

Annual PHA Plan <i>(Standard PHAs and Troubled PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 9/30/2027
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA do not need to submit this form. Note: PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

Definitions.

- (1) **High-Performer PHA** - A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

A.	PHA Information.														
A.1	PHA Name: <u>Lorain Metropolitan Housing Authority</u> PHA Code: <u>OH012</u> PHA Type: ☒ Standard PHA ☐ Troubled PHA PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>07/2026</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>1438</u> Number of Housing Choice Vouchers (HCVs) <u>3047</u> Total Combined Units/Vouchers <u>4485</u> PHA Plan Submission Type: ☒ Annual Submission ☐ Revised Annual Submission Public Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans. How the public can access this PHA Plan: LMHA dba Raise Up posts the Annual PHA plan, the Five-Year Plan, and the Capital Fund Program 5-Year Action Plan elements on its website at www.rupartners.org. Plans are also available at the Raise Up (LMHA) Main Office, 1600 Kansas Avenue, Lorain, OH 44052 and at all administrative and property management offices: o Raise Up (formerly LMHA's procurement office) 1604 Kansas Avenue, Lorain, OH 44052 o Leavitt Homes 2153 Lorain Drive, Lorain, OH 44052 o Kennedy Plaza 1730 Broadway, Lorain, OH 44052 o Lakeview Plaza 310 W. 7th Street, Lorain, OH 44052 o Southside Gardens 3010 Vine Ave., Lorain, OH 44055 o Albright Terrace 129 Milan Ave., Amherst, OH 44001 o John Frederick Oberlin Homes 138 South Main St., Oberlin, OH 44074 o Wilkes Villa 104 Loudon Court, Elyria, OH 44035 o Riverview Plaza 310 East Ave., Elyria, OH 44035 o Harr Plaza 15 Chestnut Street, Elyria, OH 44035 o International Plaza 1825 Homewood Drive, Lorain, OH 44055 Raise Up (LMHA) provides the Plans to its resident councils and Resident Advisory Board (LARC) To obtain additional information on the policies contained in the Annual Plan, visit https://rupartners.org/about/agency-plans-policies-and-documents/ For further assistance, call 440.288.1600 or TDD/TTY (800) 750-0750. ☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below) <table border="1"> <thead> <tr> <th rowspan="2">Participating PHAs</th><th rowspan="2">PHA Code</th><th rowspan="2">Program(s) in the Consortia</th><th rowspan="2">Program(s) not in the Consortia</th><th colspan="2">No. of Units in Each Program</th></tr> <tr> <th>PH</th><th>HCV</th></tr> </thead> <tbody> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV						
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B.	Plan Elements
B.1	Revision of Existing PHA Plan Elements. (a) Have the following PHA Plan elements been revised by the PHA? Y N ☒ ☐ Statement of Housing Needs and Strategy for Addressing Housing Needs. ☐ ☒ Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. ☒ ☐ Financial Resources. ☐ ☒ Rent Determination. ☐ ☒ Operation and Management. ☐ ☒ Grievance Procedures. ☐ ☒ Homeownership Programs. ☐ ☒ Community Service and Self-Sufficiency Programs. ☐ ☒ Safety and Crime Prevention. ☐ ☒ Pet Policy. ☐ ☒ Asset Management. ☐ ☒ Substantial Deviation. ☐ ☒ Significant Amendment/Modification. (b) If the PHA answered yes for any element, describe the revisions for each revised element(s): Statement of Housing Needs and Strategy for Addressing Housing Needs. Attachment A provides information on LMHA's Housing Needs and Strategies Financial Resources. Attachment B provides information on LMHA's updated Financial Resources (c) The PHA must submit its Deconcentration Policy for Field Office review.
B.2	New Activities. (a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year? Y N ☒ ☐ Choice Neighborhoods Grants. ☒ ☐ Modernization or Development. ☒ ☐ Demolition and/or Disposition. ☐ ☒ Designated Housing for Elderly and/or Disabled Families. ☐ ☒ Conversion of Public Housing to Tenant-Based Assistance. ☒ ☐ Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD. ☐ ☒ Homeownership Program under Section 32, 9 or 8(Y) ☐ ☒ Occupancy by Over-Income Families. ☐ ☒ Occupancy by Police Officers. ☐ ☒ Non-Smoking Policies. ☒ ☐ Project-Based Vouchers. ☒ ☐ Units with Approved Vacancies for Modernization. ☒ ☐ Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). (b) If any of these activities are planned for the applicable Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate

	demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan. Choice Neighborhoods Grants. Attachment D New Activities Modernization or Development. Attachment D New Activities Demolition and/or Disposition. Attachment D New Activities Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD. Attachment D New Activities Project-Based Vouchers. Attachment D New Activities Units with Approved Vacancies for Modernization. Attachment D New Activities Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). Attachment D New Activities
B.3	Progress Report. Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. Attachment E Goal Progress Report
B.4	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. CFP 5-Year Action Plan for 2023-2027, Rev. 7 approved in EPIC on 12/19/2025
B.5	Most Recent Fiscal Year Audit. (a) Were there any findings in the most recent FY Audit? Y ☐ N ☒ (b) If yes, please describe:
C.	Other Document and/or Certification Requirements.
C.1	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the PHA Plan? Y ☐ N ☒ (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.

	Minutes of 1 29 2026 LMHA RAB Meeting attached.
C.2	Certification by State or Local Officials. Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i> , must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.3	Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i> , must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.4	Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y ☐ N ☒ (b) If yes, include Challenged Elements.
C.5	Troubled PHA. (a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place? Y ☐ N ☐ N/A ☒ (b) If yes, please describe:

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year and Annual PHA Plan.

Public reporting burden for this information collection is estimated to average 5.64 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Form identification: OH012-Lorain Metropolitan Housing Authority Form HUD-50075-ST (Form ID - 7558)
printed by Judith Carlin in HUD Secure Systems/Public Housing Portal at 08/06/2026 03:17PM EST

Attachment A

Statement of Housing Needs and Strategy for Addressing Housing Needs

At the end of calendar year 2025, nearly 84% of applicants for Raise Up's housing programs were at or below the Extremely Low Income (ELI) level. Approximately 81% of public housing residents, 99% of multifamily residents, and 81% of participants in HCVP are ELI. For comparison, 2024 data shows that approximately 10.6% of families in Lorain County are ELI, which remained the same as 2023. Approximately 18% of the public housing households (263) have zero annual income.

Approximately 23% of Raise Up applicants for PH, Multifamily, and HCVP are elderly families or families with disabilities. In public housing, if an accessible unit is vacant, that unit will be offered to the first family that needs the features of the unit, even if the family is not at the top of the waiting list. If an applicant or current family does not need the accessibility, Raise Up contacts agencies who serve persons with disabilities to advise them of the availability of such units.

Though none of Raise Up's Public Housing properties are designated for persons who are elderly or have disabilities Raise Up manages two Multifamily Project-Based Section 8 properties (Harr and International Plazas) with 100 units each designated for elderly or persons with disabilities 85 are elderly; 179 are persons with a disability. In Raise Up's public housing, 462/36% of the heads of households are persons with a disability, and 218/17% of the heads of household are elderly.

This demonstrates that Raise Up housing programs are providing housing for the neediest residents of Lorain County. Source for Lorain County statistics:

<https://data.census.gov/table/ACSST1Y2023.S1701?q=Lorain%20County,%20Ohio&t=Income%20and%20Poverty:Poverty>

The City of Elyria Consolidated Plan identifies housing issues, homelessness, and other special needs as priorities. The 2025-2029 Consolidated Plan is only available at

https://www.cityofelyria.org/departments/community-development/community-development-block-grant/https://www.cityofelyria.org/wp-content/uploads/2024/10/Draft_Consolidated_Plan.pdf

Raise Up's Annual and Capital Fund Program 5-Year Action Plans are consistent with the City of Elyria's identified goals and objectives as to support housing issues, homeless, and other special needs.

The City of Lorain Consolidated Plan identifies Housing, Homelessness, Community and Economic Development, and Non-Homeless Special Needs as priorities. The City of Lorain Consolidated Plan for 2025 to 2030 is available at: <https://www.cityoflorain.org/DocumentCenter/View/6711/Five-Year-Consolidated-Plan-2025-2029--Annual-Action-Plan-Program-Year-2025>

Raise Up's Annual and Capital Fund Program 5-Year Action Plans are also consistent with the City of Lorain's Consolidated Plan goals to improve the availability and accessibility of affordable housing for persons of low and moderate income in Lorain and to reduce homelessness.

Housing Needs - Homelessness in Lorain County

Information provided from Lorain County Homeless Shelters estimates that 37 persons are unsheltered on any given night. COHHIO's PIT count unsheltered figure was 11. This number reflects the most current PIT count conducted in 2025. The 2026 PIT count is scheduled for 2/2/2026.

Raise Up adopted a homeless preference for its housing programs. This was a Substantial Deviation/Significant Amendment to Raise Up's 7/01/2024 Annual approved plan.

Raise Up is exploring collaborations with the Cities of Elyria and Lorain to support increased affordable housing development. In addition Raise Up is exploring collaboration and/or partnership with private developers to sustain existing and increase the availability of high quality affordable housing.

Despite the high demand for subsidized housing in Lorain County, applicant families consisting of only 1 person are becoming more selective and will turn down an offer for housing in a zero-bedroom (i.e., efficiency) apartment. Efficiency units are rejected an average of 3 times. Raise Up will consider a modernization project to convert efficiencies to 1-bedroom units by combining 3 adjacent efficiencies into 1-bedroom or two-bedroom units. Lakeview Plaza, 310 W 7th Street, Lorain, OH 44052, at which 150 of the 209 units are efficiencies is ideal for this conversion. The project was added to the 2019 5-Year Action Plan and plans have been made to proceed with the project.

Raise Up will continue to pursue housing development through Low Income Housing Tax Credits, federal, state, and local grants and other financing options.

Housing Needs – Elderly, Disabled, and Special Needs

Raise Up responds to requests for reasonable accommodations for modifications to units or transfers to appropriate units to ensure that the household member has full access to live in the apartment without limitations. Raise Up processed more than 493 requests for Reasonable Accommodations annually for all housing programs in calendar year 2025. Raise Up has a goal to increase the number of units that are handicap accessible. As the agency transitions to RAD Raise Up will continue to focus on establishing mobility accessible units. Raise Up has exceeded its initial goal of having 2%, or 29, units for persons with sensory impairments. There are many units that are not fully mobility accessible but are visitable, having been renovated to include principles of Universal Design.

Raise Up administers 175 vouchers for persons who are Non-Elderly Disabled (NED), 122 Veterans Affairs Supportive Housing (VASH) vouchers and are housing 6 persons via the Foster Youth to Independence (FYI) initiative. Raise Up had 5 referrals in 2025 for the FYI initiative. Four applicants leased; one was issued a voucher and is in the process of leasing up.

Raise Up exceeded its Section 504 goal of having 2%, or 29, units for persons with sensory impairments. Additional units are made accessible for sensory impairments upon request.

Raise Up collaborates with community partners to identify specific target populations to be served through project based vouchers. Raise Up will also issue project-based vouchers to eligible developer(s) who assist homeless persons or who have more disabling conditions that complicate a person's ability to find and maintain housing subject to funding availability.

Raise Up may project base up to the 438 vouchers as approved by HUD in February 2019. Raise Up has awarded 66 vouchers to projects that are in financing and development stages. These projects will serve seniors, homeless families, and homeless Veterans. Vouchers will be awarded throughout Lorain County either through a competitive RFP process or LIHTC or other competitive processes for supportive services.

Raise Up is committed to providing affordable housing to families/individuals at the extremely low-income range. Raise Up continues to work with community partners to identify specific target populations to be served through project-based vouchers.

Attachment B

Lorain Metropolitan Housing Authority Annual Plan

Financial Resources - Expended on eligible purposes.		FFY Beginning July 1, 2026
1	Federal Grants - Current	
	Public Housing Operating Fund	\$4,981,095.00
	Public Housing Capital Fund	\$3,100,215.00
	HOPE VI Revitalization	\$0.00
	HOPE VI Demolition	\$0.00
	Annual Contributions for Section 8 Tenant Based Assistance	\$29,724,200.00
	Resident Opportunity and Self-Sufficiency Grants	\$282,591.00
	Community Development Block Grant	\$0.00
	HOME	\$0.00
	Other Federal Grants	\$0.00
	Shelter Plus Care	\$0.00
2	Prior Year Federal Grants(unobligated funds only)	\$5,960,259.00
3	Public Housing Dwelling Rental Income	\$2,445,251.00
		\$46,493,611.00

Attachment C – Deconcentration Policy and Analysis

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

Methodology:

1. LMHA will determine the average income of all families in all covered developments on an annual basis.
2. LMHA will determine the average income of all families residing in each covered development (not adjusting for unit size) on an annual basis.
3. LMHA will then determine whether each of its covered developments falls above, within, or below the established income range (EIR), which is from 85% to 115% of the average family income determined in Step 1.
4. LMHA with covered developments having average incomes outside the EIR will then determine whether these developments are consistent with its local goals and annual plan.
5. For developments outside the EIR LMHA will take the following actions to provide for deconcentration of poverty and income mixing:
 - As an incentive to employed individuals, LMHA will grant a permissive deduction to working families for medical insurance premiums withheld from the employed applicant's/resident's gross pay.
 - LMHA may also target investment and capital improvements toward developments with an average income below the Established Income Range to encourage applicant families whose income is above the Established Income Range to accept units in those developments.
 - For properties with average incomes below EIR, LMHA has chosen a strategy of working with current households to raise their incomes rather than adjusting admissions policies or criteria. LMHA will target the properties with high percentages of zero-income households, and which have an average household income below 85% of the LMHA average.

Deconcentration Analysis and Statistics

LMHA conducted the analysis below in accordance with 24 CFR Part 903 Subpart A. It is the policy of LMHA to calculate the average income for all covered developments. LMHA does not adjust its analysis for unit size when evaluating each covered development.

Average Income for All Covered Units			
Average Income	85%	115%	Number of Units
\$12,689.13	\$10,785.76	\$14,592.50	911

Average Income in Each Covered Development

Development Name	Number of Units	Average Income	% of Average Income of All Covered Developments	Below 85%	Above 115%
Albright Terrace	50	\$14,818.65	117%	No	Yes
John Frederick Oberlin	53	\$14,451.87	114%	No	No
Kennedy Plaza	177	\$10,859.94	86%	No	No
Lakeview Plaza	209	\$25,796.73	203%	No	Yes
Oberlin Homes	51	\$18,058.35	142%	No	Yes
Riverview Plaza	180	\$11,034.13	87%	No	No
Scattered Sites	80	\$19,549.54	154%	No	Yes
Southside Gardens	111	\$13,082.46	103%	No	No

Strategies to impact the income targeting goals for those below 85%:

LMHA will work with current households to raise their incomes and will target the properties with high percentages of zero-income households which have an average household income below 85% of the LMHA average.

Attachment D

New Activities

Hope VI or Choice Neighborhoods

Choice Neighborhoods Implementation Grant: Raise Up intends to apply for a Choice Neighborhood Implementation Grant for the Southside Gateway Community including Southside Gardens. The City of Lorain will be the co-applicant.

Mixed Finance Modernization or Development

Raise Up has a portfolio wide CHAP to reposition its public housing stock through the RAD program. Raise Up may utilize a variety of different options as part of the plan which could include RAD Section 18 blends or straight RAD conversions which may include project-based rental assistance. Additionally, Raise Up plans to utilize the 4% tax credit program through the Ohio Housing Finance Agency (OHFA) to accomplish this plan along with Capital Funds or Raise Up Funds. Raise Up may submit an application for 4% or 9% Tax Credits in 2026.

Raise Up also plans to develop new public/affordable housing units. Raise Up is exploring the option of developing these units with the Faircloth to RAD program, Low-Income Housing Tax Credits, and other funding/financing resources.

Demolition and/or Disposition

Raise Up's request to dispose of the Central Administrative Office property at 1600 Kansas Avenue, Lorain, OH 44052 via sale was approved by HUD on December 18, 2024. Raise Up is still pursuing sale of this property.

Raise Up also plans to dispose of all scattered site units, listed below, through sale at fair market value.

List of Properties: Attached hereto as Ex. 1

Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD

Raise Up will be converting to Project Based Rental Assistance under the guidelines of PIH 2019-23, REV-4, PIH Notice 2023-19, PIH Notice 2025-03 and any successor notices. Raise Up's RAD conversion of Wilkes Villa closed in December 2025 and construction is underway. The RAD conversion of Westview Terrace, Leavitt Homes, and Westgate Apartments is expected to close in March 2026.

Raise Up is contemplating converting Southside Gardens through the Choice Neighborhood Implementation Grant, RAD and Section 18 Construction Blend Strategy. Raise Up was issued a CHAP for Southside Gardens on April 24, 2024. Raise Up will prepare and publish a significant amendment or update to its Annual Plan at the appropriate time to comply with the requirements in 2019-23, REV-4.

Project Based Vouchers: In 2019 HUD approved LMHA to issue up to 438 vouchers to be utilized for Project Based Vouchers. Raise Up may issue a rolling RFP to offer PBVs to create additional mixed income, deeply affordable, LIHTC, and PBV communities throughout Lorain County. Vouchers will be

awarded through a competitive RFP process or based upon a Low Income Housing Tax Credit (LIHTC) or other competitive process award as permitted under Raise Up's Administrative Plan. This will include the construction of new designated housing for elderly and/or disabled families and or new family mixed income/workforce PBV communities. This will also include renovating existing housing through the LIHTC program and using PBV's as needed.

Units with Approved Vacancies for Modernization:

Raise Up is planning to convert efficiency units at Lakeview Terrace to one or two bedroom ADA Accessible units to meet the needs of Raise Up's requested and approved transfer list. Raise Up is exploring conversion of efficiency units at Kennedy Plaza to one or two bedroom ADA Accessible units to meet the needs of Raise Up's requested and approved transfer list.

Raise Up will submit a request for approval by HUD for modernization vacancies as applicable for this purpose and for units requiring extensive renovation.

Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants)

Raise Up is planning to apply for other capital grant programs if available. Raise Up may apply for Capital Fund Community Facilities Grants or Emergency Safety and Security Grants.

Raise Up continually reviews and intends to apply for HUD, other public, and private philanthropic grant opportunities that support development, community initiatives, and programming for residents and participants.

Other New Activities

Raise Up may pursue development of a Public Housing Home Ownership Program.

Raise Up plans to acquire a property located at 457 Broadway, Lorain, OH for Central Office operations. Raise Up will lease and/or partner with other local government, nonprofits, or businesses to lease space in the new building to provide Raise Up income and increase service access to the community.

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

Raise Up may install Bed Bug Heat Treatment rooms at Riverview Plaza and John Frederick Oberlin Homes , both public housing high-rises.

Raise Up will continue to explore and pursue opportunities toward its goal of providing affordable housing and supportive services supporting the greatest community impact.

Ex. 1

1100 Highland Pk., Lorain 44052	3719 Oxford Dr., Lorain 44053
1228 W. 8th St., Lorain 44052	3813 Oxford Dr., Lorain 44053
4302 Princess Anne Dr., Lor 44052	3923 Oxford Dr., Lorain 44053
2733 W. 39th St., Lorain 44053	3942 Oberlin Ave., Lorain 44053
1804 Lexington Ave., Lorain 44052	1503 Colorado Ave., Lorain 44052
1814 Lexington Ave., Lorain 44052	1515 Colorado Ave., Lorain 44052
1425 Pennsylvania Ave., Lorain 44052	1527 Colorado Ave., Lorain 44052
204 W. 17th St., Lorain 44052	1535 Colorado Ave., Lorain 44052
1405 W. 19th St., Lorain 44052	142 Brace Avenue, Elyria
318 W. 28th St., Lorain 44052	177 Brace Avenue, Elyria
443 Bell Avenue, Elyria	181 Brace Avenue, Elyria
230 Jackson Street, Elyria	930 Middle Avenue, Elyria
165 Erie Avenue, Elyria	152 Taft Street, Elyria
349 West Tenth St., Elyria	156 Taft Street, Elyria
138 Brace Avenue, Elyria	300 Parmely Avenue, Elyria
563 West Third St., Elyria	308 Parmely Avenue, Elyria
501 East Avenue, Elyria	304 Parmely Avenue, Elyria
425 14th Street, Elyria	748 West 16th Street, Elyria
162 Warden Ave., Elyria	163 Brunswick Drive, Elyria
143 Brunswick Drive, Elyria	165 Brunswick Drive, Elyria
145 Brunswick Drive, Elyria	107 Academy Court, Elyria
149 Brunswick Drive, Elyria	109 Academy Court, Elyria
151 Brunswick Drive, Elyria	125 Academy Court, Elyria
155 Brunswick Drive, Elyria	127 Academy Court, Elyria
157 Brunswick Drive, Elyria	4708 Clifton, Lorain
4600 Riverside Drive, Lorain	4710 Clifton, Lorain
4603 Riverside Drive, Lorain	4965 Clifton, Lorain
4604 Riverside Drive, Lorain	4967 Clifton, Lorain
4607 Riverside Drive, Lorain	4969 Clifton, Lorain
610 East 32nd Street, Lorain	4971 Clifton, Lorain
612 East 32nd Street, Lorain	5031 Clifton, Lorain
4921 Vincent Avenue, Lorain	5033 Clifton, Lorain
4924 Vincent Avenue, Lorain	5035 Clifton, Lorain
4925 Vincent Avenue, Lorain	5037 Clifton, Lorain
4928 Vincent Avenue, Lorain	5039 Clifton, Lorain
4932 Vincent Avenue, Lorain	3733 Dallas, Lorain
4936 Vincent Avenue, Lorain	3737 Dallas, Lorain
4940 Vincent Avenue, Lorain	3741 Dallas, Lorain
618 East 39th Street, Lorain	5341 Fleming, Lorain
5096 Libery Avenue, Lorain	5126 Liberty Avenue, Lorain

Attachment E

Goal Progress

Goal #1: Expand the supply of affordable housing

- Raise Up's total voucher count reached 3,176
- Raise Up now has a total of 122 VASH Vouchers
- Raise Up has 175 vouchers for persons who are non-elderly disabled (NED)
- Promoted communities throughout Lorain County to encourage deconcentration of low-income housing from traditional areas of poverty
- Provided 50 project-based vouchers to Broadway Commons a supportive housing development; in the process of allocating 12 VASH vouchers as PBVs – completion date unknown
- Provided 8 project-based vouchers to South Lorain Family Apartments – there is no movement on this project
Provided 8 project-based vouchers to Foster Senior Lofts – units are expected to be online Spring of 2026
- Provided 8 project-based vouchers to Oberlin Place Senior Housing

Goal #2: Improve the quality of affordable housing

- Raise Up completed obligated \$4,114,381 and expended \$7,699,640 for capital improvements for public housing properties
- Raise Up's Building Systems and Capital Needs Manager and Senior Maintenance Manager continue to review Raise Up systems to identify critical needs, review past planning and forecast capital needs from information gathered from staff as well as current Nspire inspections
- Raise Up closed on its Wilkes Villa RAD project in December 2025 and anticipates closing on its Leavitt Homes, Westview Terrace, and Westgate Apartments projects in late March 2026 which will provide upgraded units and additional site amenities to Raise Up residents

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

Raise Up rebranded in May 2025 affirming the authority's commitment to providing and supporting development of quality affordable housing and expanding resident and community initiatives.

Resident Service Coordinators work with residents to identify and address barriers that affect housing retention, economic self-sufficiency, and quality of life. The Resident Services Department plans events and programming to build community, connect residents with resources, and further education and job skills and retention.

Raise Up Resident Councils give all residents the opportunity for their voice to be heard and to collaborate with initiatives at their properties. Raise Up offers ongoing Resident Council training to support councils and the Resident Advisory Board.

Raise Up offers the Family Self-Sufficiency Program to both Public Housing residents and Housing Choice Voucher (HCV) participants.

Raise Up is a HUD certified Housing Counseling agency. Public Housing residents and HCV participants have the opportunity to attend financial literacy and prepurchase education classes to prepare them for the purchase of their own home or work on budgeting, credit, debt reduction, savings plans, and other areas that move them closer to mortgage readiness. HCV participants who meet the HCV Homeownership program eligibility criteria, also have the opportunity to purchase their own home with their HCV assistance on the HCV Homeownership program.

Raise Up has strong partnerships with community agencies who offer services focused on self-sufficiency and financial independence. Many partners offer programming and assistance on Raise Up sites. Our network of providers offer consistent opportunities to our residents.

Services and amenities offered to Raise Up assisted families:

- Family Self Sufficiency (FSS) programming for Raise Up public housing and HCVP residents
- HCVP Home Ownership Option Program
- Resident Service Coordinators to connect the residents with social service agencies
- Public Housing residents assisted by the Service Coordinator with referrals, surveys, and hardship rent exemptions.
- Resident Service Coordinators assisted by Raise Up's Resident Services staff worked with Lorain County agencies and non-profits to connect residents and participants with Emergency Rental Assistance Funds
- Resident Service Coordinators assist in mediation between Property Managers and residents regarding rent delinquency, community service, housekeeping, lease violations and minimum rent exemption applications
- Resident Services Coordinators assisted by Executive and Resident Services staff reviewed Resident Council organizational documents and procedures and coordinated review and training on resident engagement, participation, and organization
- Resident Council Training Program provided for new resident council officers
- Resident Services Department supports Resident Council operations and Resident Advisory Board participation
- The Raise Up Green Thumb flower and garden program providing annual and perennial flowers plus urban vegetable gardens is offered to support resident engagement and beautification of Raise Up properties.
- Raise Up families cared for community gardens located at Westview, Wilkes, and Southside Gardens
- Computer labs available at several Raise Up public housing high rises gave residents computer and internet access to look for employment, complete online applications, send/receive emails, complete telehealth visits, etc.
- Resident Assistance Watch (RAW) programs engage public housing residents in monitoring their properties and support completion of required community service hours
- Medicare, Medicaid, and Fraud Awareness presentations were provided at dedicated senior engagement events
- Raise Up is a Certified Credit Counseling Agency
- Raise Up conducts Group Housing Counseling Homebuyer's Education which fulfills the HCV Homeownership program requirements
- Boys and Girls Club of Northeast Ohio offers childcare and programing for children living Westview Terrace, Leavitt Homes and the surrounding community

- Raise Up participates in the Domestic Violence Awareness Task Force in collaboration with the Genesis House Lorain County Safe Harbour
- Referrals were made to Mary Lee Tucker application center to provide clothing for families
- Lorain County Health and Dentistry operates a medical and dental center in Wilkes Villa for residents and the general public; additional centers are located close to Lakeview Plaza, Kennedy Plaza, and John Frederick Oberlin Homes, and Southside Gardens
- Horizon Day Care facility located at Wilkes Villa provides day care to children residing at Wilkes Villa as well employment opportunities for Raise Up residents; as of December 31, 2025, there were 19 children residing at Wilkes Villa served by/enrolled at Horizon.
- In partnership with Horizon Education Center, the Boys and Girls Club of Northeast Ohio, and other Lorain County non-profit providers the Raise Up housed the USDA Summer Food Program providing children with breakfast and lunch at Wilkes Villa, Leavitt Homes, and Westview Terrace
- Resident Services publishes a newsletter to keep public housing residents informed on available housing and community programs
- Binders with community resource information are available to public housing resident at each development's management office or by request
- Holiday meals were provided to residents on Raise Up properties in collaboration with local support and faith-based organizations,
- Raise Up participates in the Lorain County Homeless Task Force
- Coordinates employment assistance with Lorain County Goodwill: Job Club; Ohio Means Jobs:
- Catholic Charities provides resources to Raise Up residents upon request
- Four Raise Up Public Housing properties have Little Free Libraries on site stocked with books to promote literacy and reading
- Second Harvest provided Raise Up tenants at Riverview (25 families), Kennedy (23 families), International (45 families), Albright Terrace (20 families) and Harr Plazas (23 families) with monthly Senior Food Boxes
- Raise Up hosts an annual Senior Resource Fair aimed at connecting senior residents with multiple life-enriching resources.
- Through a Blue Cross Blue Shield grant Raise Up partnered with Catholic Charities to provide tenants at Harr and International Plazas on site assessment behavioral / mental health, counseling (individual, couple, family, and group), substance use counseling, case management, and social hours/engagement.
- Through a Blue Cross Blue Shield grant Raise Up partnered with AXS Performance to provide tenants at Harr and International Plazas with low impact mature exercise routine
- Raise Up partnered with McGregor PACE to provide Harr and International Plazas tenant with all-inclusive care coordination for nursing, rehab, personal care needs, home support, transportation, meals on wheels, home health care, prescription medication management, group activities (day care) physical and occupational therapy
- Raise Up collaborated with Lorain County Urban League/Serving the Streets Program to offer programming to Wilkes Villa, Leavitt, and Westview Terrace family sites on the impact of street violence to families; a community, block party celebrated community clean up and collaboration
- Raise Up partnered with the Elyria Public Library - Workforce and Outreach Center to provide Harr, Riverview, and Wilkes Villa tenants a mobile van outfitted with laptops, printer, Wi-Fi and small seating for small collaboration and assistance

- Raise Up and El Centro partnered with Urban League to provide Civic Engagement workshops on Raise Up sites
- Raise Up partnered with Second Harvest Food Bank SNAP Coordinator to assist residents with education on SNAP benefits and local food pantries
- Raise Up Riverview Resident Council, Raise Up staff, and Elyria Community Partnership hosted Third Thursday at Riverview Plaza.
- Raise Up partnered with Elyria Mini-Pioneers football to provide a youth football camp with plans to expand youth programming and opportunities
- Raise Up partnered with Lorain County Transit to provide residents at Harr and International with transportation information
- Raise Up partnered with Lorain County Community College to provide GED classes to Raise Up residents on site to Leavitt Homes and Westview Terrace
- Raise Up partnered with Ohio Means Jobs to bring resume building and job readiness workshops to Southside Gardens, Leavitt Homes, Westview Terrace, and Wilkes Villa
- Raise Up established a shelf stable food and necessities pantry at its central office location in November 2025 serving over 544 individuals
- In partnership with local donors and nonprofits Raise Up facilitated the distribution of fresh food and meals in October, and fresh food and shelf stable meals in November, and December 2025.

Goal #4: Increase the supply of accessible housing

- Retrofit units with desired accessible features for residents who request accommodations. Common accommodation requests which required retrofitting units are installation of grab bars, installation of walk-in showers, and installation of raised toilets.
- Raise Up reviewed 493 requests for reasonable accommodations in 2025

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

Raise Up's resident programs support and empower and families to improve their quality of life, achieve economic stability, and reduce their need for government assistance.

Raise Up's Public Housing FSS program statistics for January 1, 2025, thru December 31, 2025:

59 current PH FSS participants

- 62 current PH FSS participants
- 20 new participants added
- 11 graduated with final escrow disbursements totaling \$60,200.28
- 21 have positive escrow accounts totaling \$111,138.59
- 8 new escrow accounts established this year
- 18 increased their escrow deposits due to higher earned income
- 38 are employed
- 20 have been employed more than a year
- 0 participants receive Temporary Assistance to Needy Families (TANF) Cash Assistance
- 4 continue to work on General Education Diploma (GED)
- 14 are enrolled in college or technical school
- 5 have earned a degree or certification
- Highest Disbursement check total \$13,023.98

Raise Up's Housing Choice Voucher FSS program statistics for January 1, 2025, thru December 31, 2025:

- 95 current HCV FSS participants
- 38 new participants added
- 10 graduated with final escrow disbursements totaling \$59,353.46
- 43 have positive escrow accounts totaling \$189,592.53
- 10 new accounts established this year
- 19 increased their escrow deposits due to higher earned income
- 60 are employed
- 37 have been employed more than a year
- 4 participants receive Temporary Assistance to Needy Families (TANF) Cash Assistance
- 2 continue to work on their General Education Diploma (GED)
- 8 are enrolled in college
- 10 have associate degrees
- 3 have a bachelor's degree
- Highest Disbursement check total \$10,853.76

Homeownership Programs

A description of any Section 5h, Section 32, Section 8y, or HOPE I public housing or Housing Choice Voucher (HCV) homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval. (24 CFR §903.7(k))
LMHA's Housing Choice Voucher Home Ownership Program has 96 active participants and has assisted 230 participants to purchase homes since the program's inception in 2002. Seven (9) participants became new homeowners in 2025. LMHA has a goal of eight (8) new homeowners in 2026.

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

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

In 2025, the program had:

- 23 families completed pre-purchase homebuyer / financial literacy education workshop
- 15 families received one-on-one counseling for pre-purchase/home buying (services provided through partnership with Urban League and El Centro during period LMHA did not have certified counselor on staff)
- 15 Households improved their financial capacity (e.g., increased discretionary income, decreased debt load, increased savings, increased credit score) after receiving Housing Counseling Services (through partnership with Urban League and El Centro during period LMHA did not have certified counselor on staff)

- 9 Households received pre-purchase /home buying counseling and purchase their own homes after receiving Housing Counseling Services

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

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

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

- Continue to provide protective services at various properties as funds are available – Raise Up's in house Security Services provide greater resident engagement and the ability to address problems as they occur
- Provide above baseline police protection services at public housing properties and multifamily properties as funds are available
- Raise Up has completed security camera installation at 1 family sites; installation is underway at 3 family sites with completion anticipated in 2026
- Continue to encourage residents to report suspicious or criminal activity observed at their properties
- Residents and participants use multiple alternative methods for reporting criminal or suspicious activity, such as text messaging, emailing, voicemail, or online reporting capabilities
- Raise Up publicized an "if you SEE something Say something" campaign - a confidential tip line allows people to report issues or suspicious activity

Goal #8: Promote Deconcentration of Poverty

- During orientations, Raise Up promoted the benefits of living in areas of Lorain County outside of areas of high poverty by highlighting housing opportunities, services, employment opportunities and amenities
- Raise Up began using Small Area Payment Standards effective 1/1/2025 allowing the families to choose higher market rent areas that may have otherwise been unaffordable, which encourages the deconcentration of poverty
- Supported portability by allowing families the opportunity to move outside of areas of poverty
- Encouraged the use of www.affordablehousing.com where families may seek housing via the internet
- Raise Up Executive staff and HCV department held multiple in person and virtual HCV Landlord engagement events NSPIRE, payment standards, how to become a landlord and an overview of the process

- Raise Up staff presented multiple times to the Lake Erie Landlord Association (LELA), in which we reviewed NSPIRE, payment standards, how to become a landlord and an overview of the process
- Raise Up was awarded a Housing Mobility Planning Grant and submitted its plan to HUD in January 2026 to assist families to find housing in less concentrated areas of poverty and areas of opportunity