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Exhibit A Executive Summary

The Erie County Health Department (ECHD), Sandusky, Ohio, and its partner, The City of Sandusky, request \$7,000,000 for the HUD Pathways to Removing Obstacles to Housing (PRO Housing) to develop and implement the Erie County Pathways Home project, which will add 50 new stand-alone low-income housing units and an additional 20 apartment suites to public housing within Erie County.

This project will address the urgent affordable housing crisis impacting both low-income seniors and younger families in the City of Sandusky and Erie County by focused on three core objectives: 1) increasing housing availability; 2) improving housing policies; 3) supporting long-term community resilience.

Objective 1: Increase Housing Availability. ECHD plans to renovate and develop the Lutheran Memorial Nursing Home on the West side of Sandusky, Ohio in two phases. Phase One of the Lutheran Home Renovation will involve creating efficiency apartments for families within the existing facility. Phase Two will develop adjacent land on the same parcel with the construction of small, independent living homes (400-800 sq. ft.) for seniors. Construction for each standalone home is expected to be \$100,000; ECHD plans to build 50 of these homes, at a cost of \$5,000,000. There are currently 11 acres of developable land included with the parcel. This development will directly contribute to the critical shortage of affordable and accessible housing Erie County.

Genacross's Lutheran Memorial Nursing Home is a 45,000 square foot facility. Portions of the facility's infrastructure, including phone systems and WI-FI were first upgraded in 2020, with the intent to provide medical care for patients recovering from COVID-19. This was not necessary for our area, and new plans for the facility began to take root. ECHD currently rents an approximate 10,000 square feet of the property for its Compass Point Senior Enrichment Center, providing Adult Day services for individuals with Alzheimer's and/or dementia diagnoses. The remainder of the building is empty. In the fall of 2023, ECHD and Genacross began interior and exterior investments, including roofing, gutters/downspouts, parking lot and additional infrastructure needs to prepare for the opening of ECHD's Compass Point facility. Currently, ECHD and Genacross are negotiating a sale price for the facility; the sale is expected to be completed in early 2025.

Objective 2: Improve Housing Policies. This project will conduct a comprehensive evaluation of the building codes, ordinances, current housing infrastructure and needs, and zoning laws within Sandusky. This assessment will identify regulatory barriers to affordable housing development and propose policy changes to streamline housing production, in alignment with HUD's goals to remove obstacles that inhibit housing supply.

Objective 3: Support Long Term Community Resilience. We will assess the availability of Section 8 and low-income housing programs. This project will explore ways to rapidly expand affordable housing options and reduce wait times for vulnerable populations.

Erie Metro is the only local agency charged with helping those with low incomes find housing. They operate 268 Low Income and 1,128 Section 8 housing units; 1,128 individuals or families currently hold Section 8 Housing Vouchers in the County. However, both low-income and Section 8 waiting lists continue to be at capacity. Currently, 806 individuals/families are awaiting Section 8 and 201 are awaiting low-income unit availability. Erie Metro's waiting lists opened for only four days in June 2024 and had to close because they were again at capacity.

Erie County, Ohio is experiencing a significant affordable housing shortage, especially within the City of Sandusky which impacts the elderly as well as younger low- to moderate-income families. The population of Erie County is 75,662 with 25,095 residents living in the City of Sandusky. By comparison, 11% of Erie County residents live in poverty while approximately 20.5% of Sandusky residents live in poverty. About 10% of residents under age 65 have a disability, and 22% are over age 65.

On average, those making less than \$50,000 per year, who are part-time employees, without an advanced degree, who are single/divorced individuals, and non-White residents are most likely to be affected by housing insecurity. However, our area is a tourism destination and as such, the seasonal nature of employment and type of jobs available cause both poverty and housing insecurity to be more widespread. According to the 2022 Erie County Community Health Assessment (CHA), nearly 10% of residents sought assistance with Utilities, 6% with home repairs, and 6% with rent/mortgage assistance.

Sustainability and maintenance of the Erie County Pathways Home project will be ensured through a comprehensive property management plan, including ongoing support services and regular property reviews. Additionally, ECHD and its partner will prioritize community engagement throughout the project's development and implementation to ensure that the project aligns with local needs and priorities.

Exhibit B Threshold Requirements and Other Submission Requirements

Resolution of Civil Rights Matters ECHD confirms that, to the best of our knowledge, we have no outstanding or unresolved civil rights matters as described in this NOFO. Specifically:

- ECHD is not subject to any unresolved charges or cause determinations from HUD or any state or local fair housing agency concerning systemic violations of the Fair Housing Act, Title VI, Section 504, or other related civil rights laws.
- We have not been named as a defendant in any Fair Housing Act lawsuits or other lawsuits involving HUD or the Department of Justice, nor are we subject to any letters of findings regarding systemic non-compliance with civil rights laws.
- No such charges, lawsuits, or letters of findings have been issued against ECHD or our partner organizations, including the City of Sandusky and Erie Metro Housing Authority.

ECHD, along with all its partners, is in compliance with civil rights laws, including the Fair Housing Act, and continues to operate in accordance with all relevant regulations.

Timely Submission of Applications ECHD will ensure that this application is submitted before the deadline stated in the NOFO. We are fully aware that any late applications will be marked as ineligible and will not be considered for funding. We are committed to meeting all submission deadlines and requirements as outlined.

Eligible Applicant ECHD is an eligible applicant for this funding opportunity as a county general health district, a legal and separate body politic from Erie County government. We are partnering with the City of Sandusky, a local municipal government entity, which is fully eligible partners for this proposal, as a private partner with 20 years of experience developing and operating low-income and affordable senior housing developments.

To demonstrate the partnership and collaboration between all involved parties, we have attached relevant foundational documents, including Memorandums of Understanding between partners. The MOUs clearly outline roles and responsibilities for the execution of the proposed project.

Number of Applications ECHD will submit only one application under this NOFO. Should any modifications or revisions to our application be required before the deadline, we will ensure that the entire revised application is resubmitted in compliance with HUD's requirements, thus ensuring our application remains eligible for consideration.

Exhibit C Need

- i.* With regard to **overcoming local barriers to affordable housing production**, the Erie County Health Department and the City of Sandusky have a current MOU to **streamline the variance request process** for homeowners regarding utilities. Through this collaborative effort, we've successfully navigated previous zoning obstacles, demonstrating our commitment to addressing the unique needs of our community.

ECHD is located in City of Sandusky, the **geographic location for this affordable housing proposal**. Erie County faces an 11% poverty rate with the City of Sandusky faces a 20.5% poverty rate, placing many at risk of losing housing at any given time. Coupled with this are community barriers, including permit delays and zoning laws, which are outlined in this section to highlight the acute housing problems facing residents of the city.

Erie County and the City of Sandusky have a largely tourism-based economy, with up to 10 million families visiting the area during fair-weather months. As with most communities in the United States, Erie County, Ohio and the county seat, the City of Sandusky have suffered a **lack of available and affordable housing** for low- to moderate-income residents that exacerbates homelessness, an inability of families to afford other necessities, as well as overall reduced quality of life. The condition and age of Erie County housing stock adds to these acute problems of access to available and affordable housing options. More than 7,500 homes were built between 1940 to 1978; these homes are far more likely to have dangerous contaminants such as lead, asbestos and mold. ECHD operates an active Lead Hazard Control and Healthy Homes program, which mitigates lead and other environmental hazards for area residents, however, the number of homes in need of these repairs exceeds the number of contractors available for this type of work. Another piece of this barrier is that, because of the tourism-driven nature of our economy, many landlords have opted to convert their rental units into VRBO/Air B&B properties, which can generate significantly higher rental income compared to long-term, low-income tenants.

Low-Income/Moderate-Income Barrier

Although the local barriers include not enough affordable housing units for low-income to moderate-income families and the elderly, there is also an inability for those residents who find housing to afford the median rent of \$855.

To further illustrate this barrier, local residents do not have immediate options to access already existing affordable housing units and pay for housing. This is evidenced by the fact that the Erie County Metropolitan Housing Authority has closed waiting lists for affordable housing units as well as Housing Choice Vouchers. This indicates the need for additional affordable housing units as well as assistance with paying for housing.

On August 15, 2024, the ECHD, City of Sandusky, Greater Sandusky Partnership, Serving Our Seniors and community stakeholders held an affordable housing symposium for seniors, who were able to voice their concerns about the housing situation here. More than 200 senior residents attended, identifying affordable housing as a significant need. Additionally, according to Serving our Seniors – Erie County, 10,088 calls were received (October 1, 2023 – September 30, 2024) via their help line related to housing, including renovations to remove slips/trips/falls risks, food insecurity, and other community-based needs; nearly 10% of the calls were from individuals who had never contacted the agency prior to FY2024.

Elderly and Disabled Barrier

The City of Sandusky Final Consolidated Plan (further described in Section b) conducted a needs assessment of current problems with affordable housing. According to the report, seniors, both elderly and the frail elderly, and the disabled populations, have the greatest need for housing and supportive services. Seniors are at risk of homelessness due to the lack of health, food, need for medication, high utility cost, and transportation. The City currently works with local service providers to increase services to seniors. The City plans to improve current housing conditions through rehabilitation and accessibility retrofits and combine these two to improve elderly and disabled resident's housing choices.

The report continues to provide that the number of disabled families receiving assistance from the Erie Metro totals 282 (public housing and vouchers). In addition, 1,194 families are requesting accessibility features. This data shows that a high number of disabled families need both housing assistance/vouchers and accessible units. Additionally, 121 Erie Metro clients (public housing and vouchers) are elderly (>62 years) and may also need accessible units.

Aging Infrastructure Barrier

Other barriers include an aging infrastructure where 4,442 homes in the city were built before 1940; 3,139 homes were built between 1941 and 1978. Homes built before 1978 are more likely to have lead paint, asbestos and other household contaminants.

Homelessness-Transitional Housing Barrier

The Volunteers Of America of Greater Ohio (VOAGO) is the only major provider of housing services to homeless individuals and families in Sandusky. The VOAGO has centralized programs that serve as an emergency shelter, transitional housing, and permanent housing through its Crossroads program. VOAGO is the most comprehensive agency that services the homeless in Sandusky and the main source of homeless data. The greatest needs of the homeless in Sandusky outlined by VOAGO are:

- 1) affordable, safe housing,
- 2) transitional housing,
- 3) emergency assistance with utility and rent/mortgage payments, and

4) more capacity to provide supportive services to ensure self-sufficiency. This is particularly true for mental health services and substance use dependency treatment.

Building/Renovation Barriers

ECHD has completed both renovation and new build projects to provide direct services to the county. These include projects such as the renovation and opening of the Erie County Detox Center and Compass Point Adult Daycare Facility. More recently, a new build was completed for the Kaptur-Rogowski House Crisis Stabilization Facility. These projects have afforded the agency experience in renovation and new build as well as permitting and zoning.

ECHD and the City of Sandusky Erie County Health Department and the City of Sandusky have a current MOU to **streamline the variance request process** for homeowners regarding utilities. Through this collaborative effort, we've successfully navigated previous zoning obstacles, demonstrating our commitment to addressing the unique needs of our community.

Our previous working partnership with the City, GSP, and other community stakeholders will inform our partnership approach for this project. ECHD pledges to work with local agencies including Erie Metro and the City of Sandusky to streamline or change processes applicable to this affordable housing project along with improving or changing laws, regulations, or permits that will improve other developers ability to construct affordable housing units or renovate existing buildings after this project is completed.

During initial conversations with the City of Sandusky, it was discovered that current city zoning/permitting does not include the building of tiny homes on the proposed site. This is an avenue that the city is open to revising. Zoning and permitting discussions will begin upon award, with final zoning changes expected before the end of Year 2.

Barrier-Lead Based Paint Hazards

The overall age of our housing infrastructure is another barrier to families obtaining housing. ECHD's Lead Hazard Control & Healthy Homes program operates grants from HUD/Healthy Homes, the Ohio Department of Health's Healthy Homes Production, and USDA Historic Preservation programs totaling more than \$4,000,000 per project period; since 2017, the program has completed more than 341 home renovations, including those for the removal or mitigation of lead-based paint, making these homes safe for families. Nearly 60% of these have either become or returned to the low-income rental market.

By virtue of aging housing within the City of Sandusky, since 2021, the ECHD has worked in conjunction with the city to ensure availability of accessible and affordable testing, screening, mitigation and treatment for problems related to lead-based paint for low- and moderate-income residents of the City of Sandusky.

The primary goals of our Lead Program are to build the capacity necessary to protect families, especially children less than six years of age from lead poisoning and eliminate lead-based paint hazards in the housing stock.

Even with grant funding to assist with necessary repairs, the number of homes that can be mitigated each year is limited. This creates a significant gap between the completed projects, the waiting list of homes requiring repairs, and the families in need of affordable housing. The constraints on grant funding and the time-consuming nature of the repair process often result in a backlog of projects, leaving many low-income residents in precarious housing situations

Foreclosed Properties Barrier

A barrier indicated by the City of Sandusky Final Consolidated Plan is improving housing code enforcement for foreclosed properties to increase redevelopment/revitalization and to eliminate blight within the City. ECHD's proposed project will have revitalization as part of the proposal to decrease blight, increase affordable units for the elderly as well as provide transitional options for low-to moderate-income families to ensure the housing system in the city has a permanent sustainable feature to the proposal.

Five-Year Consolidated Plan Sandusky City

According to the Five-Year Consolidated Plan for the CDBG Program, 2024-2029, the City of Sandusky identifies affordable housing as a crucial need for residents especially in regard to low-income. The needs assessment within the plan through data analysis and public input illustrate the highest priorities, as shown in order:

- Affordable housing for low-income persons.
- Fair housing information.
- Emergency repair.
- Housing rehabilitation for homeowners that cannot afford maintenance on their homes.
- Demolition and clearance of vacant/abandoned structures.

To remove or ameliorate the barriers to affordable housing listed above the City currently works with community agencies such as Volunteers of America of Greater Ohio, Firelands Habitat for Humanity and other entities to develop more quality affordable housing. To eliminate issues with available land, the City plans to use a land banking program (described in more detail on page 8 of this proposal) to provide vacant lots and housing rehabilitation opportunities to the above listed types of organizations as well as accept proposals from the general public and potential homeowners. To eliminate the knowledge barrier, educational materials and training sessions will be offered about fair housing choices and discriminatory practices. The City will maintain code enforcement capacity to improve the quality of affordable housing, property conditions and values in Sandusky.

Other measures the City may utilize to remove or ameliorate the barriers to affordable housing:

- Support non-profit agencies in becoming developers of new affordable housing units.
- Provide incentives to developers to contribute to the supply of new affordable housing units.
- Develop an inventory of “shovel-ready” sites, including but not limited to City-owned property, suitable for the construction of affordable housing units near employment and commercial activities.
- Continue to provide zoning incentives for affordable housing.
- Promote down payment assistance programs offered through service providers.

The overall CDBG goals for increasing affordable housing options as well as two objectives in the plan are listed below.

OVERALL GOAL: HOUSING

Improve the quality and accessibility of affordable housing within the City of Sandusky.

OBJECTIVE 1: Preserve, maintain, and improve existing affordable housing stock for low- and moderate-income and special needs households.

OBJECTIVE 2: Provide housing services for low- and moderate-income and special needs households.

Included within the City of Sandusky Consolidated plan, are a list of code and zoning updates that are expected to be addressed over the next five years. These include:

- Passed “a planned unit development zoning ordinance which **provides very flexible** regulations related to housing types, mix of housing, and commercial development as well as the size of housing lots; relatively small lots (4,800 sq ft) for single family dwelling with reasonable setback limits”.
- “the lot size and dwelling type regulations in the City’s residential zoning districts are also **favorable to the creation of affordable housing**”.
- The City “contains large areas of residential zoning which permits two-family, three-family and multi-family dwellings”.
- The “downtown business zoning district also permits multi-family units in the upper floors of downtown buildings”.
- The City has **tax abatement programs** (Enterprise Zone and Community Reinvestment Area) which can be used for owners who build or **renovate affordable housing** projects.
- The City is actively pursuing its land banking program, of which one goal is to make **vacant lots available at low cost for the development of new single-family** housing.
- The City’s Zoning Board of Appeals has the authority to remove or ameliorate negative effects of zoning policies that may serve as barriers to affordable housing through the variance process.

The plan also outlines other necessary public services such as public facility and infrastructure improvements, street repaving/resurfacing, afterschool programs (identified to improve protective factors for youth), code enforcement and blight elimination, neighborhood beautification program and microenterprise assistance. This will ultimately improve the influx of renovation and new build affordable housing projects.

Partners

Erie County Health Department, public health agency responsible for protecting and promoting the health of the county's residents. ECHD offers a variety of health and environmental services, including an active Federally Qualified Health Center, Lead Hazard Control & Healthy Homes, and community services. ECHD has open and on-going partnerships with community stakeholders and organizations to ensure the health and well-being of all residents.

The City of Sandusky has pledged support for this project providing a support letter that also outlines how the city will partner with ECHD to change the zoning for the property to provide tiny homes for the elderly. Creating an elderly community to provide accessible and affordable housing for the aging population. More detail is provided within the

b. Regarding recent actions taken to overcome barriers to facilitate the increase of affordable housing production and preservation, the recently completed Sandusky City Five-Year Consolidated Plan shows positive support for affordable housing which includes a needs assessment that identifies the current issues, indicates disparity, and how to increase affordable housing units and access. There are also state level and county level laws and regulations that assist in the development and renovation of existing buildings to produce affordable housing. The following is an outline of those available plans, policies, codes and programs.

Existing Positive Laws, Code and Fair Housing practices

Ohio Revised Code

Supports and provides tax credits for constructing or rehabilitating affordable housing. Creates assurances for localities to service low-income residents through grants as well as non-discrimination laws. It also provides technical assistance and create plans regarding housing needs through the Ohio Department of Development for providing housing to low and moderate-income residents.

Erie County Fair Housing Program

Provides free assistance to Erie County residents with housing questions, education on housing rights and responsibilities, and help filing fair housing complaints.

Erie Metropolitan Housing Authority (Erie Metro)

Erie County Health Department, Sandusky, Ohio
HUD/Pathways to Remove Obstacles to Housing

For Erie Metro, both public housing and the Housing Choice Voucher/Section 8 waitlists are closed for new applicants which deepens the divide those seeking housing and available units.

Community Housing Impact and Preservation (CHIP) Program

A competitive grant program that provides funding to local governments for affordable housing repairs and rehabilitation.

Sandusky Residential Tax Abatement

Property owners and developers can receive a 75% tax abatement for 10 years on the improved value of single, two, and three-family homes. The program is available for projects that cost more than \$2,500, or \$5,000 for three-family homes. Some projects may require building permits and contractors registered with the city.

Housing Assistance

Great Lakes Community Action Partnership (GLCAP) can help area homeless residents find stable housing. Assistance with finding safe places to live, pay rental costs, access supportive services, develop a plan for self-sufficiency and meet other needs. Special programs are available to meet the needs of homeless veterans and their families.

Volunteers Of America Greater Ohio (VOAGO)

VOAGO is the lead agency for collecting homeless data, in which homeless needs assessments are conducted as well as providing advocacy for community supported homelessness strategies. VOAGO supports Erie County, the City of Sandusky, and Homeless Planning Region #3. The VOAGO acts as the Sandusky area Continuum of Care (CoC). Most of the data utilized in the homeless section of the City's 5-Year Plan was provided by VOAGO. The CoC is the primary means of reaching out to homeless people and assessing their individual needs.

The supportive services need of homeless people are currently addressed by the CoC partnering agencies. It is the City's priority to prevent homelessness. The second priority is to address the insufficient availability of transitional housing for the formerly homeless. Although foreclosures, vacant and abandoned properties are high in the City, the City will use this opportunity to support those who create transitional housing for those in need.

The most recent action was VOAGO actively working with the City of Sandusky and the community to express an understanding of the homelessness problem especially the transitional housing issues that are not tracked by any other sources. This activity assisted with the development of the 5-year plan.

Legislation

In April 2024, Ohio lawmakers proposed legislation to create an annual housing fund to provide grants to municipalities that adopt "pro-housing" policies.

ECHD has non-discrimination policies and will ensure that persons seeking affordable housing options related to this project will not be discriminated against and will have more opportunities to access housing built with HUD funding.

ii. Erie County has **an acute need for affordable housing**, as evidenced below.

Erie County, Ohio is experiencing a significant affordable housing shortage, especially within the City of Sandusky that impacts the elderly and low to moderate-income families. The population of Erie County is 75,662 with 24,241 residents living in the City of Sandusky. Within the county, the median age is 47; 24% are over age 65. By demographic, 86% are White, 9% are Black, 4.7% are Hispanic/Latino, and 3.8% identify as 2 or more races. In comparison, In Sandusky, 66% are White, 23% are Black, 7.4% identify as 2 or more races, and 6.5% are Hispanic/Latino. In Erie County, 11% of residents live in poverty and 20.5% of Sandusky residents live in poverty.

When examining income, families making less money have more housing struggles. Of those Erie County families making under \$25,000/year: 15.9% sought utilities assistance. 9.7% sought home repair assistance. 22% sought rent/mortgage assistance. 9.7% sought shelter assistance. Of those making between \$25,001 - \$49,000/year: 7.2% sought utilities assistance. 9.9% sought home repair assistance. 6% sought rent/mortgage assistance. 3% sought shelter assistance.

Erie Metro is the only local agency charged with helping those with low incomes find housing. They operate 268 Low Income and 1,128 Section 8 housing units; 1,128 individuals or families currently hold Section 8 Housing Vouchers in the County. However, both low-income and Section 8 waiting lists continue to be at capacity. Currently, 806 individuals/families are awaiting Section 8 and 201 are awaiting low-income unit availability. Erie Metro's waiting lists opened for only four days in June 2024 and had to close because they were again at capacity. According to local experts, the housing problem within Erie County and Sandusky is a combined lack of funding for existing housing programs, and a lack of landlords willing to rent to lower income individuals because they can make much more by following the VRBO/Air B-n-B Model of rental properties.

The JFS office provides assistance to individuals and families through programs including SNAP (Supplemental Nutrition Assistance Program), education and job training programs, child support, and many others. A majority of those served by these programs are living near or below the poverty level.

In Sandusky, households within the 0-30% Area Median Income (AMI) category have the highest number (1,395 households, 79.49%) experiencing at least one of the four housing problems. Considering race and ethnicity, White households have the highest number (640, 70.33%) of housing problems. Blacks/African American households have the second highest number with (620, 89.21%).

According to the Ohio Department of Health (ODH) Bureau of Vital Statistics, between 2018 and 2022, 7,266 Erie County seniors experienced a fall; most concerning is that about 21% of seniors experienced multiple falls. This is an indicator that the environment and other issues associated with aging (chronic illness, vision, medication, etc.) are raising the risks for seniors in the service area.

Erie County Health Department, Sandusky, Ohio
HUD/Pathways to Remove Obstacles to Housing

According to the ECHD 2022 Community Health Assessment (CHA), about 5% sought help for rent/mortgage and home repair assistance. This program, while not providing regular or on-going health programs, may provide older adults with a first step along the path of better health through education and addressing the factors that contribute to falls, including individual's home environment.

According to the Sandusky Consolidated Plan needs assessment, the largest number of households are in the greater than 100% HUD Area Median Family Income (HAMFI) group with 3,400 households. The second largest group is the 50-80% HAMFI group (2,575), followed by the 0-30% HAMFI group (2,135). This means that approximately 58.5% of all households in the City of Sandusky are below 80 percent of HAMFI.

Overall, 1,355 households in the City of Sandusky are experiencing a cost burden greater than 30% of income and 1,870 households experience a cost burden greater than 50% of income.

As shown by the County Health Rankings & Roadmaps, 12% of households experienced at least one of the following housing problems from 2016 to 2020, overcrowding, high housing costs, a lack of kitchen facilities, or lack of plumbing facilities.

According to the Sandusky Final Consolidated Plan substandard housing is described as a household without hot and cold piped water, a flush toilet and a bathtub or shower, and kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. Within the needs assessment, 10 renter households and 50 owner households lived in substandard housing.

- i. One of the largest **barriers that exist**, from a community perspective, is the lack of landlords willing to go into the Public Housing or Section 8 programs. Because of our tourism-based economy, civic leaders have been told by landlords that they are making, on average, double the rental income by using the VRBO/Air B&B Model versus having only one family in a rental unit for six to twelve month terms.

Exhibit D Soundness of Approach

The Erie County Pathways Home project envisions a vibrant and equitable community where all individuals, regardless of income, have access to safe, affordable, and supportive housing. Our goal is to create a sustainable housing model that not only addresses the immediate needs of low-income individuals and seniors but also contributes to the overall well-being and economic vitality of Erie County.

1. Project Implementation Strategy

ECHD operates a Federally Qualified Health Center (FQHC), with our Main Campus easily accessible to the Lutheran Home facility. We will open a Pharmacy at our Main Campus in late 2024. The agency also provides transportation for various health programs, including Compass Point at the Lutheran Home, and is examining a change in scope for our FQHC to provide additional community services including expanded transportation.

This project consists of three core components, each designed to address specific aspects of the affordable housing crisis in Sandusky and Erie County. These components will be executed in three phases:

- **Phase 1: Renovation of the Lutheran Home & Construction of Independent Senior Living Homes**
 - We will begin by renovating a portion of the former Lutheran Home, owned by Genacross, into efficiency apartments. This will provide affordable housing for low-income seniors, a population disproportionately affected by the housing shortage. Renovations are expected to begin within the first six months of funding, with an estimated completion time of 18 months.
 - Concurrently, we will develop small, independent living homes on an adjacent parcel of undeveloped land. This expansion will create additional housing units designed for seniors seeking more independent lifestyles. The construction timeline is estimated at 36 months.
- **Phase 2: Evaluation of Sandusky's Building Codes, Ordinances, and Zoning Laws**
 - During the first year of the project, our team will conduct a comprehensive review of the city's building codes, zoning laws, and ordinances to identify regulatory barriers that hinder housing development. Working with city planning experts and legal advisors, we will recommend specific policy changes to promote affordable housing development. The review will be completed within 12 months, with findings and recommendations presented to the City of Sandusky for consideration. With Implementation goal by the end of Year 2
- **Phase 3: Assessment of Section 8 and Low-Income Housing Availability**
 - The third phase involves evaluating the current Section 8 and low-income housing landscape in Erie County. Erie Metro Housing's **voucher program is currently closed due to a 2+ year waiting list**, highlighting the critical need for expanded housing options. We will work with Erie Metro Housing and other stakeholders to explore rapid expansion strategies, including additional voucher programs and

development of affordable units. This assessment and planning process will occur over the first 12 months.

2. Project Management and Roles

- **Lead Agency:** The Erie County Health Department will serve as the lead organization, responsible for overall project management, fund allocation, and ensuring timelines are met.
- **Partner Roles:**
 - *Genacross* will work with ECHD for the procurement of the facility to allow ECHD to implement the grant deliverables. Genacross will continue involvement after the sale to provide assistance and consultation in the area of senior living to develop the project in order to effectively and efficiently build and provide affordable housing to this specialized class.
 - *The City of Sandusky* will provide planning and policy expertise for the evaluation of building codes, ordinances, and zoning laws. The City will work with ECHD to sustain the overall goal of efficiently developing affordable housing within the City.
 - *Erie Metro Housing* will collaborate on the Section 8 and low-income housing assessment, ensuring the strategies align with the county's housing needs.
 - *Greater Sandusky Partnership* will assist with community engagement, outreach, and aligning the project with regional development goals.
- **Stakeholder Engagement:** We will hold public meetings and workshops to involve local residents and housing advocates. Feedback from these sessions will inform both the policy recommendations and the design of the housing units.

3. Technical Feasibility

- **Site Feasibility:** The former nursing home site is well-suited for renovation, with existing infrastructure that supports redevelopment. The adjacent land is already zoned for residential use, minimizing potential delays related to land-use planning.
- **Proven Methods:** Similar projects across the U.S. have successfully transformed older properties into affordable housing for seniors. This model has been shown to increase housing availability without the high costs associated with new construction on undeveloped land.
- **Zoning and Permitting:** We will work closely with Sandusky's planning department to ensure compliance with all zoning and permitting requirements. If adjustments to current zoning laws are needed, they will be addressed during the evaluation phase.

4. Budget and Financial Management

- **Project Budget:** We are requesting \$7,000,000 in HUD PRO Housing funding to cover costs associated with:
 - Renovation of the Lutheran Home: \$1,250,000
 - Construction of independent living homes: \$5,500,000
 - Policy evaluation and planning activities: \$200,000
 - Community outreach and stakeholder engagement: \$50,000
- **Cost Efficiency:** The project will maximize resources by using an existing structure, leveraging local contractors, and conducting a thorough policy review to avoid

unnecessary costs. Additionally, we will seek supplemental funding sources to support long-term maintenance of the housing units.

5. Performance Measures and Evaluation

- **Key Performance Indicators:**
 - Number of efficiency apartments created (goal: 30)
 - Number of independent living homes built (goal: 50)
 - Reduction in Low Income waiting list by 25%
 - Tiny Home Zoning Updates, policy recommendations adopted by the City of Sandusky
- **Evaluation Plan:** The project's progress will be tracked quarterly, with formal reports submitted to HUD. Mid-project evaluations will assess whether adjustments are needed to meet our goals.
- **Risk Management:** Potential risks, such as construction delays or zoning issues, will be mitigated by establishing contingency plans, including securing alternative contractors or applying for necessary zoning changes early in the project timeline.

6. Alignment with PRO Housing Program Goals

- **Removing Barriers to Housing:** The evaluation of local building codes, ordinances, and zoning laws is directly aligned with the HUD PRO Housing goal of removing regulatory barriers to affordable housing production. This assessment will lead to policy reforms that promote streamlined housing development.
- **Increasing Housing Supply and Affordability:** By creating new housing units for low-income seniors and addressing Section 8 shortages, the project addresses both supply and affordability, key objectives of the PRO Housing program. The focus on senior housing also supports vulnerable populations, ensuring equitable access to affordable housing options.

This approach demonstrates a comprehensive, technically sound plan that addresses both immediate and long-term housing needs in Sandusky and Erie County.

The **geographic scope** of our proposal encompasses **the City of Sandusky in Erie County, Ohio**, a community currently facing a critical shortage of affordable housing for low-income seniors and younger families. Sandusky is the focal point for this initiative, where the renovation of the former Lutheran Memorial Nursing Home and the construction of small independent living homes will directly address the city's housing crisis.

Anticipated Effects on Targeted Locations

Our project aims to create and preserve housing units that will expand opportunity in underserved areas of Sandusky. The former Lutheran Home is located in a neighborhood with access to essential services and amenities, making it a **high-opportunity area** for low-income seniors who need affordable housing close to healthcare, transportation, and social services. By

transforming an underutilized property into efficiency apartments and building small homes, we are addressing both the **housing shortage** and enhancing the livability of the neighborhood.

The new housing units will also increase **residential density** in a way that is sustainable and community-focused, promoting economic stability for the city and surrounding areas. Additionally, the project contributes to **affordable housing equity** by ensuring that underserved populations, including low-income seniors and Section 8 voucher holders, have access to safe, affordable homes.

Expanding Opportunity in Underserved Communities

The evaluation of Sandusky's **building codes, zoning ordinances, and housing policies** will help remove barriers to affordable housing development and expand opportunities for future projects across Erie County. This initiative aligns with HUD's goal of fostering more inclusive and equitable housing policies that support economic mobility and prevent displacement, particularly in underserved and historically marginalized communities.

Key Stakeholders and Engagement

Our key stakeholders play a crucial role in both the planning and implementation of this project. These stakeholders include:

Partners

- **Erie County Health Department:** The Erie County Health Department will serve as the lead organization, responsible for overall project management, fund allocation, and ensuring timelines are met.
- **City of Sandusky:** The city is a key player in evaluating zoning laws and ordinances. They are engaged to ensure that necessary policy changes can be implemented to remove barriers to affordable housing development.

Additional Stakeholders and Non-Partners

- **Genacross:** Genacross currently owns the indicated property and has a vast knowledge of senior living, including design and construction of affordable senior housing in a community setting.
- **Erie Metro Housing:** A critical partner, Erie Metro Housing is instrumental in addressing the current housing crisis, particularly through their work on the Section 8 voucher program. Their expertise will inform our evaluation of housing availability and policy changes.
- **Greater Sandusky Partnership:** This group provides essential economic and business perspectives on the project, helping align housing efforts with broader regional development goals.
- **OHgo:** This mobile non-profit focuses on providing emergency housing to individuals in crisis. Their experience with housing instability informs our understanding of the immediate needs of vulnerable populations in Sandusky.

- **Great Lakes Community Action Partnership (GLCAP):** GLCAP, a member of COHHIO's Balance of State Continuum of Care, represents the interests of low-income residents. Erie Metro Housing's membership on the GLCAP executive committee ensures alignment with larger state housing strategies and resources.
- **Erie County Department of Job & Family Services:** This agency provides a transportation program for clients of the Erie County Community Health Center and houses a satellite location of the Erie County Community Health Center, a federally qualified health center.

Stakeholder Engagement and Outreach

We have already held a **public meeting** with seniors to understand their housing needs, focusing on the specific challenges low-income seniors face in finding affordable, safe housing in Sandusky. This feedback has been crucial in shaping our proposal to ensure that the planned housing units meet the needs of the community. We plan to hold additional public meetings and outreach efforts, particularly targeting other populations affected by the housing crisis, including younger families and individuals on the Section 8 waiting list. A second public meeting, specific to this application, will be held upon notice of award.

Throughout the grant's performance period, we will continue these engagement efforts through **community forums, stakeholder workshops, and surveys** to ensure ongoing community involvement and feedback. Input gathered will help shape both the construction and policy components of the project, ensuring that the final outcomes address the real needs of the city's residents.

Incorporating Stakeholder Input

The feedback we have received from seniors and community stakeholders has directly influenced the design of the housing units, leading to the inclusion of both efficiency apartments and independent living homes. Additionally, conversations with Erie Metro Housing and OHgo have underscored the urgency of expanding housing options for vulnerable populations, which is why our evaluation of Section 8 availability and housing policy reform is a critical component of this project. By integrating the needs and insights of these stakeholders, we ensure that the project is responsive to the most pressing housing issues in Sandusky.

Budget

Our project will follow the budget outline provided previously, which includes the following allocation of the \$7,000,000 request:

- **Renovation of the Lutheran Home:** \$1,250,000
- **Construction of small independent living homes:** \$5,500,000
- **Policy evaluation and planning activities:** \$200,000
- **Community outreach and stakeholder engagement:** \$50,000

This budget ensures a balanced distribution of funds, addressing both the immediate housing needs of seniors and the long-term sustainability of affordable housing in Sandusky.

Timeline

We have developed a detailed, multi-phase timeline that spans from 2025 to 2030 to ensure the successful completion of all project components. Below is a breakdown of our proposed timeline:

Year 1 (Feb 2025 - Jan 2026)

1. **Feb 2025 - Jan 2026:**
 - **Evaluate zoning and permitting regulations** in collaboration with the City of Sandusky and aligned with the City of Sandusky Consolidated Plan. This process will include an in-depth review of current building codes and policies, with recommendations to expand housing access by easing restrictions and promoting affordable housing development.
2. **Feb 2025 - June 2025:**
 - **Develop a purchase agreement** between the Erie County Health Department (ECHD), the City of Sandusky, and Genacross for the former Lutheran Home. This agreement will lay the groundwork for renovation and new construction.
3. **July 2025 - Jan 2026:**
 - Begin the **renovation of the West Annex of the Lutheran Home**, adjacent to ECHD's Compass Point Senior Enrichment Center.
4. **July 2025 - July 2026:**
 - **Start infrastructure development for the tiny homes**, including obtaining updated zoning laws that will allow for the construction of these homes on the property adjacent to the Lutheran Home.

Year 2 (Feb 2026 - Jan 2027)

1. **Feb 2026 - Sept 2026:**
 - **Complete the renovation of the Lutheran Home**, transforming the West Annex into efficiency apartments that will provide affordable housing for low-income seniors.
2. **Oct 2026 - Jan 2027:**
 - Work with the **City of Sandusky and Erie Metro Housing** to expand Section 8 vouchers. This collaboration will also involve the development of rental contracts for the new efficiency apartments.
3. **July 2026 - Ongoing:**
 - Begin the **construction of tiny homes for seniors** on the adjacent parcel. Our goal is to complete five homes by January 2027, making them available for rental.

Year 3 (Feb 2027 - Jan 2028)

1. **Feb 2027 - Ongoing:**
 - **Rental of efficiency apartments** will commence, providing much-needed housing for low-income seniors.
2. **Feb 2027 - Jan 2028:**

Erie County Health Department, Sandusky, Ohio
HUD/Pathways to Remove Obstacles to Housing

- An additional **15 tiny homes will be built** and ready for rental by January 2028. These homes will provide independent living options for seniors, addressing the need for affordable, smaller housing units in the community.

Year 4 (Feb 2028 - Jan 2029)

1. **Feb 2028 - Jan 2029:**

- **Complete construction of the final tiny homes**, ensuring all planned units are ready for occupancy.

Year 5 (Feb 2029 - Jan 2030)

1. **Feb 2029 - Jan 2030:**

- **Project review and evaluation** with the City of Sandusky, Greater Sandusky Partnership, and Erie Metro Housing. During this period, we will assess the success of the project by evaluating current wait times for Section 8 and affordable housing, and the overall impact of the newly created housing units on Sandusky's housing market.

Year 5.5 or 6 (Feb 2030 - September 2030)

1. **February 2030-September 2030**

- **Determine next steps:** Based on the evaluation, we will explore opportunities to further expand affordable housing by identifying underutilized commercial buildings that could be repurposed for housing. This phase will shape the future of housing development in Sandusky, ensuring a continued focus on meeting the community's needs.

This phased timeline ensures the project remains on track to meet critical milestones while allowing for flexibility and ongoing collaboration with key stakeholders.

Exhibit E Capacity

1. Organizational Chart and Staffing Plan

- Provide an **organizational chart** that outlines key management roles and positions specifically dedicated to the **PRO Housing** activities. This should include the **Erie County Health Department (ECHD)** as the lead applicant and key partner the **City of Sandusky**.
 - Peter Schade, Health Commissioner, will serve as Project Director for this project, focused on project management. Mr. Schade will allot 0.10 full time equivalent (FTE) to project activities; this FTE will be considered in-kind match.
 - Trey Hardy, Asst. Health Commissioner, will ser as Project Coordinator, focused on partner collaborations, and will also serve as the stakeholder liaison for project activities. Mr. Hardy will allot 0.10 FTE to project activities; this FTE will be considered in-kind match.
 - Mr. Schade and Mr. Hardy have on-going relationships with all partner entities. They successfully led the initial projects at the Lutheran Memorial Home, as well as the construction of the Erie County Detox, a new building addition at ECHD's Main Campus and at our Recovery Housing Facility on our Main Campus.
 - **Procurement Officer (To Be Hired)**. The Procurement Officer will be tasked with all purchasing related to this project and will collaborate with the Project Director and Project Coordinator on project timelines to ensure the project proceeds according to our base timeline. This position is already in the hiring phase. The Procurement Officer will allot 10% FTE to project activities.
 - **ECHD Chief Financial Officer (CFO), Joseph Palmucci (8%)**: He has served with ECHD for 29 years and will be responsible for ensuring all draws mirror our department grant record and providing grant related financial oversight to ensure that grant funds are never comingled with other program areas. **Assistant Chief Financial Officer (ACFO) Melissa Hacker and (Back-up AFO) Susie Zgodzinski (both 8% grant activity)**: Both act in CFO's absence.

2. Lead Implementation Agency

- ECHD will serve as the **lead implementing entity** responsible for coordinating the activities of this housing project.
 - **Role and Capacity**: The ECHD has significant experience managing public health and housing initiatives at the county level. It will oversee the

administrative, procurement, and project management activities, leveraging its expertise in federal grant management and compliance.

- ECHD has previously managed projects involving **multi-agency coordination** and community engagement, ensuring that all key stakeholders align with the project's goals.

3. Project Management and Internal Controls

- ECHD has a proven track record in **project management** and will implement stringent internal controls and **quality assurance measures** to ensure financial accountability and efficient project delivery.
 - **Procurement:** The department will use its established procurement processes, which comply with both local and federal requirements, to contract with local builders and subcontractors for construction and renovation activities.
 - **Financial Oversight:** ECHD has a dedicated finance team experienced in managing federal funds, ensuring compliance with HUD regulations through **auditing, reporting, and budgeting processes.**
- If capacity gaps exist, ECHD plans to contract with **external consultants** to provide technical assistance in areas such as federal housing regulation compliance, construction management, and zoning policy.

4. Jurisdictional Leadership and Legal Authority

- The **City of Sandusky**, as a partner, will play a critical role in evaluating and revising **zoning laws, building codes, and housing policies** to expand access to affordable housing.
 - **Legal Authority:** The City has the jurisdictional authority to implement policy changes and zoning reforms, making it a key partner in removing barriers to affordable housing. Their support is secured through formal partnership agreements.
 - ECHD and its partners will collaborate to leverage existing legal frameworks and expedite the process of expanding housing opportunities for low-income populations.

5. Partner Capacities and Dependencies

- Each partner brings specialized expertise to the table:
 - **City of Sandusky:** The City of Sandusky will provide critical support in zoning, permitting, and policy reforms.

- **Erie County Health Department:** ECHD has led community efforts related to public health, including the SUD epidemic, for more than 10 years. ECHD has on-going partnerships with the City of Sandusky, Genacross, and working relationships with the GSP and Erie Metro. ECHD operates more than 50 grants, at the state and federal level, totaling over \$10,000,000 dollars in funding. Many of these awarded grants require site visits by representatives of the funder to ensure progress and compliance with the components of the award. The organizations have never failed to show outcomes and proper fiscal management with each award. The Agency has a vast amount of experience working with a variety of federal partners, grant project officers, and regional partners. Formal policies and procedures, software, and systems are in place to provide adequate input, reporting, and analysis of all data related to financial indicators for agency operations. Regular, accurate reports are provided to the Board of Health so they may properly exercise their fiduciary responsibility. Full accrual accounting is utilized. ECHD assures that an independent, A-133 Single Audit is completed annually. Audits indicate that ECHD has adequate systems of internal controls and is operating in accordance with Generally Accepted Accounting Principles (GAAP).

Capacity to remove barriers to housing depends on this **multi-agency collaboration**, with each partner's capacity directly impacting the project's success.

6. Previous Experience with Coordination

- ECHD has significant experience in coordinating with **multiple stakeholders** on projects similar in scope, including public health campaigns, housing initiatives, and federal grant programs. In previous projects, ECHD has successfully managed federal funds, coordinated local government efforts, and worked with contractors, ensuring timely project delivery and accountability.
 - If the organization lacks specific experience, it plans to **leverage consultants** with federal housing expertise to guide project management and implementation.

7. Application Development and Coordination

- This application was written primarily by **ECHD staff**, with **consulting input** from external housing experts and grant writers. Key decision-makers from ECHD, Genacross, and Erie Metro Housing were actively involved throughout the proposal development process, ensuring that the application reflects the full scope of the project's goals and objectives.
 - Future coordination will involve continued engagement with stakeholders and key partners throughout the project's performance period.

8. Civil Rights and Fair Housing Experience

- ECHD and its partners, particularly **Erie Metro Housing**, have extensive experience working with **civil rights and fair housing issues**. They have led initiatives that focus on **reducing racial disparities in housing** by expanding access to affordable housing options for low-income and marginalized communities.
 - Erie Metro Housing, in particular, regularly analyzes **racial and economic disparities** in housing allocation and has implemented programs that have successfully provided **tangible reductions** in these disparities.

Pass-Through Entity Considerations (if applicable)

- If ECHD or its partners act as a **pass-through entity** for subgrants, the department will rigorously evaluate sub-applicants' capacity to manage funds and implement housing projects. This includes reviewing their staffing plans, financial controls, and experience with similar projects to ensure alignment with HUD standards.

This outline provides a comprehensive approach to demonstrating **capacity** for managing the scope, budget, and complexity of this project. It ensures that ECHD and its partners are equipped to execute the proposed housing initiative effectively.

Exhibit F Leverage

This project will blend HUD dollars with CDBG dollars, private funding sources, and match provided by the Erie County Health Department. Sandusky CDBG have proven to be a reliable source of financing, which will ensure that higher costs are not a barrier to project approval. The City of Sandusky is a partner in this application; beginning in Year 3 and continuing through Year 5, the MOU between the City and ECHD will be modified to include specific CDBG Matching funds for project costs that exceed grant and/or private funding needs. In addition, the purchase price of the Lutheran Memorial Home is expected to be \$1,500,000; this will be paid by the Erie County Board of Health and will serve as additional matching dollars. Matching dollars from local partners represent approximately 20% in HUD match budget contribution.

Exhibit G Long-Term Effect

The proposed project aims to have lasting, transformative impacts on the affordable housing landscape within the City of Sandusky and Erie County by addressing critical barriers to housing production and preservation, particularly for low-income seniors and underserved populations. These efforts will ensure that affordable housing solutions remain in place long after the grant's period of performance.

The additional acreage at the Lutheran Memorial Home is used currently as farmland. The conversion of farmland into residential properties will have significant long-term implications for the local economy and environment. Increased real estate tax revenue for local governments, including schools, will be significant. This additional revenue can be used to fund public services, infrastructure improvements, and other community initiatives.

1. Sustained Production of Affordable Housing

The project will permanently remove key barriers—such as outdated zoning codes and limited housing availability—that currently prevent the production and preservation of affordable housing. By revising zoning and building codes to allow for more flexible, smaller housing units (such as tiny homes and efficiency apartments), the project will foster a system of housing development that encourages continued growth in affordable units. Additionally, working with the City of Sandusky to streamline permitting and approval processes will create a long-term, scalable approach to increasing housing supply in the region.

By expanding the number of Section 8 vouchers and creating new affordable housing opportunities, this initiative will support the long-term sustained production of housing. The changes made during the grant period will result in:

- Increased access to land zoned for multi-family and small home developments.
- Reductions in permit processing times, allowing for quicker construction starts.
- Lowering community opposition by increasing awareness of the need for diverse housing options.
- A 20% increase in the number of affordable units permitted annually by 2028.

2. Achievements upon Completion

Upon completion of the grant-funded activities, several key outcomes will be realized:

- Renovation of the Lutheran Home into efficiency apartments for seniors, providing at least 30 new affordable units.
- The construction of up to 50 tiny homes, sized between 400-800 square feet, offering independent living for seniors.

- Revised zoning and building codes that support smaller homes and multi-family developments.
- Expanded Section 8 voucher and/or low-income/affordable housing availability, with an expected 10% increase in the number of low-income/affordable homes allocated to Sandusky by the end of the grant period. These achievements will be backed by continued policy changes that ensure future developments adhere to the new standards, creating a self-sustaining system for housing production.

3. Model for Other Communities

This proposal represents a scalable model that can be replicated by other communities facing similar housing shortages. By showing that smaller homes and efficiency apartments can provide affordable, independent living options, this project sets a precedent for other regions dealing with rising housing costs and limited availability.

Through collaborations with local government, non-profit organizations, and housing agencies, this approach demonstrates how multi-stakeholder partnerships can leverage policy reform to address systemic housing issues. Other communities can use this model to reassess their own zoning laws, permitting processes, and funding allocations to drive housing growth.

4. Success Beyond the Period of Performance

Success will be measured by several key long-term outcomes:

- A 10% increase in the availability of affordable housing units by 2030.
- Decreased waiting times for Section 8 vouchers, from the current 2-year backlog to under 18 months by 2029.
- The permanent revision of zoning laws to allow for more efficient housing development, with particular attention to underserved areas of the city.
- The creation of resilient, energy-efficient homes that not only meet immediate housing needs but also reduce environmental impact, ensuring long-term sustainability.

Metrics include:

- The number of affordable units built annually.
- The average time to issue permits, with a target of reducing this by 25%.
- Occupancy rates for newly built homes and apartments, with a goal of achieving a 90% occupancy rate within six months of completion.
- Reduction in housing disparity, particularly for low-income seniors and vulnerable populations, through expanded access to well-resourced neighborhoods.

5. Removing Barriers to Segregation and Expanding Opportunity

This project specifically addresses historical housing barriers that have perpetuated segregation and limited access to high-opportunity areas for protected class groups. By expanding affordable housing options and streamlining access through changes to zoning laws, the project will allow low-income and minority populations to live in neighborhoods previously inaccessible due to high housing costs.

As a long-term result, we expect to see 1) increased racial and economic integration in Sandusky, as affordable housing units become available in diverse and well-resourced neighborhoods; 2) a reduction in housing disparities for protected class groups, particularly seniors and individuals with disabilities, who will now have access to high-quality, affordable living options; 3) the creation of a more equitable housing system in which future developments are guided by principles of accessibility and inclusion.

Overall, this proposal sets the stage for lasting systemic change, resulting in the permanent removal of barriers to affordable housing production, an increase in housing options for underserved populations, and a more resilient, inclusive housing market in Sandusky and Erie County.