



First Program Year Action Plan 2009

The CPMP First Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 1 Action Plan Executive Summary:

In Fiscal Year 2009, the City of Sandusky intends to make a significant impact with the funds received by the U.S. Department of Housing and Urban Development through the Community Development Block Grant. The City realizes the current economic hardship that its residents are struggling with from high unemployment rates and foreclosures to decreasing property values and elevated levels of homelessness. Through input and consultation from the Consolidated Plan Advisory Committee, public hearings, consolidated planning meetings, group discussions, statistical data presentations, a mission statement was developed, agreed upon and became the foundation and direction for the Consolidated Plan. The City, as a whole, intends to strive to prevent and reduce homelessness, improve housing conditions for the aging and disability community, and initiate community and economic development activities for low- and moderate-income individuals.

The number one housing goal in 2009 will be to increase homeownership in Sandusky. The City of Sandusky has approximately a 70 percent rental rate and a 30 percent owner-occupied rate which for a healthy community, those numbers should be reversed. In order for people to want to buy homes in the community, housing standards need to be enforced to promote pride, cleanliness and sanitary conditions. Code enforcement capacity will increase to enforce those standards. Many homeowners are on the verge of losing their homes, so emphasis needs to be on programs that stabilize the community and prevent further decline. An emergency housing payments & utility assistance program will be implemented to enable homeowners or tenants to remain in their home instead of losing it through foreclosure or eviction due to a crisis beyond their control.

In addition, the City will offer a down payment assistance program, where eligible individuals would receive funds to purchase a home. A homebuyer counseling program will be implemented so that prospective buyers understand the

responsibilities of homeownership prior to making one of the largest financial investments of their lives. To affirmatively further fair housing, the City intends to promote fair housing rights, resources, trainings, seminars and counseling to its residents.

Community development is another great area of need in Sandusky. Streets are crumbling and certain sections have been slated to be repaired this year. Although the majority of sidewalks have been modified for handicapped accessibility, there is still a need to remove an unsafe structural pedestrian stairway located on Milan Road. In addition, Lions and Huron Parks will be priorities to improve and expand upon their potential in order to become premier parks in the city for all residents, regardless of age or disability to enjoy. This year, a park master planning study will be conducted to determine layout and attributes for improvement to Lions Park. Huron Park will expand through the installation of a water splash pad.

In partnership with the Erie County Health Department, a wellness prevention program will be developed focusing on obesity, diabetes and other preventative health issues. A smoke alarm installation program will be implemented to address safety issues in the homes of low-and moderate income seniors and residents with disabilities. The City intends to increase its capacity of providing affordable, public transportation to low-and moderate-income individuals by offering free and reduced bus fare to travel to their job or other places in the community. Because of more than 8,000 arrests in the City of Sandusky in the past year, the funding of the Ohio Department of Rehabilitation and Corrections Citizen's Circle would create partnerships that promote positive interaction and accountability for offenders upon release and reduce the recidivism rate.

The City of Sandusky needs to stimulate jobs for its residents. The economic development component of the grant will focus on direct financial assistance to for-profits to expand or rehabilitate their businesses with low-cost deferred loans. Micro-enterprise assistance will be available for low-moderate income individuals desiring to start a business but cannot obtain traditional bank financing. Also, property owners or tenants in the Kilbourne Plat area will be eligible to apply for the Downtown Building Improvement Program which offers financial assistance to renovate or restore their commercial building facades and/or to correct code violations.

It is imperative that the City, through the Community Development Block Grant, makes a concentrated, continuous effort in following areas of housing, homelessness, community, and economic development. The overall goal of the Plan is to prevent further economic hardship for its low-and moderate income residents by stabilizing the community, preventing further decline and stimulating the economy. With long-term, consistent programming the City expects to make an impact in Sandusky.

Evaluation of Past Performance. The City of Sandusky will complete its first five years of the Community Development Block Grant on June 30, 2009. The focus for housing has been to improve existing housing stock, reduce the number of substandard units through home rehabilitation programs, provide incentives to property owners and developers, implement stronger code enforcement, demolish blighted structures and reduce lead paint hazards. By focusing on those factors, the City expected to see an increase in homeownership rates; however, the results have been less than favorable due to the sub-prime mortgages which spurred an

incredible high number of foreclosures in the City. The City also focused on preventing homelessness in Sandusky by working with the local homeless shelter, implementing an Emergency Home Repair Program and an Emergency Housing and Utility Assistance Program. Community development focused on the development of the Sandusky Bay Pathway along with various improvements to Dorn Park Baseball Fields, Wightman-Weiber and Lions Park. Streets and sidewalks were repaired in various target areas such as Shoreline Drive, Monroe Street and Tiffin Avenue. The City set aside economic development funds for low-cost and deferred loan programs to produce incentives for for-profit businesses and developers.

Administration Note: At the beginning of FY 2007, the City's CDBG Program was administered by the City's Division of Housing and Community Development. However, in late September of 2007, City supervisory staff received a complaint from a homeowner regarding the City's owner-occupied rehabilitation program. As a result of this complaint, all housing rehabilitation program files were reviewed and multiple issues were found. An investigation by HUD Inspector General's Office was undertaken and it is still on-going as of April 2009. The Division of Housing and Community Development was temporarily shut down in November of 2007 and the City made appropriate staffing changes. A consultant was hired in June 2008 to assist the City in getting its housing programs back up and running and a new Fair Housing Intake Coordinator was designated in the Division of Code Compliance. The City also retained another consultant to train and assist City staff with HUD's IDIS system to ensure that financial and activity information was correct and that figures matched the records in the Finance Department. In August 2008, the Development Department hired a new grants administrator to update and implement corrective management processes and procedures which is still on-going. The City expects to complete a successful final year and move forward in a consistent, deliberate manner over the next five years.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 1 Action Plan General Questions response:

Investments will be allocated throughout the entire City of Sandusky with consideration to projects in targeted areas. The City of Sandusky has an overall low- to moderate-income population percentage of 56.3 percent with 11 Census Block Groups that have LMI percentages of over 60 percent.

The City has chosen two target areas within which to concentrate its efforts under the CDBG program based on a variety of factors, including the percentage of low- and moderate-income persons living in each area (LMI rates ranging from 69 percent to 84.9 percent). These two areas also have a high concentration of minorities. The areas all contain block groups which have a concentration of minorities of 30 percent or higher. These target areas are described below. (Note: The target areas also correspond to the City's Neighborhood Stabilization Program (NSP).

Southside Neighborhood Target Area

The Southside Neighborhood is bounded by Hayes Avenue (State Route #4) on the east, Perkins Avenue on the south, Mills Street on the west and the mainline railroad tracks that divide the City on the north.

The rationale-reason for selecting this target area is that it is one of Sandusky's most needy neighborhoods and has a very high percentage of low- and moderate-income persons, it has a high number of vacant and tax delinquent properties, it is also a target area for the City's NSP program. and City infrastructure improvements will be made in this neighborhood to address slum and blight based on survey data. This neighborhood also the home of the City's number one employer, Firelands Regional Medical Center; and the City is also investing heavily in the streets and underpasses in the neighborhood using federal surface transportation dollars.

Kilbourne Plat Target Area

The Kilbourne Plat Area is bounded by Meigs Street to the east, Monroe Street to the south, Shelby Street to the west and Sandusky Bay to the north.

The rationale for selecting this area is similar to the Southside Neighborhood. It contains a very high percentage (61.4 percent - 84.9 percent) of low- and moderate-income persons, a high number of persons also living below the poverty level, a high number of foreclosures and sub-prime loans, a high number of vacant and blighted structures, and it is also a target area for the City's NSP Program (comprehensive slum and blight data also exist for this area). This area also surrounds the City's downtown and its central waterfront and is a key area for the City's revitalization and image. It also contains almost all of the City's historic properties which are on the National Register of Historic Places and is the original platted area when Sandusky was first settled in 1818.

Projects proposed for the 2009 Program Year will be located in the following areas:

<u>PROJECTS</u>	<u>AREA BENEFITTED</u>
Administration	City-wide
Fair Housing Activities	City-wide
Housing Programs – Down Payment Assistance	City-wide

Jurisdiction

Housing Programs – Emergency Home Repair/Access Improvements	City-wide
Public Services – Community Wellness Prevention Program	City-wide
Public Services – Senior & Disability Home Fire Prevention	City-wide
Public Services – Emergency Housing Payments & Utility Assistance	City-wide
Public Services – Emergency Housing & Utility Assistance	City-wide
Public Services – Citizens Circle	City-wide
Public Services – Transportation Services	City-wide
Public Facilities & Improvements – Streets	Southside
Public Facilities & Improvements – Sidewalks	City-wide
Public Facilities & Improvements – Parks, Recreation	Kilbourne Plat & LMA
Other - Code Enforcement	City-wide
Economic Development – Direct Financial Asst. to For-Profits (RLF)	City-wide
Economic Development – Micro-Enterprise Loan Program	City-wide
Economic Development – Downtown Building Improvement Program	Kilbourne Plat

It is estimated that approximately 25 percent of the City's FY 2009 CDBG funds will be used for projects in the target areas.

The City of Sandusky's 2009 program year begins July 1, 2009 through June 30, 2010. The Action Plan contains activities based on the following anticipated 2009 CDBG funding of \$800,000 and allocations:

Administration	\$149,746 (18.7%)
Housing Programs	\$125,000 (15.6%)
Public Services	\$120,000 (15.0%)
Public Facilities & Improvements	\$405,254 (50.7%)
Housing (Revolving Loan Fund)	\$223,680
Economic Development (Revolving Loan Fund)	\$919,486
Reallocated 2007/2008 CDBG Funds	\$201,233

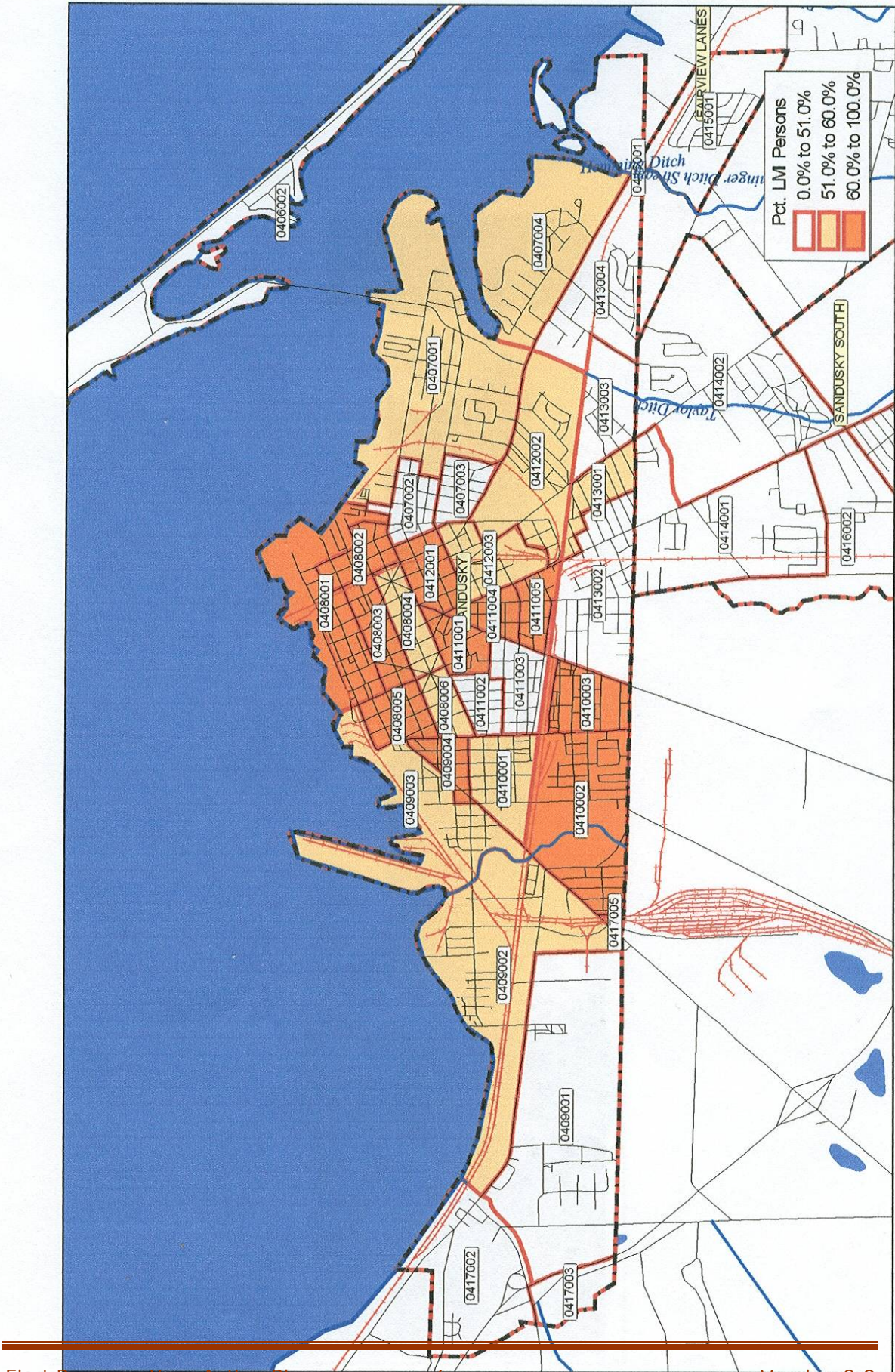
Total Estimated Funds **\$2,144,399**

The City of Sandusky wants to be extremely productive and effective in its next five years of managing the Consolidated Plan. To start the first program year, the City has selected a limited number of projects to be able to make a significant impact in the community. Projects selected are based on knowing that the selected eligible activities have been performed in the past and/or are capable of starting in July 2009.

A big obstacle to meeting the needs of the underserved is the decreasing funding and specifically the funding cuts to the CDBG. The City will continue to collaborate when possible and leverage other sources of funding.

The City is not eligible to apply directly to HUD for HOME, ESG or HOPWA funds. The City is not eligible to apply for HOME funds from the Ohio Department of Development in 2008 due to the issues with its 2004, 2005 and 2006 housing programs.

Map Low- and Moderate-Income Population Concentrations



Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 1 Action Plan Managing the Process response:

The City of Sandusky's Department of Development will be the responsible entity for implementing the plan. Partners that the City foresees as strong candidates to administer programs within the first program year include but are not limited to Volunteers of America – Northwest Ohio, Erie-Huron Counties Community Action Agency, WSOS Community Action Commission, Inc., Center for Cultural Awareness, Erie County Health Department, City of Sandusky Fire Department, Sandusky Transit System.

The Consolidated Plan was developed by the Consolidated Plan Advisory Committee (CPAC). Each member was individually invited to attend three established meetings. CPAC was comprised of 36 organizations representing residents, non-profit associations, social service agencies, businesses, and local and county officials. Below is the list of the following organizations and residents involved:

Erie County Regional Planning
Erie Metro Housing Authority
Erie Huron Counties Community Action
Commission, Inc.
City Commissioners
United Way 211
Main Street Association
Volunteers of America (Homeless Shelter Agency)
Sandusky/Erie County Foundation
Mental Health and Recovery Board of Erie & Ottawa
Counties
Firelands Habitat for Humanity
Erie County Job and Family Services
Erie County Metro Parks
Sandusky Planning Commission
Dan Dix - Resident
Susan Sartor - Resident
Jennifer Lorentz - Resident
Erik's Clothing for Men
Citizens Bank

Erie County Health Department
ARC of Erie County
Sandusky Bay Area Goodwill Industries, Inc.
Serving Our Seniors
City of Sandusky - Fair Housing Representative
City of Sandusky – City Manager
City of Sandusky - Recreation
City of Sandusky - Parks
City of Sandusky - Transit
City of Sandusky - Police
City of Sandusky – Development
City of Sandusky - Fire
City of Sandusky - Grants Administrator
City of Sandusky - Economic Development
City of Sandusky - Engineering
Erie County Board of MRDD
Firelands Regional Medical Center
Volunteer Center of Erie County
Sandusky Ministerial Association
Center for Cultural Awareness
Erie County Health Department

Input was gathered through statistical research data, surveys, group discussions, presentations and group breakout and report out sessions. The following is a list of statistical data sources and reports referenced to develop the FY 2009 Action Plan: 2000 U.S. Census Data, 2005-2007 American Fact Finder Estimates, City of Sandusky Comprehensive Plan (2005 and 2008-in progress), Erie-Huron Counties Community Action Agency 2008 Annual Report, Policy Matters Ohio – Sheriff Sales in Ohio 2008, Serving Our Seniors 2008 Needs Assessment Report, City of Sandusky Parks and Recreation Strategic Master Plan (2007) and U.S. Department of Commerce: Bureau of Economic Analysis.

CPAC Members were consulted to obtain information in order to complete the strategic components of the housing, homeless, community and economic development narratives. The City's grants administrator sought independent, specific advice and information from CPAC members regarding children, elderly persons, people with disabilities, persons with HIV/AIDS and their families, and the homeless population. The draft of the Consolidated Plan was shared with CPAC members for final review and comment prior to the public notice release.

The City of Sandusky cannot implement the Consolidated Plan on its own. In order to implement the projects and services, it plans to release Requests For Proposals that require cross-collaboration as a component. By requiring cross-collaboration, agencies will be required to partner in order to better serve the needs of the community. Furthermore, the Department of Development is in continuous contact with public and private housing, health and social service agencies through meetings and other grant collaborations because of its role and responsibility to the community. More specifically, other collaborations include some of the following activities such as the Weed and Seed Grant Committee,

Citizens Circle, Community Resource Center Committee, 21st Century Learning Center Grant, and Second Chance Re-Entry Offender Grant.

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 1 Action Plan Citizen Participation response:

The essential elements of the Citizens Participation Plan include the following:

- Participation:
The Plan is designed to encourage and facilitate citizen participation, especially by low, very low, and extremely low income households and those with mobility, visual, and hearing impairments. Citizens will be involved in all Consolidated Plan Advisory Committee (CPAC) meetings, focus groups and/or surveys.
- Access to Meetings:
Citizens will be given timely notice of upcoming meetings and information to review opportunities. Notices will be posted in such a manner to ensure widespread distribution. Citizens will be involved in all public hearings and CPAC meetings, including focus groups.
- Access to Information:
Citizens will be given ample opportunity to receive relevant information, review documents, and submit their comments for consideration. Citizens will be allowed access to information used to develop the Consolidated Plan.
- Technical Assistance:
At every public hearing or CPAC meeting, technical assistance will be provided to any low- and moderate income resident who requests assistance. Upon request, the Citizen's Participation Plan, Consolidated Plan and the Consolidated Annual Performance and Evaluation Report will be made available in an accessible format for persons with disabilities. If notified in advance, the City will provide an interpreter, if there are a significant number of non-English speaking residents expected to attend the meetings and/or public hearings. Requests for technical assistance must be made in-writing and submitted to the following address: City of Sandusky, Department of Development – CDBG, 222 Meigs Street, Sandusky, Ohio 44870.
- Public Hearings:
The public hearings are meant to obtain views from all citizens, public agencies, and other interested parties in response to proposals and

comments throughout the Consolidated Plan planning process. Meeting locations will be accessible and it will be publicized in the Sandusky Register, at the Sandusky Library, City of Sandusky web site and City Hall bulletin board.

The City of Sandusky has established the Consolidated Plan Advisory Committee (CPAC) to oversee the development and review progress on the implementation of the Consolidated Plan. CPAC is composed of a broad base of community representatives, from both the public and private sectors. Groups and organizations represented include local and county governments, social service agencies, private businesses, community organizations, churches, and residents.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 1 Action Plan Institutional Structure response:

The City of Sandusky plans to collaborate with accredited businesses, certified non-profit organizations and public institutions in order to implement CDBG programs and services. A competitive bidding process will be used, when applicable, to select the appropriate organization to achieve project or program goals. Request for Proposals will require the applying agency to collaborate with other organizations to implement a program.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 1 Action Plan Monitoring response:

The City believes that monitoring is critical to the implementation and success of the Consolidated Plan. The City will monitor its housing projects by using a variety of methods including securing the services of a consultant specializing in housing rehabilitation programs to oversee the City's remaining owner-occupied rehab program funds/projects; requiring a significant amount of data from each subrecipient administering the fair housing, emergency home repair, and emergency utility and housing assistance programs to ensure compliance with program recipient requirements; reviewing all files using the monitoring checklists provided by HUD; conducting spot inspections of selected rehabilitation projects to ensure that work performed is in compliance with State of Ohio Residential Rehabilitation Standards; ensuring that building permits are pulled and the proper inspections are performed by City inspectors and evaluating progress made toward the City's goals for the number of people served at least annually.

The City will monitor its community development projects, by incorporating stricter compliance program procedures and financial policies and procedures

controls through its subrecipient contracts. For each reporting period, the subrecipient will describe the status of the project with respect to each implementation task including, at a minimum, the percentage of the project which has been completed, costs incurred, funds remaining, anticipated completion date and required CDBG supporting documentation determined upon each project. The report must also describe any significant problems encountered and/or any necessary modification of the project scope or implementation schedule. Periodic site visits will be made to observe activities and examine financial records. Furthermore, the City will use the HUD Community Planning and Development Monitoring Handbook as a tool to ensure that subrecipient grantees are in compliance.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 1 Action Plan Lead-based Paint response:

CDBG funds will not be used for a lead-based program because Erie County Regional Planning received the HUD Lead-Based Paint Hazard Control Grant in February 2009 for \$3,000,000. However, if the City is involved with owner-occupied and landlord rental rehabilitations, lead testing will be conducted.

Supplemental Lead-Based Paint Information: *There are an estimated 613 rental units and 556 owner occupied units that are occupied by low and moderate income households that have lead based paint or hazards. City staff worked with Erie County Regional Planning Staff to apply for a HUD Lead-Based Paint Hazard Control Grant in the summer of FY 2008. Erie County received the HUD Lead-Based Paint Hazard Control Grant in the amount of \$3,000,000 to address lead-based paint in homes in February 2009. The grant would allow Erie County to eliminate or contain lead-based paint in approximately 220 homes. The target areas for this grant are primarily all in the City of Sandusky. The City's rental housing rehabilitation loan and owner-occupied rehabilitation housing program will conduct lead-based paint tests. Contractors selected to conduct rental housing rehabilitation projects must have at a minimum passed the Ohio Department of Health Lead-Safe Worker/Renovation Training.*

The HUD Lead-Based Paint Hazard Control Grant project activities will include the following: performing lead inspection/risk assessments; conduct lead hazard control activities; provide resources for lead-safe work practices, abatement classes and contractor training; conduct community awareness, education and outreach programs. Primary goals are to build capacity necessary to protect families, especially children less than six years from lead poisoning and eliminate lead-based paint hazards in the County's housing stock.

Doors, windows and exterior siding are common places where lead-based paint can be found. Therefore, the majority of work is expected to consist of door replacement, window replacement and exterior siding installation. Other lead hazards will be addressed based on testing. This not only reduces lead hazards

but increases the value of the housing unit. It provides energy efficiency measures thereby reducing heating costs. It would eliminate the risk of lead poisoning in the home thereby reducing liability.

Furthermore, the Erie County Health Department applied for a state grant for essential housing maintenance practices for landlords which include lead-based paint issues. Healthy Homes Initiatives, sponsored by the Erie County Health Department, is another new program that will begin functioning in the City that focuses on housing safety regarding lead-based paint and other toxins found in houses.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

Over the next five years, the number one housing priority will be to increase homeownership in Sandusky. The City plans to implement a down payment assistance program to increase the affordability to purchase a home for low-and moderate income individuals and families. The second objective is to offer a homeownership assistance program to educate prospective buyers on the responsibilities of owning a home prior to purchasing one.

The third objective is to improve the quality of affordable owner housing, so that people will purchase homes in the community. In order to improve the quality of housing in the neighborhoods, an additional code enforcement officer will be hired to enforce the housing codes to ensure that property owners are maintaining their own and/or rented properties.

Federal, State, and local public and private sector resources include the housing revolving loan fund, the potential award of the Ohio Childhood Lead Poisoning Prevention Grant funded by the Ohio Department of Health, the HUD Lead-Based Paint Hazard Control Grant and the Neighborhood Stabilization Grant.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 1 Action Plan Public Housing Strategy response:

The City of Sandusky recognizes the importance of Erie Metropolitan Housing Authority (EMHA) as an affordable housing provider. The City Development Department and EMHA continue to develop a cooperative relationship, serving on each other's boards and committees, and developing a dialogue on their various roles in promoting affordable housing. EMHA refers landlord applicants to the City Rental Rehabilitation Program and will be referring them to the County's HUD Lead-Based Paint Hazard Control Program when properties are in need of rehabilitation.

Housing counseling services are available to EMHA tenants interested in becoming homeowners. Public housing residents will be made aware of the CDBG down payment assistance and homeownership assistance programs through outreach. Both programs will be implemented by WSOS Community Action Commission, Inc. which will be required to promote services to the Erie Metro Housing Authority. Both housing programs are targeted towards low-and moderate income individuals which makes public housing residents the ideal clientele for the programs.

EMHA will use \$475,000 received through the American Recovery and Reinvestment Act of 2009 to renovate Bayshore Tower – a 139 unit public housing residence from primarily efficiencies into apartments.

Erie Metro Housing Authority has earned HUD's "high performer" rating; thus, the City's Consolidated Plan is not required to provide financial or other assistance to improve its operations.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 1 Action Plan Barriers to Affordable Housing response:

The City of Sandusky has already drafted new zoning regulations which would allow for mixed use developments and a wide range of housing types. These regulations will hopefully encourage the development of more affordable housing in the upcoming year. Also, the City intends to work with Volunteers of America Northwest Ohio and other entities to develop more quality affordable housing.

Fair housing educational materials and trainings will be offered to eliminate the knowledge barrier regarding fair housing choices and discriminatory practices.

The City will increase its code enforcement capacity to improve property conditions and values in Sandusky. Also, a down payment assistance program will be offered to help low- and moderate-income families purchase homes.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 1 Action Plan HOME/ADDI response:

NOT APPLICABLE.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 1 Action Plan Special Needs response:

The only source of funds the City of Sandusky expects to receive during the next year to address homeless needs and to prevent homelessness is the HUD Community Development Block Grant. The City has supported the efforts of homelessness prevention and serving the needs of the homeless population by providing Community Development Block Grant funds to Volunteers of America Northwest Ohio (VOANWO).

The City of Sandusky's answer to homelessness and chronic homelessness is the VOANWO. VOANWO is the lead agency for managing the homeless issues (continuum of care process) in the community. The VOANWO has centralized programs that provide emergency shelter, transitional housing and permanent housing services through its Crossroads program. VOANWO serves Erie County which includes the City of Sandusky as its primary population of service. The main focus is to provide housing for those residents who desire to be housed, thus reducing the number of non-housed or marginally housed (those areas not fit for habitation) into safe, affordable, permanent housing with adequate resources to maintain permanent housing.

The Continuum of Care Plan to end chronic homelessness by 2012 is outcome and focus driven. Homeless persons move through the continuum of care system by:

1. Seeking emergency shelter or services
2. Obtaining referrals for appropriate services
3. Moving into permanent housing or transitional housing
4. Receiving follow-up services

VOANWO will measure outcomes of those housed by reviewing those who obtain permanent housing and come from homelessness and measuring their outcomes 6 months out to ensure housing barriers are removed. To do this they will mainstream social services utilizing 2-1-1 to stabilize residents, meet needs and house them.

Data collected will be measured using HMIS the county data collection system that reports the homeless statistics to the Department of Housing and Urban Development and Ohio Department of Development. Outcomes and Revisions will be addressed annually measuring successes and reduction in annual Point-In-Time Counts. Homeless services will be coordinated with other social service agencies in the community to best serve the needs of individuals and families.

Families with low household income and higher housing costs are at risk of becoming homeless as well. There is a continued need for homelessness prevention programs that provide emergency assistance to families during periods of financial crisis. In order to combat the crisis and prevent further decline, the City plans to partner with VOANWO to provide homeless prevention services which will include emergency rental, mortgage and utility assistance to low- and moderate income individuals and families with children in Sandusky. The CDGB Funds shall be utilized only to sustain residents in the City of Sandusky. The intent of this proposed project is to prevent homelessness by assisting those of the Sandusky community to keep their current housing. It is the City's number one priority to fight homelessness. This program will be offered to any eligible person regardless of age, ethnicity, disability, addictions, victimization of domestic violence or criminal history.

In addition, there is limited transitional housing available in Sandusky. The City will work to correct this situation by collaborating with the Volunteers of America and the Erie County Association for Retarded Citizens under the City's Neighborhood Stabilization Program to increase the number of transitional houses available. This will be done by purchasing vacant homes and working with these organizations to rehabilitate them for transitional housing. It is anticipated that at least one (1) new single-family dwelling unit will be rehabilitated in FY 2009 under this program. The City is also working with the Mental Health and Recovery Board of Erie & Ottawa Counties Board to create transitional housing for mental health clients in a former motel building on the City's west side using other programs besides CDBG. The Mental Health and Recovery Board will spend about \$420,000 next year in supported housing services (in its contract with VOANWO) to Erie County residents, of whom about one-half to one-third are Sandusky residents.

The City of Sandusky does not receive any of the following: the McKinney-Vento Homeless Assistance Act, Emergency Shelter Grant, Supportive Housing, Shelter Plus Care, or Section 8 SRO Program; therefore, it does not need to develop and implement a Discharge Coordination Policy.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 1 Action Plan ESG response:

NOT APPLICABLE.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 1 Action Plan Community Development response:

The City's non-housing community development needs eligible for assistance by CDBG categories specified in the Community Development Needs Table are as follows:

Public Facilities and Improvements (in order of importance)

1. 03K Street Improvements
2. 03F Parks, Recreational Facilities
3. 03L Sidewalks

Public Services (in order of importance)

1. 05Q Emergency Housing Payments & Utility Assistance
2. 05E Transportation Services
3. 05M Health Services (preventative)
4. 05A Senior Services
5. 05 Public Services

Economic Development (in order of importance)

2. 18C Micro-Enterprise Assistance

2. 18A ED Direct: Direct Financial Assistance to For-Profit Businesses
3. 14E Downtown Building Improvement Program

The determination of priorities for all of the community development and economic categories were based on demographic and economic statistics presented by the City of Sandusky's grant administrator at the Consolidated Plan Advisory meetings, a needs assessment survey, input and consultation with Consolidated Plan Advisory Committee members. The greatest obstacle is that the need is always greater than the funds provided, especially now, more than ever, because of the current economic crisis.

03K Street Improvements

Objective: Suitable Living Environment (SL-3)

Long-Term: 5 years

Proposed Accomplishment: Improve Conditions of Streets

Annual Goal: 1

The City intends to use CDBG funds to repair streets based upon road condition studies conducted by the City's Engineering Department. Through a competitive bidding process, the City will hire contractors to repair the Hayes Avenue Corridor.

03F Parks, Recreational Facilities

Objective: Suitable Living Environment (SL-1)

Long-Term: 5 years

Proposed Accomplishment: To improve the conditions of two community parks

Annual Goal: 2

Although the City has 692 acres spread among 55 separate park sites, most are run-down and lack the features that bring residents to use them. Lions Park has been designated as a community park because it is 12 acres in size and has a service area of two miles in radius with 10,000 – 15,000 residents nearby. Lions Park is located right on Sandusky Bay. The City is also developing a stronger partnership with Erie Metro Parks for future maintenance and development initiatives at the Park. Plans for Lions Park in FY 2009 involve a new design study. Huron Park is a signature park because of its close proximity to the newly, renovated ADA accessible Sandusky Greenhouse – (the only accessible greenhouse in Ohio). In conjunction with the Sandusky/Erie County Foundation, Fiscal Year 2009 plans involve the installation of an accessible water splash pad because the City does not have any public water park.

03L Sidewalks

Objective: Suitable Living Environment (SL-1)

Short-Term: 3 years

Proposed Accomplishment: To remove an exterior unsafe pedestrian stairway

Annual Goal: 1

In the past five years of the grant, the City used funds to repair the majority of the sidewalks in the city; however, there are still sections that qualify under CDBG target areas that need to be addressed including an unsafe cement pedestrian stairway on Milan Road. The pedestrian stairway will be permanently removed in FY 2009.

05Q Emergency Housing Payments & Utility Assistance

Objective: Suitable Living Environment (SL-2)

Long-Term: 5 years

Proposed Accomplishment: To prevent homelessness by providing emergency housing payments and utility assistance

Annual Goal: 40

The Emergency Housing Payments & Utility Assistance Program will enable homeowners or tenants to remain in their home instead of losing it through foreclosure or eviction due to a crisis beyond their control. Low-and moderate-income people who have fallen upon hard times and are at risk of losing their homes will be eligible. The program will provide immediate short-term help for destitute families to remedy or prevent homelessness.

05E Transportation Services

Objective: Suitable Living Environment (SL-1)

Long-Term: 5 years

Proposed Accomplishment:

Annual Goal: 25

Over the next five years, The City intends to increase its capacity of providing affordable, public transportation to low-and moderate-income individuals such as the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS, and public housing residents. Eligible low- and moderate incomes will be able to receive a discounted or no-fee bus pass to travel to their job or other places in the community. By partnering with the Sandusky Transit System, the City will be able to increase services to those in need of finding and getting to a job during this economic recession.

05M Health Services

Objective: Suitable Living Environment (SL-1)

Long-Term: 5 years

Proposed Accomplishment: To educate residents of preventive health measures

Annual Goal: 250

The cost of health care has sky rocketed; however, the impact on the health system can be reduced through prevention and education. Based on the findings of the Erie County Health Department's Community Assessment, the City of Sandusky needs to be more proactive in its approach to healthy living within the community, particularly with minorities. In partnership with the Erie County Health Department, a wellness prevention program will be developed focusing on obesity, diabetes and other preventative health issues.

05A Senior Services

Objective: Suitable Living Environment (SL-1)

Long-Term: 5 years

Proposed Accomplishment: To promote fire safety education through the installation of smoke alarms

Annual Goal: 100

With such a large older adult and disability (physical and mental) population, fire safety in homes is a major concern. Through public education discussions and recent fires, the fire department has noticed a large amount of older adults and people with disabilities who have outdated smoke alarms in their homes. The City's Fire Department intends to partner with Serving Our Seniors, Firefighter's Union and Erie County Mental Retardation and Developmental Disabilities to install 10-year lithium smoke alarms to low-and moderate income seniors and residents with disabilities.

05 Public Services (General)

Objective: Suitable Living Environment (SL-1)

Long-Term: 5 years

Proposed Accomplishment: To reduce the recidivism rate of offenders upon release from prison.

Annual Goal: 25

The U.S. Census population estimates that in 2007, approximately 25,000 residents are in Sandusky and according to the 2007 Sandusky Police Report there were 8,094 criminal arrests. That is one arrest for every three people in the City of Sandusky in one year. Drugs and felonious assaults are the primary issues for law enforcement and residents in Sandusky.

Furthermore, the Erie County Adult Probation Department reports that the recidivism rate for adults is approximately 25% and the Sandusky Police Department estimates that in the past three years there were 2,383 juvenile crimes of which only 177 were one-time offenders (93% of the juveniles arrested in Sandusky were repeat offenders). In addition, the County expects that within the next five years 450 violent/serious offender adults will be released from the Erie County Jail along with 13 juveniles from various facilities of incarceration.

The funding of a Citizen Circle in the community would create partnerships that promote positive interaction and accountability for offenders upon release. Circle members address risks that contribute to criminal activity by taking ownership of the solution. It is an opportunity for citizens to communicate expectations for successful reentry and help offenders recognize the harm their behavior has caused others. Offenders are able to make amends and demonstrate their value and potential to the community. A focus on the future rather than the past, and giving back through community service and contributions are key elements for success. Offenders seek involvement with a Citizen Circle voluntarily. The Citizen Circles meet on a regular basis to discuss offender progress, review plans, interview new applicants, admit new members and to discharge both successful and unsuccessful offenders.

18C Micro-Enterprise Assistance

Objective: Expanded Economic Opportunities (EO-2)

Long-Term: 5 years

Proposed Accomplishment: To offer small business loans to low-and moderate income persons.

Annual Goal: 2

As in the last five-year grant period, the City will continue to offer the Micro-Enterprise Loan Program. Small businesses are essential for the creation of jobs. The loan program is designed to provide access to capital for persons of low-and moderate income who are not able to secure traditional financing to start or expand a small business. A micro-enterprise is defined as a business that has five or fewer employees, with one or more actually owning the business.

18A ED Direct: Direct Financial Assistance to For-Profit Businesses

Objective: Expanded Economic Opportunities (EO-2)

Long-Term: 5 years

Proposed Accomplishment: To provide financial assistance (loans) to for-profits businesses to create jobs or eliminate slum and blight.

Annual Goal: 2

As in the last five-year grant period, the City will continue to offer direct loans from the revolving loan fund. The loan can be used to acquire property, clear structures, construct or rehabilitate a building and/or purchase equipment (with a

class life of 5+ years). To be eligible, a for-profit business must be located within Sandusky City Limits. A Revolving Loan may not exceed 50% of total project cost. All other sources of funding must be documented and in place before any City Revolving Loan Funds can be disbursed. A subrecipient consultant will screen applications and provide analysis for the Revolving Loan Fund committee. In addition, the consultant will prepare all legal loan documents, applicable contract documents and record appropriate documents at the Erie County Recorder's Office.

14E Downtown Building Improvement Program

Objective: Expanded Economic Opportunities (EO-3)

Long-Term: 5 years

Proposed Accomplishment: To provide loans to publicly or privately owned commercial or industrial properties to rehabilitate the exterior and/or to building correct code violations.

Annual Goal: 2

As in the last five-year grant period, The City of Sandusky Department of Development has established a Downtown Building Improvement Program, which offers financial assistance to property owners or tenants seeking to renovate or restore their commercial building facades or to correct building code violations. The low-and moderate area of target is defined as Decatur Street, East Adams Street, Hancock Street and East Shoreline Drive. The City of Sandusky may lend up to one-half of the cost of the rehabilitation but not to exceed \$40,000. Applicants must provide, at minimum, the other half of the necessary rehabilitation funds.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 1 Action Plan Antipoverty Strategy response:

The City of Sandusky does not have formal jurisdiction over poverty level families. It is primarily the responsibility of the Erie County Department of Job and Family Services to provide services such as Medicaid, Food Stamps, Nursing Home Care, Child Care and Cash Assistance.

The City will give priority in its selection of applicants for its CDBG programs to those with a total household income of less than 80% of median income. In this way, it can direct non-cash housing assistance to households below the poverty level, so as to at least reduce their costs of maintaining adequate housing. It will also direct some CDBG funds to supporting the efforts of non-profit agencies in creation of affordable housing for low income and special needs population.

The City will offer a housing down payment assistance and NeighborWorks America homeownership training program. The City will have the most impact on poverty level families by making jobs available in the community through its economic development programs. Economic development loans are tied to job creation and the City has budgeted approximately \$700,000 of its Economic Development RLF funds to provide these loans. The City will cross-market programs, so that an individual seeking services not provided in Sandusky, can access the United Way 2-1-1 to be guided to the proper agency for assistance.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

The City intends to focus on the special needs of the aging and disability community as a priority. As mentioned in the mission statement, the City plans to improve housing conditions for the aging and disability community. The City intends to do this because the majority of houses in Sandusky were built without any accessibility and safety features for older adults or people with disabilities. The City expects to collaborate with Serving Our Seniors, Erie County Board of Mental Retardation and Developmental Disabilities, Firefighter's Union and Sandusky City Fire Department, and Erie-Huron Community Action Commission in order to implement the programs.

The City will improve the accessibility in homes for the aging and disability community which will allow residents to remain in their homes, instead of seeking other accommodations. The City will implement an emergency home repair/accessibility improvement program to help low-and moderate individuals.

Another priority for the special needs population is transportation. The City of Sandusky manages the Sandusky Transit System (STS). STS is a demand responsive, curb-to curb, advance reservation, shared ride transportation service that is provided within the City of Sandusky, most of Perkins Township and within the City of Huron. The Sandusky Transit System is open to the general public including persons with disabilities. In addition, STS vehicles are wheelchair accessible. There are no restrictions on the purpose or number of trips which may be taken on a time-and-space available basis. Riders are required to share the vehicle with other riders who are traveling at the same time in the same direction. The number of carry-on items is limited to what the rider can comfortably carry. The STS transportation service is funded in part by the City of Sandusky, the Ohio Department of Transportation, the Federal Transit Administration and various local contributing agencies.

In August 2008, the City of Sandusky, Ohio was awarded a \$100,000 Job Access Reverse Commute Grant from the Federal Transit Administration (FTA) through the Office of Transit of the Ohio Department of Transportation to expand its services. The grant allows the Sandusky Transit System to begin a deviated route

through the City of Sandusky connecting with the Milan Road/Route 250 retail and commercial corridor which began in March 2009.

The grant was the result of a successful coordination effort among several local agencies. Local matching funds for the grant are being provided by the Department of Jobs and Family Services, Serving Our Seniors, and the Sandusky Erie Community Foundation. The new service will run hourly between 8:00 a.m. and 10:00 p.m. It is the first evening transit service in Sandusky. It will help serve an area where evening bus service was cited as a need as well as the lack of other transportation options for area residents.

The City intends to build upon the Job Access Reverse Commute Grant with CDBG funds. The City will increase its capacity of providing affordable, public transportation to low-and moderate-income individuals such as the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS, and public housing residents. Eligible low- and moderate incomes will be able to receive a discounted or no-fee bus pass to travel to their job or other places in the community. By partnering with STS, the City will be able to increase services to those in need of finding and getting to a job during this economic recession.

Also, the Mental Health and Recovery Board of Erie & Ottawa Counties will expend \$20,000 from other local funds to continue planning pilot projects for the Conestoga Program. The Conestoga Program is a collaborative effort to reduce incivilities in Sandusky's re-vitalizing neighborhoods, thereby bolstering morale and supporting traditional community development projects as described in the Consolidated Plan. The three major tracks of this program will be to continue piloting the Sandusky Municipal Court's Intervention Court; to build upon previous conversations with the City Manager to organize a planning process for expansion of the local Conestoga Program; and to identify potential regional partners to plan, finance, and implement a full and successful Best Practices model program, including outcome and evaluation data.

Federal, State, and local public and private sector resources include the following: Serving Our Seniors, Erie County Board of Mental Retardation and Developmental Disabilities, Firefighter's Union and Sandusky City Fire Department, and Erie-Huron Community Action Commission, Sandusky Transit System, Ohio Department of Transportation and the Federal Transit Administration.

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable

housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.

4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 1 Action Plan HOPWA response:

NOT APPLICABLE.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 1 Specific HOPWA Objectives response:

NOT APPLICABLE.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

21D Fair Housing
Objective: Suitable Living Environment

Long-Term: 5 years

Proposed Accomplishment: To promote and educate residents about fair housing

Annual Goal: 250

Many Sandusky residents are unaware of their fair housing rights and how to recognize discrimination or what to do about it. People with disabilities have difficulty finding suitable and accessible housing. The City intends to promote fair housing rights, resources, trainings, seminars and counseling to affirmatively further fair housing in Sandusky.

Fair Housing

The U.S. Department of Housing and Urban Development (HUD) requires each entitlement jurisdiction to certify that it is in compliance with the Consolidated Plan Final Rule, published in the Federal Register (24 CFR91.225). The Fair Housing Act of 1968 required that all HUD programs be administered in a manner that will "*affirmatively further fair housing.*"

The City of Sandusky has been hard hit by the economic downturn. With the collapse of the industrial age, the city is no longer as prosperous. The population in Sandusky is dwindling slowly. In 2000, there were 28,000 people living in Sandusky and now the Census Population estimates that approximately 25,000 residents remain. In 2000, foreclosures were non-existent and now the City posts the highest rate in Erie County and is ranked above the State's average. Vacancy rates and condemned homes continue to rise every year. The City has an unhealthy housing ratio of 30 percent owner-occupied and 70 percent rentals which causes additional City oversight and service problems. Graduation rates are below norm at 74.8 percent compared to the overall State rate of 86.9 percent. Unemployment has doubled to 7.9 percent and the median income is \$31,133 well below Erie County's average 42,733. Based on statistics, the following categories are identified as impediments to fair housing choice in this community:

Financial Assistance

As mentioned in this report, foreclosures are extremely high in Sandusky thus leading to a vast amount of vacant and abandoned properties. In order to stabilize the community and assist low- and moderate-income households, an Emergency Homelessness Prevention Program will be implemented. The Emergency Homelessness Prevention Program will enable homeowners or tenants to remain in their home instead of losing it through foreclosure or eviction due to a crisis beyond their control. The program will function as a grant requiring participants to meet eligibility criteria and guidelines. The City also participates with the Erie County Foreclosure Task Force.

Lack of Accessible Housing for the Aging and People with Disabilities

The median year of the housing stock in Sandusky is 1949. While there is rental housing available for older adults with disabilities over the age of 55, there is limited housing available for younger people with mental and/or physical disabilities. The integration of accessibility enhancements in older rental housing is important to fair housing choice.

Over the next five years, the City of Sandusky will implement a handicapped accessibility program for low- and moderate-income residents for rental or owned homes to include such modifications as installation of ramps, grab bars and handrails.

Fair Housing Awareness in particular with the Aging & Disability Community

Many impediments to fair housing could be addressed if people were better informed. Individuals often times lack information on fair housing, specifically regarding their rights and their responsibilities on housing issues and/or where to find accessible rental properties. Hence over the next five years, the City will develop an effective marketing program which will entail promotion of fair housing activities and resources to the residents of Sandusky. The marketing program will create awareness, so that residents are informed about fair housing.

ACTIONS TO ADDRESS IMPEDIMENTS TO FAIR HOUSING CHOICE

The 2009 analysis indicates that Sandusky continues to do well in avoiding systematic impediments to fair housing choice. However, the City recognizes that barriers to fair housing exist and will pursue the following steps to continue to *"affirmatively further fair housing choice."*

Financial Assistance

The City will offer an Emergency Homelessness Prevention Program to low- and moderate-income people who have fallen upon hard times and are at risk of losing their homes. The program will provide provides immediate short-term help for destitute families to remedy or prevent homelessness. The City will:

Provide grants up to \$2,500 per homeowner to be used for mortgage or rent payments because of crisis beyond the control of the homeowner. The family must be facing homeless, eviction, foreclosure or past due payments that resulted from a crisis beyond one's control such as loss of job or medical circumstances.

1. In order to provide an educated approach to financial responsibility, participants would be required to attend homebuyer counseling classes prior to receiving the grant funds.
2. The one-time grant valued up to \$2,500 for no more than three consecutive months would assist homeowners or renters that have demonstrated a crisis beyond one's control.
3. The grant funds will be installments sent directly to the mortgage or leasing agency.
4. The homeowner or tenant must use the property as principal residence.
5. The homebuyer must meet credit standards and income guidelines of the City and HUD.
6. The property must be a single-family house, condominium, or rental unit within the limits of the City of Sandusky.

Additional household eligibility requirements:

- a) A written statement from the landlord that the household is in danger of eviction, or that eviction procedures are expected to begin, can be accepted as evidence the household is facing eviction. The statement must be signed and dated by the landlord and must contain enough information to determine if an issuance of emergency assistance will prevent eviction.
- b) The family must demonstrate how it will resolve past due payments and pay future rent, mortgage, or utility payments after resolution of the crisis.
- c) The family must have exhausted all other resources first. Note: The family is not required to provide written verification that other resources have been exhausted unless there is reason to question the customer statement or there is a question regarding a specific resource.
- d) The value of the household's assets cannot exceed \$2000.00. Countable assets are those immediately available to the family members.
- e) The homeowner or tenant must meet HUD criteria of decent, safe and sanitary living conditions at time of grant award.

Lack of Accessible Housing for the Aging and People with Disabilities

Because the housing stock is incredibly old in Sandusky and even though the Fair Housing Act allows tenants or homeowners to make physical modifications to render an apartment accessible, fixed or otherwise, limited incomes present a financial barrier to a disabled person's ability to make physical modifications, and thus, is a barrier to the creation of accessible housing in Sandusky. The City will:

1. Develop an accessible rehabilitation program for homes and rental units.
2. Accessibility improvements will be limited up to \$8,000.
3. Repairs will be limited to the following: ramps, grab bars, handrails, walkways, doorways, automated doors, and bathrooms (accessible showers and bathtubs, walk-in showers, roll-under vanities, non-porous flooring such as non-slip tile or vinyl).
4. The renter or homeowner must meet HUD income guidelines and provide medical documentation of disability.

Fair Housing Awareness in particular with the Aging & Disability Community

Many Sandusky residents are unaware of their fair housing rights and how to recognize discrimination or what to do about it. People with disabilities have difficulty finding suitable and accessible housing. In order to promote fair housing awareness and resources, the City will:

1. Promote the Ohio Housing Locator (OhioHousingLocator.org) to landlords and property management companies (for free property registry sign-up) and to citizens of Sandusky to find a place to rent. It is a searchable directory of affordable, accessible rental housing. Home seekers can search by city, county or zip code, as well as by cost and unit size. Listings also offer information on amenities, supportive services and accessibility features.
2. Direct consumers to the Erie County Foreclosure Prevention Program in order to obtain information about foreclosure and how to avoid it.
3. Partner with 2-1-1 to share fair housing awareness and information.
4. Continue to assist and track incoming fair housing phone calls through the City's fair housing intake coordinator.
5. Continue to support consumer educational programs through first-time homebuyer counseling and on-going fair housing presentations and training.
6. Continue to provide information to the public on the City's housing programs

- via the website, brochures, posters, newsletters and public events.
7. Continue to partner with agencies that assist the homeless.
 8. Continue to provide information to the public on tenant/landlord rights and laws.
 9. Continue to make fair housing and equal opportunity information available throughout the City (Development Department, Human Relations Commission and ADA Board).