital technologies. These programs are designed to help residents develop skills that will reduce or eliminate the need for government assistance.

- Encourage, educate and empower residents to achieve their personal and professional goals;
- Enhance resident safety, well-being and independence through partnerships for employment, job training, education, health and other evidence-based supportive services;
- Ensure resident housing stability;
- Support and promote youth and adult learning and entrepreneurial programs; and
- Provide residents with full access and ability to connect to and utilize digital technologies.

Source: CMHA, 5-Year PHA Plan, FY 2025 – 2029, page 2, Goal II objectives.

An example of a tenant homeownership initiative is the Housing Choice Voucher Homeownership Program, which allows eligible assisted families that have completed prepurchase counseling and homeownership training to apply to a mortgage lender and search for a home. The Housing Choice Voucher pays a portion of the mortgage for 15 years.

OMB Control No: 2506-0117 (exp. 09/30/2021)

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable. The Cuyahoga MHA is designated as a “Standard Performer” by HUD.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

Development and Land Use Controls
The City of Cleveland does not impose any of the following barriers to affordable housing: growth controls, impact fees, exclusionary zoning, large lot zoning, excessive subdivision control, or rent control.

Tax Policies – Tax Abatement

City policies utilize abatement of property tax to enhance the affordability of new or substantially rehabilitated housing. Properties meeting established criteria can have taxes on the increase in value resulting from improvements abated for a set period of years, depending on location, housing type, and whether it is new construction or rehabilitation.

Tax Policies – Foreclosure - Land Banking

The City works closely with the Cuyahoga County Fiscal Office to assure timely foreclosure of tax delinquent vacant land. Most properties are transferred to the City Land Bank and held for redevelopment. Developers of affordable housing can obtain buildable sites for a nominal fee.

Monitoring of Community Reinvestment Act (CRA) Performance

The Federal CRA law requires financial institutions to provide public data measuring loan activity by census tract and racial group. The CRA also permits challenges to lender performance when the lender seeks regulatory approval for activities such as acquisitions.

Supported by a 1994 ordinance, the City of Cleveland also monitors CRA performance and seeks to reach agreements with lenders to substantially expand the availability and affordability of credit in its neighborhoods, emphasizing low-income minority neighborhoods.

The objectives of the CRA program include:

- Convene cross-sector stakeholders around community reinvestment-related issues to advance financial and economic opportunities for all residents;
- Partner with more than 14 financial institutions to create pathways for equitable access to financial tools and products;

- Negotiate annual lending goals and commitments with area lenders and monitor progress;
- Evaluate applicants receiving city deposits, based on service and investment to residents and businesses; and
- Undertake initiatives or special projects related to credit, credit-related services, and housing finance.

In 2021, the City of Cleveland Department of Community Development, in partnership with Enterprise Community Partners (Cleveland), launched the Bank On Coalition. Through this initiative, the City partners with more than 25 banks, housing providers, social services organizations, and area nonprofits to ensure that all residents have the opportunity to achieve financial and economic stability and have access to safe, affordable, and certified banking accounts. In 2026, the Department created the Office of Financial Empowerment to promote programs and resources to improve financial wellbeing, including to manage the total cost of housing.

Fair Housing

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

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

The primary enforcement vehicle is the Fair Housing Review Board and its staff, which receives individual complaints of discrimination in the housing market; monitors real estate professionals for patterns and practices which illegally restrict housing opportunities for minorities, women, and others protected under the City ordinance; and facilitates community education programs to promote understanding of fair housing laws and marketing of Cleveland neighborhoods. The Community Relations Board also contracts with local nonprofit fair housing organizations to monitor real estate sales and rental activities to identify discriminatory practices.

The City of Cleveland plans to complete a new Analysis of Impediments to Fair Housing Choice plan, including a Fair Housing Plan of Action, during this 5-Year Consolidated Plan period.

In addition, City monitoring of lending institutions – described above – has important fair housing implications. A key factor of lender evaluation is equal access of minority borrowers to all forms of housing credit. CRA challenges filed by the City have been based on statistical evidence of apparent discriminatory lending practices. This will continue to be an important focus of future evaluations of lending institution performance.

SP-60 Homelessness Strategy - 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The goals of the Cleveland/Cuyahoga County Continuum of Care (CoC) strategic plan are:

- Reduce the number of individuals and families who experience homelessness;
- Develop strategies and resources to move people from shelter and the streets to housing as quickly as possible;
- Align resources to promote rapid re-housing; and
- Increase the supply of permanent supportive housing for chronically homeless individuals, as well as non-chronically homeless families, single adults, and youth.

Outreach

The CoC has four primary outreach efforts that operate 365/days a year: 1) PATH workers, supported by mental health funding, work early morning and in the evening visiting camps and places known to be used by homeless. PATH refers many persons to the permanent supportive housing/chronically homeless units; 2) Care Alliance, the Federally Qualified Health Center serving homeless persons, also searches streets, under bridges, and empty buildings to find street homeless; 3) Shelter Outreach – many homeless persons spend some nights at the publicly funded shelters. Shelter staff focuses on engaging these persons in permanent supportive housing/chronically homeless housing and services; 4) The CoC also has a seasonal cold weather shelter for people who refuse 'traditional' shelter. Care Alliance staff go to this site to engage these chronic homeless persons.

Assessment

Once at a shelter, the individual needs of homeless persons are assessed through Centralized or Coordinated Assessment (Coordinated Entry) (CE). The CoC implemented CE for Men in FY 2009, and for single women and families system-wide in FY 2012. CE enables the CoC to use limited resources most effectively by matching client needs with CoC resources. CE manages the points of entry into the CoC system, ensuring standardized HMIS assessment form is utilized and promoting consistency and quality in data entry and outcomes. CE enables every household seeking shelter to have the opportunity to be assessed for diversion, an intervention to keep the household from entering the shelter system. CE ensures that all CoC-funded beds are available and being used by literally homeless persons. CE permits the CoC to assess housing barriers for each household and recommend an exit housing plan to be implemented by the receiving shelter. CE enables the CoC to track the Rapid Re-Housing (RRH) and permanent supportive housing referrals initiated through CE.

Addressing the emergency and transitional housing needs of homeless persons

In FY 2012 the CoC implemented Coordinated Intake (CI) at the 365-bed Mens Shelter and at the 160-bed Norma Herr Womens Shelter. CI also began to include families to increase the efficiency and effectiveness of utilizing HUD-funded housing and services for homeless persons. Prior to the implementation of CI, housing programs faced significant barriers to entry, including income, sobriety, medication compliance, and work readiness which often screened out those with the highest need. As of June 2012, when CE was implemented across all shelters, these barriers have been significantly reduced. Services are now targeted at the highest-barrier households, referring those requiring more intensive interventions to programs with greater resources. Lack of income is not a barrier to referral to shelter or to access Rapid Re-Housing assistance. CE has been the mechanism to change the system. Agencies that receive federal homeless funding (ESG, CoC, or State-Funded HCRP) must align with the HEARTH Act directions to serve the highest-barrier persons.

In FY 2023, the CoC initiated a CE redesign, moving from a centralized, site-based model to a distributed access model. This shift broadens access points through multiple CoC partners, improving system performance and reducing wait times. The main entry point is a centralized 24/7 call center staffed by trained 2-1-1 CE phone screeners who provide immediate live response, triage needs, link callers to resources, and facilitate warm hand-offs to CE intake staff for further assessment, diversion support, and shelter placement.

The CE system prioritizes assistance based on HUD guidelines and local needs, focusing on chronically homeless individuals and families, those with the highest vulnerability scores, and persons with disabling conditions and/or long histories of homelessness. Customized protocols ensure priority access for eligible, key groups: veterans receive rapid VA referrals; youth connect to YHDP and youth agencies; survivors of domestic violence are linked to shelters and support; and unsheltered individuals receive targeted outreach through trauma-informed collaboration.

CE maintains and manages a By-Name List (BNL) for each household type, updated via a partially automated process linked to the Homeless Management Information System (HMIS). Weekly case-conferencing meetings with CoC partners ensure that the highest-need individuals and families are prioritized and matched with appropriate housing and services. Referrals for Rapid Re-Housing (RRH) and Housing Stability programs are made exclusively through CE or shelter providers actively serving CE-referred clients, ensuring that resources are reserved for the most vulnerable populations.

Note: See also the listings for the various emergency shelter and transitional housing facilities in Cuyahoga County serving men, women, families, and youth (see ***MA-30 –*** HIC Count Report).

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

The HousingFirst Initiative (HFI) is the CoC Plan to end Chronic Homelessness. Established in FY 2003, the HFI set a goal of developing 1,000 units of Permanent Supportive Housing (PSH) for chronically homeless individuals by FY 2015. There are 947 project-based units (Housing First buildings) open as of June 2025. In 2011, the CoC evaluated the HFI production goals based on the number of chronically homeless persons, housing models, and costs. The target unit goal was increased to 1,217 units by 2017. As of June 2025, the CoC has 2,985 PSH units (project-based and scattered site tenant-based rental assistance). It also expanded its target population to include chronically homeless families and youth. To meet the deadline of ending chronic homelessness, CoC strategies included developing a new 60- to 70-unit project for chronically homeless individuals annually and implementing a focused “move on” policy in the HFI projects to encourage 20% of current HFI residents to move to more independent, stable housing each year. These two strategies will provide 120 – 150 units for individuals annually. The strategies for families and youth focus on negotiating with the Cuyahoga MHA for dedicated Housing Choice Vouchers and prioritizing 40% of the turnover from CoC PSH beds not currently dedicated to the chronically homeless for chronically homeless families and youth to meet the annual production goals.

The CoC uses a progressive engagement model for RRH for families. Through this model, all families, regardless of income or other barriers, are offered RRH within 7 days of shelter placement. Currently, all RRH households receive 12 months of subsidy with more intensive case management. At the end of this period, eligible families are bridged to either a public housing subsidy or a PSH subsidy. Presently the average time from shelter entry to RRH exit is 142 days. The CoC goal is to reduce shelter stays to 90 days or less. Better coordination/communication among shelter staff, families, and RRH Housing Locator staff will further reduce the length of time from referral to housing, enabling more families to be assisted.

RRH for single adults is being implemented as part of a larger strategy to better serve the adult population experiencing a housing crisis. RRH will be offered to single adults who are on a clear path to income stability. For individuals aged 25 and over, there is an income requirement, although the threshold for income eligibility is not specified. Shelter staff will also work with the client to document the ability to maintain housing and increase income at the end of the RRH rental assistance period. The CoC is also encouraging a “shared housing” model to encourage rapid exit and housing stability for very low-income persons.

The Cuyahoga County CoC is committed to ending Youth Homelessness. Currently the CoC has developed a By Name List of homeless youth to identify and track progress toward ending their homelessness quickly and permanently. For those enrolled in RRH, there is no income requirement and rental assistance is provided for a full twelve months. Through bi-weekly meetings, Youth Navigators track RRH referrals, income efforts, housing placement, and housing retention. In 2023, the CoC was awarded additional funding through the HUD Youth Homelessness Demonstration Program (YHDP) to enhance the system of care for unaccompanied youth aged 18 -24. This included the launch of a Joint Transitional Housing – Rapid Rehousing (TH-RRH) program offering youth a flexible pathway to permanent housing, with up to 36 months of rental assistance and supportive services tailored to youth needs. The CoC also implemented a Supportive Services Only (SSO) project under YHDP to provide housing navigation, case management, and coordination of services across the youth housing system.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Foster Care Discharge Planning

Through CE, youth aging out of foster care are identified at the shelter front door. CE staff contact the Department of Children and Family Services staff liaison to relink the client with agency services and divert them from shelter. In 2013, the CoC joined the Jim Casey Youth Opportunity Initiative to improve youth outcomes related to permanence, employment, health, education, housing, and financial capability, to prevent youth homelessness. The Jim Casey model will be replicated with the youth justice and mental health systems. Also in 2013, the CoC converted a 26-bed adult male shelter and a 26-bed adult male transitional housing program to target males aged 18-24. The objective is to have a safe emergency housing alternative for youth who are on the street, and who are less likely to go to the larger shelters that serve those 25 and older. Two new Youth Homelessness Demonstration Program (YHDP) grants from received from HUD in 2023 enabled the development of a Joint Transitional Housing–Rapid Rehousing project that provides up to 36 months of support, and a dedicated Supportive Services Only (SSO) project that includes Youth Navigators, housing search assistance, and system coordination. These new resources are will enable the CoC to better meet the needs of youth exiting foster care, the juvenile justice system, or other public institutions.

Health Care Discharge Planning

Although the Ohio Department of Health policy prohibits discharging people requiring ongoing medical care to shelter, the practice continues. A CoC Hospital Discharge Planning Group, established in FY 2011, focuses on the discharge policies and protocols of area nursing homes and hospitals. The group developed written “Health Status” guidelines, which clearly state the minimum health status threshold to enter a shelter. This information has been distributed to all area nursing homes and hospitals. Furthermore, the protocol stipulates that before sending someone to a shelter by cab or ambulance, the facility must contact CE, who will discuss the referral to prevent the discharge of individuals who are medically inappropriate to the shelter. Hospital and nursing home staff attend the Discharge Planning Group meetings. CE staff track medical discharges that are inappropriate, and facilities are contacted and held accountable to stop the practice.

Mental Health Discharge Planning

The Cuyahoga County Alcohol, Drug Addiction & Mental Health Services Board monitors state requirements prohibiting discharge to shelters. In addition, it provides a 10-bed mental health crisis shelter. The respite beds provide additional time for case workers to develop safe, permanent housing options for persons who may have been homeless prior to hospitalization. Chronically homeless individuals leaving the state hospital may access a permanent supportive housing/chronically homeless unit. Safe Haven placement is another option provided the client was homeless prior to the state hospital stay. Mentally ill persons living on the streets and in shelters are prioritized for permanent supportive housing/chronically homeless units.

Corrections Discharge Planning

In 2009, Cuyahoga County and the City of Cleveland established an Office of Re-entry to link returning offenders with resources in order to reduce recidivism. A strategy to prevent homelessness that has been promoted by the Office on Re-entry is outreach to inmates to assess housing, employment, and behavioral health needs, and begin the process of linking clients with resources prior to release. Two current programs are noteworthy: a) the VA goes into the institutions and identifies veterans, provides IDs, benefit determination, medical services and housing upon release; and b) The Corporation for Supportive Housing has sponsored a program that focuses on identifying persons who have serious mental health issues, engaging with them and providing housing upon release. Both programs have documented success with reducing homelessness for these high-risk populations as a result of the program interventions.

Assistance from Other Public or Private Agencies

In 2024, 35% of stayers in CoC-funded projects increased non-employment income. The Coc will attempt to improve this percentage through focused efforts to assess and link clients more quickly. Through CE, the CoC is better able to assess clients at shelter entrance to identify current income sources and potential benefit sources. The standardized data is entered into HMIS. The open HMIS system enables the agency accepting the client referral from CE to begin addressing client income issues more quickly. In addition, the State of Ohio has established an online "Benefit Bank." Using client data, case workers can identify additional income sources for which the client may qualify. Through CE, veterans are identified and referred immediately to the VA Homeless Outreach Coordinator to link the client with VA resources. Performance on income attainment is discussed at bi-monthly provider meetings.

In 2024, 69% of participants in CoC-funded projects obtained mainstream benefits. The CoC will attempt to increase this percentage over the next two years by continuing its existing strategies. The CoC requires all providers to participate in CE, which identifies client eligibility for income supports and mainstream benefits. It identifies veterans and links them immediately with the VA Homeless Outreach Coordinator for the CoC. Chronically homeless individuals are prioritized for permanent supportive housing. Enrolling chronically homeless clients in mainstream resources is a primary activity during the engagement and housing process. Mainstream benefit enrollment achievement is tracked through monthly HMIS reports generated by the HMIS Systems Administrator. Performance is discussed at bi-monthly provider meetings.

SP-65 Lead-based Paint Hazards - 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Several agencies and organizations have important roles in addressing lead-based paint hazards and increasing access to housing in Cleveland that is lead-safe. The Cleveland Department of Public Health (CDPH), in cooperation with the Cuyahoga County Board of Health, functions as the clearinghouse for state and federal lead testing requirements for children, local statistics, local resources and contact information, and best practice strategies to improve testing rates.

In 2019, Cleveland City Council passed legislation requiring rental property owners to prove that their dwelling units are safe from lead hazards. The Lead Safe Cleveland Coalition, established at the same time, is a public-private partnership that addresses the issue of lead poisoning in Cleveland. The focal point of the 2019 ordinance and the Coalition is the Lead Safe Certification, an effort to have all residential rental units built before 1978 certified as lead-safe. Citywide implementation is ongoing. To receive the Certification issued by the City of Cleveland Department of Building and Housing, an occupied rental unit must pass an inspection by a certified inspector. The Coalition and its partners also provide a Lead-Safe Resource Center, Lead-Safe Home Grants, and conduct the Lead-Safe Child Care program to address lead issues in child care settings.

The Healthy Homes Advisory Council of Greater Cleveland is a community coalition dedicated to eradicating environmental health hazards in homes. One focus of the organization is mitigating childhood lead poisoning and improving housing safety for children and vulnerable populations.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead screenings may be obtained through private physicians, public health clinics, or at no charge at health centers operated by the CDPH. CDPH receives all lead test results for children under the age of 6 living in Cleveland. A case is automatically opened for a child under the age of six with lead levels of 10 ug/dL or greater and for children under the age of fourteen months with lead levels of 6 ug/dL or greater. In addition, scientific evidence indicates that children suffer adverse effects from lead at levels less than 10 ug/dl. Therefore, the current recommendation is that 5 ug/dl be used as the threshold at which to raise awareness and provide services. Services include education on lead, its effects, its sources, nutrition, development, and referrals to social service resources.

How are the actions listed above integrated into housing policies and procedures?

As described above, the focus of City efforts is the Lead Safe Certification process. Since the inception of the program, more than 28,000 rental units have obtained a certification, out of a total of 90,000 to 100,00 rental units. In addition, data shows improvement in the percentage of kids testing positive for lead poisoning, declining from 18.1% in 2023 to 16.8% in 2024 and to 15.8% in October 2025

(Cleveland.com, Sean McDonnell, January 28, 2026, https://www.cleveland.com/news/2026/01/lead-safe-cleveland-to-end-program-that-paid-landlords-to-certify-units-as-safe-from-lead-poisoning.html).

The City will also leverage funds across its available HUD-funded programs such as housing rehabilitation to address lead hazards and work in collaboration with agency and organization partners to remediate lead-based paint issues in housing units.

The City of Cleveland has implemented the HUD Lead Safe Housing Rule, providing educational materials, abatement of lead-based paint hazards, and safe work site practices, depending upon the specific activity. Also, City staff has been trained to administer lead paint remediation work.

During the past decade, the City of Cleveland has also been awarded funds by the U.S. Department of Housing and Urban Development, and the State of Ohio, to remediate lead-based paint hazards in owner and rental units where families have children under the age of six. Program participation is limited to low- and moderate-income families. In 2026, the City hired a coordinator to improve program management among City departments, contractors, and third-party administrators, with the goal of ensuring that all funding provided to the City is spent in a timely manner (SpectrumNews1, Nora McKeown, March 27, 2026, https://spectrumnews1.com/oh/columbus/news/2026/03/27/cleveland-senior-lead-crisis-advisor-).

SP-70 Anti-Poverty Strategy - 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

“Poverty level” is defined as an annual income level, adjusted for family size and number of children. In 2026, a 1-person household is considered in poverty if annual income is below $15,960; a 3-person family is considered in poverty if annual income is below $27,320.

Taken at the most basic level, the key to escaping poverty is finding and holding full-time employment with health care and other job benefits. The extensive economic development efforts of the City of Cleveland are focused on retaining and creating employment generating activity in Cleveland, thereby reducing the overall poverty level. The following initiatives are specifically directed at expanding economic opportunities for low-income Cleveland residents.

Education and Training

A prerequisite for a higher paying job to move families above the poverty level is the appropriate education and/or job training. There are numerous organizations that provide education, vocational training, and job training. For example, the Ohio Means Jobs|Cleveland-Cuyahoga County is a collaborative system that helps local employers meet their hiring and training needs and assists job seekers to find work. The program also includes SkillUp, which provides employers with training plan development to help offset the cost of training and upskilling employees, plus connection to various business support services.

Educational institutions also provide a substantial amount of workforce education and training. For example, Cuyahoga Community College has classes and programs tailored to job training for individuals, workforce training for organizations, corporate training for companies, and professional development for individuals.

Fannie M. Lewis Cleveland Resident Employment Law

The City of Cleveland will continue to enforce this local ordinance, which requires many construction activities receiving assistance through a City of Cleveland contract to hire City of Cleveland residents and low-income persons as a share of their workforce. Contracts funded through the CDBG and HOME Programs are included under this requirement.

Community Benefits Agreement

The City and its partners will continue to emphasize this 2013 public-private agreement focusing investment to create direct benefits for Cleveland residents by increasing pre-apprentice and apprenticeship training opportunities, connecting qualified local residents with job opportunities, increasing utilization of minority, female and locally owned business enterprises as both prime and subcontractors, and monitoring progress.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Cleveland uses combinations of its HUD-related funding, State of Ohio funding, local public funds and programs, along with philanthropic and private section dollars, to provide affordable housing programs to reduce housing cost burden, which is frequent among households whose income is near the poverty line. For example, low interest or deferred rehabilitation loans, weatherization programs, and utility discounts based on household income reduce overall housing costs and makes available money for other necessities or to help pay toward educational programs or training.

When feasible, the City also takes advantage of blending rehabilitation, development, and transit opportunities. Cuyahoga County is considered the first completely built-out county in Ohio, meaning that in the future, more development will occur on previously developed sites than on undeveloped tracts of land. As noted by the Center for Neighborhood Technology's H+T Affordability Index, transportation costs associated with the location of housing have a demonstrable impact on a household's economic bottom line. Access to reliable public transportation for employment and necessities, with decreasing reliance on an automobile, will further reduce household expenditures.

Administratively, the City enforces applicable federal regulations that create economic opportunity and sustain a living wage, such as Davis-Bacon, minority and women business equal opportunity compliance, and Section 3 of the National Affordable Housing Act. Section 3 sets goals for the participation of qualified low- and moderate-income businesses and workers for HUD-funded construction projects.

More broadly, the City participates in regional efforts that strive to prevent or reduce poverty, such as the Northeast Ohio Sustainable Communities Consortium. Objectives in the NEOSCC report, Vibrant NEO 2040, include promoting investment in established communities, develop the regional economy with accessible employment opportunities, and enhance the regional transportation network.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Department of Community Development will be responsible for monitoring all Consolidated Plan activities undertaken with Federal funds awarded to the City of Cleveland. An extensive monitoring structure is in place to ensure statutory and regulatory requirements are being met. In 2017, the Department created an online Department Manual to consolidate policies and procedures developed in the Department over time, so staff would have one resource to reference in carrying out monitoring responsibilities. This Manual is reviewed and re-issued periodically to ensure the Department is adhering to the most recent requirements.

The Bureau of Program Operations will carry out the following monitoring responsibilities:

- **Subrecipient Performance**- Staff will monitor the performance of subrecipients to ensure time schedules are met according to the terms of the contract. Site visits will be undertaken both to monitor performance and program quality and to assure the maintenance of required supporting documentation.

- **Financial Management**- Financial reviews of subrecipient records will be undertaken to assure funds are being accounted for in accordance with all applicable regulations. In addition, all agencies receiving more than $25,000 annually are required to have an audit performed by an independent public accounting firm.

- **Davis-Bacon Compliance**- The Fair Labor Standards Compliance Officer will determine which projects are subject to Davis-Bacon requirements and will monitor for full compliance.

- **Fair Housing, Equal Opportunity and Section 3**- Staff will monitor all HUD assisted activity to assure full compliance with Fair Housing laws, the City's EEO hiring goals and HUD Section 3 requirements concerning employment opportunities for low-income residents.

- **Relocation**- Staff will review all development activities to assure that persons potentially being displaced are notified of all rights and benefits required under Federal regulations.

- **Environmental and Historic Compliance-** Staff will monitor development projects for compliance with all applicable Federal and local regulations regarding environmental impact and historic preservation.

- **HOME Program Rental Housing Compliance**- Staff will monitor HOME-assisted rental housing units for the applicable period of affordability (5 to 20 years). Monitoring will include verifying rent levels

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and tenant incomes, and carrying out physical inspections to assure that units are maintained to program standards.

The Bureau of Residential Improvement will carry out Housing Quality Standards monitoring responsibilities for homeowner rehabilitation, homebuyer activities and weatherization, and Lead-Based Paint monitoring for all departmental activities:

- **Housing Quality Standards**- Rehabilitation specialists will review all plans and specifications prior to construction activity and will inspect completed work prior to disbursement of funds. This will assure compliance with both City codes and applicable HUD standards.
- **Lead-Based Paint**- Trained and certified staff will oversee all aspects of implementation of the HUD lead-based paint regulations.

Performance Report

On an annual basis, progress toward meeting the goals of the Consolidated Plan will be monitored and fully evaluated, with results presented to the public in the Consolidated Annual Performance Evaluation Report (CAPER).

Expected Resources

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

Introduction

The Five-Year Consolidated Plan identifies the federal, state, local, and private resources anticipated to be available to the City of Cleveland to address priority needs and goals identified in the Strategic Plan. The City of Cleveland is a direct entitlement community for the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, Housing Opportunities for Persons With AIDS (HOPWA), and the Emergency Solutions Grant (ESG) program.

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	- Acquisition - Admin and Planning - Economic Development - Housing - Public Improvements - Public Services	19,656,877.00	500,000.00	10,591,166.00	30,748,043.00	80,600,000.00	Year 1 Annual Allocation is the actual HUD allocation. The Expected Amount Available for Remainder of the Consolidated Plan assumes the same Annual Allocation and Program Income during Years 2 through 5. Total dollar amount for Years 2 through 5 is rounded. The City anticipates that each year, Prior Year Resources will be available. The dollar amount can vary and it is not assigned to specific activities at of the start of a program year. Therefore, no Prior Year Resources amount is included in the Expected Amount Available Remainder of Con Plan cell.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	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	4,151,356.00	800,000.00	2,859,130.00	7,810,486.00	19,800,000.00	Year 1 Annual Allocation is the actual HUD allocation. The Expected Amount Available for Remainder of the Consolidated Plan assumes the same Annual Allocation and Program Income during Years 2 through 5. Total dollar amount for Years 2 through 5 is rounded. The City anticipates that each year, Prior Year Resources will be available. The dollar amount can vary and it is not assigned to specific activities at of the start of a program year. Therefore, no Prior Year Resources amount is included in the Expected Amount Available Remainder of Con Plan cell.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOPWA	public - federal	- Permanent housing in facilities - Permanent housing placement - Short term or transitional housing facilities - STRMU - Supportive services - TBRA	2,553,384.00	0.00	2,370,179.00	4,923,563.00	10,200,000.00	Year 1 Annual Allocation is the actual HUD allocation. The Expected Amount Available for Remainder of the Consolidated Plan assumes the same Annual Allocation during Years 2 through 5. Total dollar amount for Years 2 through 5 is rounded. HOPWA-funded activities do not produce Program Income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	- Conversion and rehab for transitional housing - Financial Assistance - Overnight shelter - Rapid re-housing (rental assistance) - Rental Assistance - Services - Transitional housing	1,727,911.00	0.00	1,958,863.00	3,686,774.00	6,900,000.00	Year 1 Annual Allocation is the actual HUD allocation. The Expected Amount Available for Remainder of the Consolidated Plan assumes the same Annual Allocation during Years 2 through 5. Total dollar amount for Years 2 through 5 is rounded. ESG-funded activities do not produce Program Income.

Table 56 - 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 funds are often part of larger funding pools to implement activities, such as other public, private, and philanthropic sources.

HOME match requirements are met by funds provided from various sources by project partners. Housing construction and renovation activities funded by HOME program funds often leverage tax credits and private sector funds.

ESG match requirements are met by local government contributions, foundations, philanthropic donations, and charitable event fundraising, all of which contribute to the funding pool made available to implement the programs of the Cleveland/Cuyahoga County Continuum of Care.

HOPWA funds address specific financial needs, such as ongoing rental assistance or short-term assistance with a mortgage, rent, or utility payments. These specific uses of funds represent only a portion of the financial and other support services being received by a person.

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

The City of Cleveland currently has about 18,000 parcels in its Land Bank. Many of these parcels are in locations suitable for aggregation into larger development sites. The City also makes available to the public individual or small groups of lots for new home construction, side-yard expansions, and community gardens.

The City uses parcels in its Land Bank whenever possible to encourage new housing, commercial, and industrial development. In addition, the Cuyahoga Land Reutilization Corporation partners with the City of Cleveland to acquire properties, which are part of project land assembly.

Discussion

Section 108

The Section 108 Loan Guarantee Program enables local governments to leverage their Community Development Block Grant funds. By pledging current and future CDBG allocations as collateral, communities can access low-cost, long-term private sector financing to fund large-scale physical revitalization, economic development, and affordable housing projects. Through long-standing practice approved by HUD, the City of Cleveland administers the Section 108 funds, including project decisions, drawdowns, monitoring, and reporting to HUD.

Section 108 Loan Disclosure: Reference to potential expenditures related to the Section 108 Loan Program is provided for planning and disclosure purposes only. Such inclusion does not create, imply, or evidence any present or future obligation to make payments, except to the extent expressly required under the terms of duly executed loan agreements and applicable federal statutes and regulations.

The City of Cleveland currently has four Section 108 loans. All construction related to the projects has been completed.

B-94-MC-39-0004-C: Supplemental Empowerment Zone ($9,287,000)

Cleveland Supplemental Empowerment Zone (SEZ) was a federal designation awarded by the U.S. HUD in December 1994 to combat severe urban distress. The initiative directed a mix of economic development grants, social services block grants, and tax-exempt bond financing into historically disinvested East Side neighborhoods.

B-09-MC-39-0004: Flats East Development LLC ($17,447,000)

This is a specific tranche of federal financing awarded to catalyze the $275+ million Flats East Bank riverfront redevelopment. The developer was Flats East Development LLC (a joint venture between The Wolstein Group and Fairmount Properties). The overarching Flats East Bank development is a $500+ million multi-phase urban revitalization effort on a 20-acre site along the Cuyahoga River.

B-10-MC-39-0004-A: Link59 LLC ($7,615,000)

The Link59 campus is an 11-acre mixed-use development located along the Health-Tech Corridor at East 59th Street and Euclid Avenue. The project transformed a heavily contaminated former industrial site into an active community and health hub. **$5,415,000** for the Midtown East 59th Street infrastructure and site preparation. **$2,200,000** specifically designated for the Daves Supermarket flagship project within the development.

B-21-MC-39-0004: FMCFP LLC ($8,690,000)

This loan helped fund the construction of a Meijer grocery store and a mixed-use apartment complex at the intersection of East 105th Street and Cedar Avenue. FMCFP LLC (an affiliate of Fairmount Properties) is the developer. The development included a full-service grocery store (Meijer) to alleviate neighborhood fresh food deficits, plus 199 apartment units targeted toward Cleveland Clinic medical staff.

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Annual Goals and Objectives

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

Goals Summary Information – remainder of table cells to be completed.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve, Maintain, and Expand Affordable Housing	2026	2030	Affordable Housing Public Housing				
2	Reduce Homelessness and At-Risk Homelessness	2026	2030	Homeless		Housing stability and homelessness prevention		
3	Revitalize Neighborhoods	2026	2030	Non-Housing Community Development				
4	Access to Housing and Opportunity	2026	2030	Affordable Housing		Access to Housing and Opportunity		
5	Public Services and Resident Capacity	2026	2030					
6	Provide for Planning and Administration	2026	2030	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development				

Table 57 – Goals Summary

Goal Descriptions

1	**Goal Name**	**Improve, Maintain, and Expand Affordable Housing**
	Goal Description	The City of Cleveland will administer activities to improve, maintain, and expand owner- and renter-occupied housing through rehabilitation, new construction, and homeownership programs. The City intends to assist households to rehabilitate homes; provide rehabilitation assistance to address code violations and health/safety issues; and provide weatherization assistance, and encourage energy efficiency, which will lower overall housing costs. Activities will assist renter households by increasing access to, and the availability of, high quality, below market-rate, rental housing. To address the need for additional units of housing and provide lower monthly housing costs for renters, the City of Cleveland may participate with direct funding assistance in various types of rental housing projects, such as the rehabilitation or new construction of affordable multi-family buildings and/or single-family lease-purchase houses on scattered sites. The City may support efforts of developers pursuing funding through various programs, such as Low-Income Housing Tax Credits, federal and state historic tax credits, the Ohio Housing Trust Fund Housing Development Assistance Program, and tax-exempt bonds to provide below-market rate financing.
2	**Goal Name**	**Reduce Homelessness and At-Risk Homelessness**
	Goal Description	The City of Cleveland will work in partnership with the Cleveland/Cuyahoga County Continuum of Care to support its approach of preventing and ending homelessness and rapidly returning people who have become homeless to housing. Activities include providing financial resources and intervention assistance to reduce the loss of housing through eviction and foreclosure; providing pre-foreclosure counseling and anti-eviction protection and education to prevent renters from losing their housing; reinforcing the responsibility of mainstream public service systems to assure that their clients do not become homeless; and working with the criminal justice system to strengthen planning and support for the re-entry into the community of persons returning from incarceration.

3	**Goal Name**	**Revitalize Neighborhoods**
	Goal Description	The City of Cleveland will administer activities to improve the physical condition, health, and safety of residential neighborhoods. Activities may improve public infrastructure and public facilities through rehabilitation or new construction, encourage owners to maintain properties through education and resources for code compliance, and reduce blight by condemning and demolishing structures that are beyond repair or which are not feasible to make economically viable. Activities may provide availability to buildable development sites through brownfield remediation, acquisition and demolition of foreclosed vacant structures that are not suitable for rehabilitation, and the use and maintenance of existing vacant parcels for interim or permanent uses. Activities may also provide infrastructure improvements to assist economic development; remove blighted buildings in commercial or industrial districts; utilize City Land Bank property for commercial and residential development initiatives; assist with building improvements/rehabilitation; and/or assist new construction activities designed to create or retain jobs.
4	**Goal Name**	**Access to Housing and Opportunity**
	Goal Description	The City of Cleveland will administer activities that increase access to housing capital and alternative pathways to wealth building, access to high-opportunity neighborhoods, and mitigating displacement and gentrification due to development, especially for those with special needs. This is in accordance with the City's amended 10-year housing plan and Financial Empowerment Blueprint. Activities may assure that homebuyers have access to mortgage and home repair loans at the best possible rates and terms; provide new homeowners with pre-purchase and post-purchase counseling covering both financial and maintenance; provide training and resources to allow homeowners to undertake maintenance and repair work on their own; and promote housing choice without barriers for those with special needs. Activities will assist to create more jobs for low-income residents and help residents with the least skills improve their employability through programs and strategies involving business retention and expansion, as well as workforce development.

5	**Goal Name**	**Public Services and Resident Capacity**
	Goal Description	The City of Cleveland will administer activities to improve the quality of life for residents in Cleveland neighborhoods through programs and services that foster wellbeing and meet basic needs of low- and moderate-income persons. Activities may include – but are not limited to, youth services, elderly services, childcare, healthcare, education, food assistance, transportation and mobility, workforce development, and housing. The City will also administer activities to increase economic mobility and opportunity through financial empowerment. Activities may include education and awareness of affordable and accessible housing capital in the form of mortgage and home repair loan products. The City will also provide fair housing services for both the rental and home purchase markets, along with tenant/landlord services.
6	**Goal Name**	**Provide for Planning and Administration**
	Goal Description	Ensure proper oversight of CDBG, HOME, and ESG programs through planning and administration activities. These activities will work to build capacity for strategic reinvestment in Cleveland neighborhoods, as well as improving efficiency to improve service to City subgrantees.

AP-35 Projects - 91.220(d)

Project Name	Description	Needs Addressed	Goals Supported
Housing Trust Fund	Support the development of affordable single- and multi-family development through various programs; HOME funds are provided for to provide gap financing for the development of new infill housing or the acquisition and rehabilitation of existing single-family homes for sale.	Affordable Housing Preservation and Production	Increase supply of Affordable Housing
Housing Development Administration	Funds will support the administration of HOME funded programs, including current and prior year home-funded projects	Affordable Housing Preservation and Production	Increase supply of Affordable Housing
CHDO set-aside		Affordable Housing Preservation and Production	Increase supply of Affordable Housing
CDBG Home Repair Program Administration	Funds will support the administration and management of CDBG funded home repair and rehabilitation programs, including current and prior year CDBG-funded projects.	Affordable Housing Preservation and Production	Preserve existing affordable housing
CDBG Home Repair	Projects funded will serve low-income households with substantial home repairs and hazard remediation, inlcuding lead remediation to make safe, high-quality housing financially feasible for additional households. .	Affordable Housing Preservation and Production	Preserve existing affordable housing

Project Name	Description	Needs Addressed	Goals Supported
Home Repair (CDC Activity)	Projects funded will serve low-income households with substantial home repairs and hazard remediation, inlcuding lead remediation to make safe, high-quality housing financially feasible for additional households. .	Affordable Housing Preservation and Production	Preserve existing affordable housing
Home Repair Program Administration (CDC Activity)	Funds will support the administration of home rehabilitation programs throughout the city, including application support, referrals, and case/project management on behalf of low-income residents to make safe, high-quality housing financially feasible for additional households.	Affordable Housing Preservation and Production	Preserve existing affordable housing
Repair-a-Home loan program	This loan program uses HOME dollars as a 50-50 match for resident contribution to substantial home repairs to make safe, high-quality housing financially feasible for additional households.	Affordable Housing Preservation and Production	Preserve existing affordable housing
Homelessness Prevention	The City of Cleveland will provide grants to service providers to engage unhoused indiviudals and support additional shelter beds in the shelter system.	Housing Stability and Homelessness Prevention	Provide services to those experiencing homelessness
Homelessness Prevention	The City of Cleveland will provide grants to service providers to expand options for rapid rehousing for unhoused individuals.	Housing Stability and Homelessness Prevention	Expand rapid rehousing and permanent supportive housing
Emergency Solutions Grants	Provide grants to service providers that will provide services to those experiencing homelessness	Housing Stability and Homelessness Prevention	Provide services to those experiencing homelessness

Project Name	**Description**	**Needs Addressed**	**Goals Supported**
ESG Administration	Provide for the administration of Emergency Solutions Grants to support	Housing Stability and Homelessness Prevention	Provide services to those experiencing homelessness
Land Reutilization/Project Clean	Remove trash and safety hazards from city-owned vacant land as part of a neighborhood revitalization strategy.	Neighborhood Revitalization and Reinvestment	Revitalize neighborhoods by addressing vacant land and blighted structures.
Abatement, Demolition, and Board-up	Provide demolition and board-up services for blighted properties in residential and commercial areas that interfere with a neighborhood revitalization strategy or in support of other department programming.	Neighborhood Revitalization and Reinvestment	Revitalize neighborhoods by addressing vacant land and blighted structures.
Neighborhood Public Facilities (CDC/NDA Activity)	Designate funds for the improvement of neighborhood public services and infrastructure improvements based on concentrated housing investment and/or neighborhood needs to help stabilize or revive housing markets and improve the physical conditions in communities.	Neighborhood Revitalization and Reinvestment	Improve public facilities for resident use.
Support for Small Businesses (CDC/NDA Activity)	Provide financial support for neighborhood organizations providing small business technical assistance.	Neighborhood Revitalization and Reinvestment	Improve commercial corridors through technical assistance for small businesses.
Strategic projects - Housing Equity Plan: Midde Neighborhoods	In accordance with the Neighborhood Typology Framework established by the city of Cleveland, the Middle Neighborhoods Initiative will direct resources to the five neighborhoods	Neighborhood Revitalization and Reinvestment	Improve public facilities for resident use.

Project Name	Description	Needs Addressed	Goals Supported
	designated as middle market to and neighborhood revitalization.		
Project Name	**Description**	**Needs Addressed**	**Goals Supported**
Strategic projects - Housing Equity Plan: Midde Neighborhoods	In accordance with the Neighborhood Typology Framework established by the city of Cleveland, the Middle Neighborhoods Initiative will direct resources to the five neighborhoods designated as middle market to improve the housing market in those areas and promote homeownership.	Access to Housing and Opportunity	Increase access to homeownership for low- to moderate-income families.
Strategic projects - Housing Equity Plan: Financial Empowerment Pipeline	The Department may use CDBG Funds to administer programs that promote financial empowerment, mortgage readiness, and banking access for individuals, particularly youth and the elderly, and workforce development.	Access to Housing and Opportunity	Increase access to homeownership for low- to moderate-income families.
Fair Housing Administration	Funds will support the administration of the Fair Housing Board and the activities of the administrator in the affirmative furthering of fair housing.	Access to Housing and Opportunity	Address accessibility barriers and barriers to housing for those with special needs.
Senior Transportation Connection	Senior Transportation Connection provides necessary transport for seniors, including those that are medically fragile, to medical appointments and beneficial social engagements.	Public Services, and Resident Capacity	Exapnd and promote necessary public services in areas related to housing, transportation, and access to opportunity.

Housing for Persons with ADIS	HOPWA funds are disbursed to local agency partners to support housing opportunities for persons with AIDS.	Public Services, and Resident Capacity	Address accessibility barriers and barriers to housing for those with special needs.
Public Service and Citywide Public Service Grants	Grants are made to organizations serving neighborhoods and the city as a whole	Public Services, and Resident Capacity	Exapnd and promote necessary public services in areas related to housing, transportation, and access to opportunity.
Project Name	**Description**	**Needs Addressed**	**Goals Supported**
Department of Aging CHORE Program Partnership	This program provides support and assistance for senior residents with small repairs and maintenance.	Public Services, and Resident Capacity	Address accessibility barriers and barriers to housing for those with special needs.
CDBG Administration	The department of Community Development will administer CDBG grants and grant-funded programs.	Provide for Planning and Administration	Build Capacity for strategic, neighborhood level re-investment.

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 jurisdiction consists of the boundaries of the City of Cleveland, an area of 77.6 square miles. Cleveland has an estimated population of 363,608 (2025 ACS 1-Year Estimate), and an estimated 169,683 households (ACS 2020-2024 ACS 5-Year Estimate).

In terms of income levels and poverty, Cleveland is below national averages. For example, the median household income in Cleveland, in 2024 dollars, was $40,801, compared to the national median of $80,734. In terms of poverty, about 30% of Cleveland residents had annual income below the poverty line in 2024 dollars, compared to the national figure of about 10% (ACS 2024 5-Year Estimate).

Cleveland also has a higher percentage of minority residents than the United States as a whole. About two-thirds of Cleveland residents are nonwhite, compared to one-quarter of all residents nationwide. The African-American population in Cleveland represents about 45% of the total population, and most of the residents live in east side neighborhoods. Persons who identify as Hispanic comprise about 13% of Cleveland residents, compared to 20% nationwide, and most of the residents live in near west side neighborhoods. Almost two-thirds of Hispanic residents identify as Puerto Rican (ACS 2024 5-Year Estimate).

Geographic Distribution

Target Area	Percentage of Funds
Central NRSA	60
West NSRA	10
South NRSA	15

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Funds provided through HUD entitlement programs (CDBG and HOME) will primarily focus on the neighborhoods where the majority of residents qualify as low/moderate income or the area has been designated as blighted, based on the condition of the buildings. Many neighborhoods qualify under both criteria. Limited activities may be carried out in higher income, non-blighted areas to address needs of specific low/moderate individuals or conditions of spot blight.

Four planning documents play a key role in targeting neighborhood development resources: the *Cleveland 2030 Housing Plan*, the *Connecting Cleveland 2020 Citywide Plan*, the *Neighborhood*

Typology, and *Reclaiming Cleveland – Target Area Plans.*

The *Cleveland 2030 Housing Plan* is the blueprint focusing on closing demographic and geographic divides by targeting mix of new construction, preservation of existing affordable units, and protections against evictions and displacement. https://www.clevelandhousingplan.com

The *Connecting Cleveland 2020 Citywide Plan* outlines policies and strategies of citywide and neighborhood significance such as housing, retail, economic development, education, recreation, arts and culture, and safety. The 2020 Citywide Plan provides a general overview of each topic area, and explains the assets, trends, challenges and opportunities in Cleveland related to each. http://planning.city.cleveland.oh.us/cwp/cpc.html

The *Neighborhood Typology* identifies the relative market strength of neighborhoods, and provides information to assist in the development of urban revitalization strategies.

Assessing the community housing and development needs and planning for the best use of available limited resources is an ongoing process. Throughout the year, Department of Community Development staff attends community meetings and works closely with residents, the extensive Community Development Corporation network (CDCs), and stakeholders to determine how best to improve City programs, attract additional resources, and undertake innovative approaches to meeting identified priority needs.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

Tables to be completed based on AP-35 Project activities.

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

Table 59 - One-Year Goals for Affordable Housing by Support Requirement

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

Table 60 - One-Year Goals for Affordable Housing by Support Type

AP-60 Public Housing - 91.220(h)

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

During the next year, the City of Cleveland will assist CMHA in maintaining the availability of public housing units through rehabilitation of the existing housing inventory and/or involvement, when appropriate, in the replacement of housing units. Examples of coordinated activities may include support related to building code compliance, building permits, zoning, and design review. Coordination may also include City assistance to CMHA for environmental review preparation as the Responsible Entity (RE) and funding applications submitted to other agencies or organizations. In addition, the City will continue to work with CMHA, as appropriate, as a financial partner in the rehabilitation or new construction of housing units.

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

In terms of management, Cuyahoga MHA has a system in place for residents and administrators to meet on an ongoing basis to discuss management/building issues, which the City believes is appropriate for that purpose. Public housing facilities are also subject to building codes, and the City may also offer technical assistance when repair issues arise.

In terms of homeownership and self-sufficiency, a strategic goal of CMHA is to promote the self-sufficiency and asset development of its assisted households. Cuyahoga MHA partners with various community agencies and nonprofit organizations to provide programs and activities to help residents, both youth and adult, achieve self-sufficiency goals. Residents can participate in programs that include job training, health and financial literacy, youth and adult education, homeownership, and use of digital technologies. These programs are designed to help residents develop skills that will reduce or eliminate the need for government assistance.

- Encourage, educate and empower residents to achieve their personal and professional goals;
- Enhance resident safety, well-being and independence through partnerships for employment, job

training, education, health and other evidence-based supportive services;

- Ensure resident housing stability;
- Support and promote youth and adult learning and entrepreneurial programs; and
- Provide residents with full access and ability to connect to and utilize digital technologies.

Source: CMHA, 5-Year PHA Plan, FY 2025 – 2029, page 2, Goal II objectives.

An example of a tenant homeownership initiative is the Housing Choice Voucher Homeownership Program, which allows eligible assisted families that have completed prepurchase counseling and homeownership training to apply to a mortgage lender and search for a home. The Housing Choice Voucher pays a portion of the homebuyer's mortgage for 15 years.

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

Not applicable. The Cuyahoga MHA is designated as a "Standard Performer" by HUD.

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

Introduction

The City of Cleveland intends to utilize its Emergency Solutions Grant (ESG) funds for programs designed to help prevent individuals and families from becoming homeless and address the needs of those who have become homeless.

The City of Cleveland activities will be coordinated with the Cuyahoga County Office of Homeless Services (OHS), the designated lead of the Cleveland/Cuyahoga County Continuum of Care (CoC), a network of homeless service providers that implements homeless assistance programs.

The goals of the CoC strategic plan are:

- Reduce the number of individuals and families who experience homelessness;
- Develop strategies and resources to move people from shelter and the streets to housing as quickly as possible;
- Align resources to promote rapid re-housing; and
- Increase the supply of permanent supportive housing for chronically homeless individuals, families, and youth.

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 CoC has four primary outreach efforts that operate 365/days a year: 1) PATH workers, supported by mental health funding, work early morning and in the evening visiting camps and places known to be used by homeless. PATH refers many persons to the permanent supportive housing/chronically homeless units; 2) Care Alliance, the Federally Qualified Health Center serving homeless persons, also searches streets, under bridges, and empty buildings to find street homeless; 3) Shelter Outreach – many homeless persons spend some nights at the publicly funded shelters. Shelter staff focuses on engaging these persons in permanent supportive housing/chronically homeless housing and services; 4) The CoC also has a seasonal cold weather shelter for people who refuse ‘traditional’ shelter. Care Alliance staff go to this site to engage these chronic homeless persons.

Once at a shelter, the individual needs of homeless persons are assessed through Centralized or

Coordinated Assessment (Coordinated Entry) (CE). The CoC implemented CE for Men in FY 2009, and for single women and families system-wide in FY 2012. CE enables the CoC to use limited resources most effectively by matching client needs with CoC resources. CE manages the points of entry into the CoC system, ensuring standardized HMIS assessment form is utilized and promoting consistency and quality in data entry and outcomes. CE enables every household seeking shelter to have the opportunity to be assessed for diversion, an intervention to keep the household from entering the shelter system. CE ensures that all CoC-funded beds are available and being used by literally homeless persons. CE permits the CoC to assess housing barriers for each household and recommend an exit housing plan to be implemented by the receiving shelter. CE enables the CoC to track the Rapid Re-Housing (RRH) and permanent supportive housing referrals initiated through CE.

Addressing the emergency shelter and transitional housing needs of homeless persons.

In FY 2012 the CoC implemented Coordinated Intake (CI) at the 365-bed Men's Shelter and at the 160-bed Norma Herr Women's Shelter. CI also began to include families to increase the efficiency and effectiveness of utilizing HUD-funded housing and services for homeless persons. Prior to the implementation of CI, housing programs faced significant barriers to entry, including income, sobriety, medication compliance, and work readiness which often screened out those with the highest need. As of June 2012, when CE was implemented across all shelters, these barriers have been significantly reduced. Services are now targeted at the highest-barrier households, referring those requiring more intensive interventions to programs with greater resources. Lack of income is not a barrier to referral to shelter or to access Rapid Re-Housing assistance. CE has been the mechanism to change the system. Agencies that receive federal homeless funding (ESG, CoC, or State-Funded HCRP) must align with the HEARTH Act directions to serve the highest-barrier persons.

In FY 2023, the CoC initiated a CE redesign, moving from a centralized, site-based model to a distributed access model. This shift broadens access points through multiple CoC partners, improving system performance and reducing wait times. The main entry point is a centralized 24/7 call center staffed by trained 2-1-1 CE phone screeners who provide immediate live response, triage needs, link callers to resources, and facilitate warm hand-offs to CE intake staff for further assessment, diversion support, and shelter placement.

The CE system prioritizes assistance based on HUD guidelines and local needs, focusing on chronically homeless individuals and families, those with the highest vulnerability scores, and persons with disabling conditions and/or long histories of homelessness. Customized protocols ensure priority access for eligible, key groups: veterans receive rapid VA referrals; youth connect to YHDP and youth agencies; survivors of domestic violence are linked to shelters and support; and unsheltered individuals receive targeted outreach through trauma-informed collaboration.

CE maintains and manages a By-Name List (BNL) for each household type, updated via a partially automated process linked to the Homeless Management Information System (HMIS). Weekly case-conferencing meetings with CoC partners ensure that the highest-need individuals and families are prioritized and matched with appropriate housing and services. Referrals for Rapid Re-Housing (RRH) and Housing Stability programs are made exclusively through CE or shelter providers actively serving CE-referred clients, ensuring that resources are reserved for the most vulnerable populations.

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

The HousingFirst Initiative (HFI) is the CoC Plan to end Chronic Homelessness. Established in FY 2003, the HFI set a goal of developing 1,000 units of Permanent Supportive Housing (PSH) for chronically homeless individuals by FY 2015. There are 947 project-based units (Housing First buildings) open as of June 2025. In 2011, the CoC evaluated the HFI production goals based on the number of chronically homeless persons, housing models, and costs. The target unit goal was increased to 1,217 units by 2017. As of June 2025, the CoC has 2,985 PSH units (project-based and scattered site tenant-based rental assistance). It also expanded its target population to include chronically homeless families and youth. To meet the deadline of ending chronic homelessness, CoC strategies included developing a new 60- to 70-unit project for chronically homeless individuals annually and implementing a focused “move on” policy in the HFI projects to encourage 20% of current HFI residents to move to more independent, stable housing each year. These two strategies will provide 120 – 150 units for individuals annually. The strategies for families and youth focus on negotiating with the Cuyahoga MHA for dedicated Housing Choice Vouchers and prioritizing 40% of the turnover from CoC PSH beds not currently dedicated to the chronically homeless for chronically homeless families and youth to meet the annual production goals.

The CoC uses a progressive engagement model for RRH for families. Through this model, all families, regardless of income or other barriers, are offered RRH within 7 days of shelter placement. Currently, all RRH households receive 12 months of subsidy with more intensive case management. At the end of this period, eligible families are bridged to either a public housing subsidy or a PSH subsidy. Presently the average time from shelter entry to RRH exit is 142 days. The CoC goal is to reduce shelter stays to 90 days or less. Better coordination/communication among shelter staff, families, and RRH Housing Locator staff will further reduce the length of time from referral to housing, enabling more families to be assisted.

RRH for single adults is being implemented as part of a larger strategy to better serve the adult population experiencing a housing crisis. RRH will be offered to single adults who are on a clear path to income stability. For individuals aged 25 and over, there is an income requirement, although the threshold for income eligibility is not specified. Shelter staff will also work with the client to document the ability to maintain housing and increase income at the end of the RRH rental assistance period. The CoC is also encouraging a “shared housing” model to encourage rapid exit and housing stability for very low-income persons.

The Cuyahoga County CoC is committed to ending Youth Homelessness. Currently the CoC has developed a By Name List of homeless youth to identify and track progress toward ending their homelessness quickly and permanently. For those enrolled in RRH, there is no income requirement and rental assistance is provided for a full twelve months. Through bi-weekly meetings, Youth Navigators track RRH referrals, income efforts, housing placement, and housing retention. In 2023, the CoC was awarded additional funding through the HUD Youth Homelessness Demonstration Program (YHDP) to enhance the system of care for unaccompanied youth aged 18 -24. This included the launch of a Joint Transitional Housing – Rapid Rehousing (TH-RRH) program offering youth a flexible pathway to permanent housing, with up to 36 months of rental assistance and supportive services tailored to youth needs. The CoC also implemented a Supportive Services Only (SSO) project under YHDP to provide housing navigation, case management, and coordination of services across the youth housing 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.

Foster Care Discharge Planning

Through CE, youth aging out of foster care are identified at the shelter front door. CE staff contact the Department of Children and Family Services staff liaison to relink the client with agency services and divert them from shelter. In 2013, the CoC joined the Jim Casey Youth Opportunity Initiative to improve youth outcomes related to permanence, employment, health, education, housing, and financial capability, to prevent youth homelessness. The Jim Casey model will be replicated with the youth justice and mental health systems. Also in 2013, the CoC converted a 26-bed adult male shelter and a 26-bed adult male transitional housing program to target males aged 18-24. The objective is to have a safe emergency housing alternative for youth who are on the street, and who are less likely to go to the larger shelters that serve those 25 and older. Two new Youth Homelessness Demonstration Program (YHDP) grants from received from HUD in 2023 enabled the development of a Joint Transitional Housing–Rapid Rehousing project that provides up to 36 months of support, and a dedicated Supportive Services Only (SSO) project that includes Youth Navigators, housing search assistance, and system coordination. These new resources are will enable the CoC to better meet the needs of youth exiting foster care, the juvenile justice system, or other public institutions.

Health Care Discharge Planning

Although the Ohio Department of Health policy prohibits discharging people requiring ongoing medical care to shelter, the practice continues. A CoC Hospital Discharge Planning Group, established in FY 2011, focuses on the discharge policies and protocols of area nursing homes and hospitals. The group developed written “Health Status” guidelines, which clearly state the minimum health status threshold to enter a shelter. This information has been distributed to all area nursing homes and hospitals. Furthermore, the protocol stipulates that before sending someone to a shelter by cab or ambulance, the facility must contact CE, who will discuss the referral to prevent the discharge of individuals who are medically inappropriate to the shelter. Hospital and nursing home staff attend the Discharge Planning Group meetings. CE staff track medical discharges that are inappropriate, and facilities are contacted and held accountable to stop the practice.

Mental Health Discharge Planning

The Cuyahoga County Alcohol, Drug Addiction & Mental Health Services Board monitors state requirements prohibiting discharge to shelters. In addition, it provides a 10-bed mental health crisis shelter. The respite beds provide additional time for case workers to develop safe, permanent housing options for persons who may have been homeless prior to hospitalization. Chronically homeless individuals leaving the state hospital may access a permanent supportive housing/chronically homeless unit. Safe Haven placement is another option provided the client was homeless prior to the state hospital stay. Mentally ill persons living on the streets and in shelters are prioritized for permanent supportive housing/chronically homeless units.

Corrections Discharge Planning

In 2009, Cuyahoga County and the City of Cleveland established an Office of Re-entry to link returning offenders with resources in order to reduce recidivism. A strategy to prevent homelessness that has been promoted by the Office on Re-entry is outreach to inmates to assess housing, employment, and behavioral health needs, and begin the process of linking clients with resources prior to release. Two current programs are noteworthy: a) the VA goes into the institutions and identifies veterans, provides IDs, benefit determination, medical services and housing upon release; and b) The Corporation for Supportive Housing has sponsored a program that focuses on identifying persons who have serious mental health issues, engaging with them and providing housing upon release. Both programs have documented success with reducing homelessness for these high risk populations as a result of the program interventions.

Assistance from Other Public or Private Agencies

In 2024, 35% of stayers in CoC-funded projects increased non-employment income. The Coc will attempt to improve this percentage through focused efforts to assess and link clients more quickly. Through CE, the CoC is better able to assess clients at shelter entrance to identify current income sources and potential benefit sources. The standardized data is entered into HMIS. The open HMIS system enables the agency accepting the client referral from CE to begin addressing client income issues more quickly. In addition, the State of Ohio has established an online “Benefit Bank.” Using client data, case workers can identify additional income sources for which the client may qualify. Through CE, veterans are identified and referred immediately to the VA Homeless Outreach Coordinator to link the client with VA resources. Performance on income attainment is discussed at bi-monthly provider meetings.

In 2024, 69% of participants in CoC-funded projects obtained mainstream benefits. The CoC will attempt to increase this percentage over the next two years by continuing its existing strategies. The CoC requires all providers to participate in CE, which identifies client eligibility for income supports and mainstream benefits. It identifies veterans and links them immediately with the VA Homeless Outreach Coordinator for the CoC. Chronically homeless individuals are prioritized for permanent supportive housing. Enrolling chronically homeless clients in mainstream resources is a primary activity during the engagement and housing process. Mainstream benefit enrollment achievement is tracked through monthly HMIS reports generated by the HMIS Systems Administrator. Performance is discussed at bi-monthly provider meetings.

AP-70 HOPWA Goals - 91.220 (l)(3)

Table to be completed.

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

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

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

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

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

Tax Policies – Tax Abatement

City policies utilize abatement of property tax to enhance the affordability of new or substantially rehabilitated housing. Properties meeting established criteria can have taxes on the increase in value resulting from improvements abated for a set period of years, depending on location, housing type, and whether it is new construction or rehabilitation.

Tax Policies – Foreclosure - Land Banking

The City works closely with the Cuyahoga County Fiscal Office to assure timely foreclosure of tax delinquent vacant land. Most properties are transferred to the City Land Bank and held for redevelopment. Developers of affordable housing can obtain buildable sites for a nominal fee.

Housing

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

<u>Assess Housing Stock</u>

- Conduct and maintain a comprehensive assessment of housing stock condition.

Improve Housing Quality

- Enforce housing codes and regulations to ensure maintenance of safe and habitable conditions.
- Provide financial assistance or low-interest loans for home repairs and renovations.
- Establish a landlord accreditation program to promote responsible property management practices and uphold housing quality standards.

Encourage Innovative Housing Development

- Encourage mixed-income housing developments.
- Implement measures to ensure affordability.
- Advocate for policies that prevent displacement due to rising housing costs.

Increase Awareness and Access to Housing Resources and Information

- Expand outreach efforts to inform residents about available housing resources, assistance programs, and fair housing rights.
- Enhance digital platforms and community centers as hubs for accessing housing-related information and services.
- Provide training programs for landlords and real estate agents on fair housing laws.

Improve Administrative Processes

- Streamline permitting processes to expediate the construction of new housing developments.

Financial Empowerment

Through the Bank On Coalition initiative, the City partners with more than 25 banks, housing providers, social services organizations, and area nonprofits to ensure that all residents have the opportunity to achieve financial and economic stability and have access to safe, affordable, and certified banking accounts. In 2026, the Department created the Office of Financial Empowerment to promote programs

AP-85 Other Actions - 91.220(k)

Introduction

As part of its ongoing efforts, the City of Cleveland will work to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop/improve the institutional structure, and enhance coordination between public and private housing and social service agencies.

In addition, the City of Cleveland provides the following assurance statements:

The City of Cleveland agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

Cuyahoga County will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Actions planned to address obstacles to meeting underserved needs

The major obstacle to meeting needs that have not been addressed in the community is the lack of resources. In the period 1998-2002, the CDBG program annual allocation for Cleveland was about $30 million. In the period 2011-2025, the annual allocation has been in the $19-21 million range, a decline of about one-third in funding. The reduction is actually more serious because between 2000 and 2025, inflation cumulatively totaled 88% (CPI-U, Bureau of Labor Statistics). The situation is similar for the HOME Program. In the period 1998-2002, the HOME program annual allocation for Cleveland was about $8 million. In the period 2012-2025, the annual allocation has been in the $3-4 million range, a decline of about 50%. The HOME program has also endured an 88% rise in inflation during the 2000-2025 period.

Other factors that are obstacles to meeting underserved needs include uneven performance in housing markets across neighborhoods, including valuation and foreclosures; slow citywide employment growth; and a gradual decline in population.

Actions planned to foster and maintain affordable housing

The City of Cleveland will continue to foster and maintain affordable housing through a variety of programs directed toward renters, homebuyers, and homeowners. For additional information, refer to the Annual Plan section ***Project Summaries.***

In addition, the City considers fair housing efforts to be an important tool to foster and maintain affordable housing. The Department of Community Development works with the City Community Relations Board to further fair housing and neighborhood stabilization objectives:

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

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

The Community Relations Board also contracts with local non-profit fair housing organizations to monitor real estate sales and rental activities to identify discriminatory practices as needed.

In August 2014, the City of Cleveland completed a new Analysis of Impediments to Fair Housing Choice plan, including a Fair Housing Plan of Action. The City intends to update this document in the near future.

In addition, City monitoring of lending institutions has important fair housing implications. A key factor of lender evaluation is equal access of minority borrowers to all forms of housing credit. Past CRA challenges filed by the City have been based on statistical evidence of apparent discriminatory lending practices. This will continue to be a focus of future evaluations of lending institution performance.

Actions planned to reduce lead-based paint hazards

The City of Cleveland recognizes that within Cuyahoga County, a large proportion of elevated blood level cases occur in Cleveland.

The City will continue the ongoing, citywide implementation of the Lead Safe Certification program. This program, approved in a 2019 ordinance, will result in all residential rental units built before 1978 certified as lead-safe.

The City will also leverage funds across its available HUD-funded programs such as housing rehabilitation to address lead hazards and work in collaboration with agency and organization partners to remediate lead-based paint issues in housing units.

During the past decade, the City of Cleveland has been awarded funds by the U.S. Department of Housing and Urban Development, and the State of Ohio, to remediate lead-based paint hazards in owner and rental units where families have children under the age of six. In 2026, the City hired a coordinator to improve program management among City departments, contractors, and third-party administrators, with the goal of ensuring that all funding provided to the City is spent in a timely manner.

Actions planned to reduce the number of poverty-level families

“Poverty level” is defined as an annual income level, adjusted for family size and number of children. In 2026, a 1-person household is considered in poverty if annual income is below $15,960; a 3-person family is considered in poverty if annual income is below $27,320.

With such a low level of income, the method to reduce the number of families living below the poverty line is to create additional employment opportunities. The economic development efforts of the City are focused on retaining and creating employment generating activity in Cleveland, thereby reducing the overall poverty level. The following initiatives are specifically directed at expanding economic opportunities for low-income Cleveland residents.

The City of Cleveland uses, and often combines, various funds for job creation and retention projects, such as CDBG funds from HUD, State of Ohio programs, municipal or county funds, and private sector funds. The City also uses brownfield funds for both identification of environmental problems and remediation. The sources of funds often vary based upon the type, size, and location of the project. Projects can range from large investments with regional impact down to small projects that help revitalize local retail or industrial space and employment in an immediate area.

Education and Training
A prerequisite for a higher paying job to move families above the poverty level is the appropriate education and/or job training. There are numerous organizations that provide education, vocational training, and job training. For example, the Ohio Means Jobs|Cleveland-Cuyahoga County is a collaborative system that helps local employers meet their hiring and training needs and assists job seekers to find work. The program also includes SkillUp, which provides employers with training plan development to help offset the cost of training and upskilling employees, plus connection to various business support services.

Educational institutions also provide a substantial amount of workforce education and training. For example, Cuyahoga Community College has classes and programs tailored to job training for individuals, workforce training for organizations, corporate training for companies, and professional development for individuals.

Community Benefits Agreement
The City and its partners will continue to emphasize this 2013 public-private agreement focusing investment to create direct benefits for Cleveland residents by increasing pre-apprentice and apprenticeship training opportunities, connecting qualified local residents with job opportunities, increasing utilization of minority, female and locally owned business enterprises as both prime and subcontractors, and monitoring progress.

Fannie M. Lewis Cleveland Resident Employment Law
The City of Cleveland will continue to enforce this local ordinance, which requires many construction activities receiving assistance through a City of Cleveland contract to hire City of Cleveland residents and low-income persons as a share of their workforce. Contracts funded through the CDBG and HOME Programs are included under this requirement.

Public Transportation
The City of Cleveland works with the Greater Cleveland Regional Transit Authority and the Metropolitan Planning Organization, NOACA, to maintain and increase the supply of convenient public transportation options essential for people to obtain and retain employment and access educational and training opportunities.

Actions planned to develop institutional structure

The Department of Community Development recognizes that in a period of limited funding, effective solutions to the challenges Cleveland neighborhoods face must cross disciplinary lines. Coordination is embraced in our program operations. The institutional structure for the delivery of housing and community development activities consists of a broad array of public, private and nonprofit organizations described in more detail in section ***SP-40 Institutional Delivery Structure***. The City works to continue strengthening this institutional structure.

In the current grant year, the City of Cleveland Department of Community Development will continue to develop its institutional structure with the following actions: begin implementing program reorganization with the City Department of Development (formerly the Department of Economic Development); and continue implementing a new Grants Management System.

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

The City of Cleveland Department of Community Development is the lead agency for planning and administering programs funded through the four HUD entitlement programs included in the Consolidated Plan. In carrying out this responsibility, the City will continue to work in cooperation with other public entities, and by extension their networks of health, mental health, and service agencies, to provide programs and services to Cleveland residents:

- The Cleveland Department of Building and Housing is responsible for building demolition and rehabilitation/new construction permit review, which are key aspects of neighborhood revitalization strategies.

- The Cleveland Department of Public Health is responsible for developing plans for HOPWA funds and other resources for addressing the needs of persons with HIV/AIDS.

- The Cleveland/Cuyahoga County Office of Homeless Services (OHS) is a joint effort of the city and county governments. It has primary responsibility for the development of the Continuum of Care for the homeless and the annual application to HUD for competitive supportive housing program funding. It also assists the City with the allocation of Emergency Solutions Grant funds.

- The Cuyahoga Metropolitan Housing Authority (CMHA) is the local public housing agency, managing public housing units and administering rental housing vouchers.

Program Specific Requirements

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

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(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	500,000
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:	**500,000**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

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:

   Not applicable.

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 City uses recapture when HOME funds are used for homebuyer activities. If HOME Program funds are utilized to assist low-income homebuyers, the following loan terms and recapture provisions will be implemented to assure compliance with program regulations:

- HOME Program funds will be used as 0% deferred loans. Each loan will be secured by a subordinate mortgage and promissory note.
- The term of the loan will be equal to the required HOME affordability period.
- The loan will be reduced monthly on a pro-rata basis throughout the loan term for each month that borrower occupies the property as the borrower's primary residence. If the borrower has not disposed of, sold, refinanced, transferred, ceased to occupy the property as borrower's primary residence, or otherwise defaulted on any provision of the loan until the maturity date, then the principal amount of the loan will be forgiven.
- A property foreclosure or a transfer in lieu of foreclosure to the first mortgage holder may prematurely end the affordability period, as long as either action is not for the purpose of avoiding low-income affordability restrictions.
- The following are the recapture provisions in the event of foreclosure or if the borrower decides to sell the property during the affordability period (the sale of the property must be at fair market value): the amount due to City is the outstanding loan balance payable from net proceeds. Net proceeds of a sale are the sales price minus the amount due under the first mortgage, taxes due, and any closing costs. If there are insufficient net proceeds remaining after the sale to pay the full outstanding loan balance, net proceeds will be shared under the following formula. The amount due to City will be the outstanding Loan balance at the time of the sale divided by the sum of the outstanding loan balance due to City at the time of the sale and the borrower's Investment multiplied by the net proceeds. Borrower's Investment is defined as the portion of the initial down payment paid by the borrower combined with the value of any capital improvements made with the borrower's funds (borrower will have to document the capital investments made up to the time of sale of the property). If there are no net proceeds, the City will not recover the HOME investment.

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:

   In the event of foreclosure, or if the borrower decides to sell the property during the affordability period (the sale of the property must be at fair market value): the amount due to City is the outstanding loan balance payable from net proceeds. Net proceeds of a sale are the sales price minus the amount due under the first mortgage, taxes due, and any closing costs. If there are insufficient net proceeds remaining after the sale to pay the full outstanding loan balance, net proceeds will be shared under the following formula. The amount due to City will be the outstanding Loan balance at the time of the sale divided by the sum of the outstanding loan balance due to City at the time of the sale and the borrower's Investment multiplied by the net proceeds. Borrower's Investment is defined as the portion of the initial down payment paid by the borrower combined with the value of any capital improvements made with the borrower's funds (borrower will have to document the capital investments made up to the time of sale of the property).

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:

   Not Applicable. Cleveland does not intend to use HOME funds to refinance existing multifamily debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

   Not Applicable. Cleveland does not intend to use HOME funds to fund Tenant-Based Rental Assistance (TBRA).

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

   Not Applicable. Cleveland does not intend to use HOME funds to fund Tenant-Based Rental Assistance (TBRA).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

   Not Applicable. Cleveland does not have a written policy regarding occupants (preferences or limitations) for rental-housing projects.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

    The Continuum of Care is administered through the Cuyahoga County Office of Homeless Services (OHS), which receives partial operating support from the City of Cleveland. Policies and procedures for use of ESG funds are made through the OHS and the OHS Advisory Board. Combined City and County ESG funds are allocated through a request for proposals issued by the OHS. The OHS also manages the Homeless Management Information System which generates HUD-required information for the CAPER.

    Because ESG is an essential component of funding for basic emergency shelter services in Cleveland, up to 60% of ESG allocations will be used for this purpose; the balance of funds will be focused on Rapid Re-Housing (RRH) services. Policies and procedures for use of ESG funds for RRH and prevention are as follows:

    Rapid Re-Housing assistance is available to homeless households under the following circumstances: sleeping in an emergency shelter; sleeping in a place not meant for human habitation (e.g. cars, abandoned buildings, sidewalks); or fleeing domestic violence.

    The purpose of RRH is to help eligible program participants quickly obtain and maintain permanent housing. The ability of a household to sustain housing will not be a threshold requirement for program assistance.

    Homeless prevention assistance is available under the following circumstances:

- Coordinated Entry staff have determined a Household can be diverted from shelter only if ESG assistance is made available;
- Cleveland's Department of Aging has determined an elderly person is facing imminent homelessness through loss of their current housing unless ESG assistance is provided.

    Homeless prevention assistance is available to households with incomes below 30% of the area median.

<u>Financial Assistance</u>
In no case may financial assistance be made directly to program participants. Payments must be made to third parties, such as landlords and utility companies. Financial assistance is limited to payment of rent, rental arrears, security deposits, utility payments and deposits when the assistance is necessary for a move from homelessness to stable housing.

Tenant - based rental assistance may be provided to help households obtain and remain in suitable rental units. Rental assistance may be provided for a specific timeframe as determined through operating policies and procedures of the RRH program implementation plan. The overall objective is to assure the household does not return to homelessness.

Service providers must verify and retain documentation showing client need for assistance and calculation of ESG assistance provided.

Rental assistance may not exceed the actual rental cost, which must be in compliance with the HUD standard of “reasonableness.” Rent reasonableness means the total rent charged for a unit must be reasonable in relation to rents charged during the same time period for comparable units in the private unassisted market; and must not be in excess of rents being charged by the owner during the same time period for comparable non-luxury unassisted units. ESG funds may be used to pay security and/or utility deposits, if these are required for program participants to obtain housing.

Housing Relocation and Stabilization Services

Program participants may receive assistance with housing placement and stabilization. Relocation services may include housing location, inspection and negotiation of lease terms. Stabilization services may include case management designed to link program participants to community resources and mainstream benefits and working with participants to develop a plan to prevent future housing instability.

Agencies providing financial assistance for RRH must conduct initial and any required follow-up Housing Quality Standards (HQS) inspections for rental units into which program participants will move.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The City of Cleveland, through support for the Office of Homeless Services (OHS), is utilizing available ESG funds to the fullest extent possible to support services aimed at reducing the number of people entering homeless shelters, and helping those experiencing homelessness to move into permanent housing as quickly as possible.

The Coordinated Entry (CE) system enables limited available resources to be used most effectively by matching client need with the appropriate level of services. Coordinated Entry provides three key activities: a) Diversion; b) Immediate shelter; and c) A housing plan to exit shelter.

Diversion: ESG funds for homelessness prevention will be focused very specifically at the door of the shelter by diverting newly homeless persons and households. Persons seeking entry into an emergency shelter are assessed to determine if they have a safe alternative to shelter. If there is a safe, stable alternative, the household may be diverted from entering the shelter system. This diversion effort is not intended to discourage persons and families who have critical shelter needs. Diversion is intended to identify specific issues leading to homelessness that can be immediately addressed so a stay in a shelter may be avoided.

Immediate Shelter: Individuals and families who cannot be diverted and who are literally homeless will be provided a more complete assessment to determine other immediate critical needs, emergency shelter placement, and barriers to accessing permanent housing. Households needing emergency shelter are provided space that night.

Housing Exit Plan: Individuals and families entering shelter have a "Housing Exit Plan" to accompany them to the shelter site. Shelter staff are responsible to work with the individual/family immediately to help the household leave shelter as quickly as possible.

HEARTH ACT regulations prohibit homeless data for persons who identify as victims of domestic violence (DV) from being entered into the HMIS data collection system. Victims of DV who seek emergency shelter through Coordinated Entry are assisted to access shelter in a DV shelter. If space is not available in a DV specific shelter, DV victims are referred to safe and secure shelter in a confidential shelter location and linked with a victim services provider immediately to develop a safety plan and legal protections if needed. The DV shelter participates in an HMIS comparable data system unique to domestic violence shelter providers. The aggregated data related to persons served, demographics, and program services and outcomes are provided to the HMIS Administrator to add to the Continuum of Care aggregated numbers.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

A portion of the Emergency Solutions Grant (ESG) funds are used by the City of Cleveland for the provision of services through the Cleveland Department of Aging for elderly persons at risk of losing their home. The balance of program funds will be allocated through the Cuyahoga County Office of Homeless Services (OHS). The OHS has been designated by the Office of Homeless Services Advisory Board as the Collaborative Applicant and lead agency for the Cuyahoga County Continuum of Care. The City of Cleveland ESG funds, together with Cuyahoga County ESG funds, ESG allocations to Cuyahoga County from the State of Ohio, and local levy dollars will be awarded to experienced and qualified non-profit service providers through a competitive Request for Proposal (RFP) process. The RFP is made available to any interested non-profit provider and units of local government. The RFP process must comply with Cuyahoga County Department of Purchasing requirements.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Cleveland, in collaboration with the Cuyahoga County Office of Homeless Services (OHS) consults with homeless and formerly homeless persons on a regular basis to consider and make policies and decisions regarding facilities, services, or other assistance that will receive ESG funding, assuring City of Cleveland compliance with 24CFR 576.405(a). There are four primary ways that this communication is facilitated:

a) Continuum of Care (CoC) and ESG goals, strategies, and implementation plans are developed through the Office of Homeless Services Advisory Board, which meets on a regular schedule. The OHS Advisory Board is comprised of representatives of the City, the County, the VA, the Cuyahoga Public Housing Authority, providers, stakeholders, and homeless and formerly homeless persons. Advisory Board subcommittees address specific policy issues. Participation on these committees is open to any community member, including homeless/formerly homeless persons. One of the subcommittees provides oversight to the ESG program, which is required by the HEARTH Act. Committee meetings include discussions about provider reports on implementation, clients served, performance outcomes, and emerging issues. The Advisory Board and its committees have benefitted from the feedback and participation of homeless/formerly homeless individuals.

b) The City of Cleveland enacted an ordinance in 1999 that requires ESG sub-recipients to include one or more homeless, or formerly homeless, clients on the Board of the provider organization. The OHS reviews sub-recipient compliance with this requirement annually as part of the contract award process.

c) The Cleveland Homeless Congress is an organization composed of sheltered, unsheltered, and formerly homeless residents who advocate for policy changes, address community concerns, and empower unhoused individuals. The organization is supported by the Northeast Ohio Coalition for the Homeless.

d) As part of the annual Review & Ranking Committee process for the HUD Homeless Assistance Grant NOFA, clients are solicited for input via a Consumer Satisfaction Survey. The responses have a scoring metric which is factored into the overall project rating and ranking. If the Consumer Survey score is below a certain value, or if there is less than a 30% return rate for survey responses, the Committee follows up with the provider agency to assure that client concerns are clearly articulated and responded to in a positive way.

5. Describe performance standards for evaluating ESG.

The City of Cleveland helps to develop, and supports, the ESG Performance Standards administered by the Office of Homeless Services (OHS) and approved by the Office of Homeless Services Advisory Board. The OHS has been designated by the OHS Advisory Board as the lead Homeless Management Information System agency. The OHS utilizes specialized software to support the Homeless Management Information System (HMIS). Software licenses, training, and support are provided to the service providers in the CoC. ESG/HUD sub-recipients are required by the HEARTH Act to participate in HMIS. Non-publicly funded providers are encouraged by the OHS to participate in HMIS. Participants are required to enter required data elements into HMIS consistently, accurately, and in a timely manner. Domestic violence shelters participate in an HMIS comparable data system unique to domestic violence shelter providers. The aggregated data related to persons served, demographics, and program services and outcomes are provided to the HMIS Administrator to add to the CoC aggregated numbers.

The following standards are aligned with the HEARTH Act objectives to reduce and end homelessness. The OHS Systems Administrator provides reports monitoring outcome data on the following outcome measures:

Diversion: A minimum of 20% of newly homeless households seeking shelter will be successfully diverted to a safe alternative to shelter placement;

Length of Stay: Implementing rapid exit strategies will shorten the Average Length of Stay (ALOS) by 10%. The ALOS benchmark will be the actual ALOS of the previous year.

Returns to shelter: Using the percentage return rate from two years previous as the benchmark, the CoC will target reducing returns to shelter by 5% per year.

An OHS Advisory Board subcommittee tracks performance outcome information on a regular basis and presents an annual report to the OHS Advisory Board.