

#### CITY OF LANCASTER

#### COMMUNITY DEVELOPMENT DEPARTMENT

104 EAST MAIN STREET SECOND FLOOR LANCASTER, OHIO 43130

PHONE: (740) 687-6663 FAX: (740) 681-5011

E-mail: cdd@ci.lancaster.oh.us

Lynda Berge Disser, Executive Director Kelley Scott, Assistant Executive Director Robert Sulick, Housing Program Coordinator

To: Small Businesses, Housing and Supportive Service Providers, and Interested Citizens

From: Lynda Berge Disser, Executive Director

Subject: Notice of Funding Availability - City of Lancaster

Community Development Block Grant CARES Act (CDBG-CV) Funds

Date: January 6, 2021

#### **Availability of Funds**

The City of Lancaster's Community Development Department anticipates receiving an allocation of Community Development Block Grant CARES Act (CDBG-CV) funds issued by the U. S. Department of Housing and Urban Development for use to prevent, prepare for, and respond to the coronavirus (COVID-19). The City's CDBG-CV allocation is \$520,158.

#### Limitations on use of funds

The use of CDBG is governed by HUD regulations and by the City of Lancaster's Consolidated Plan. Funds are being used for the eligible activities of 1) assistance to small businesses to enable retention of jobs held by low- and moderate-income persons, 2) foreclosure prevention for homeowners with low and moderate incomes, and 3) planning and administration. The allocation of funds is as follows:

Small Business Relief Grants (60%) \$312,094

Foreclosure Prevention (20%) \$104,032

Planning and administration (20%) \$104,032

#### **Public Hearing**

The Community Development Department will conduct a public hearing to discuss the Community Development Block Grant-CV (CDBG-CV) program on **Wednesday**, **January 13**, **at 3:00 p.m. by Zoom** which will be recorded and made available on the City's website.

Register in advance for this meeting:

https://us02web.zoom.us/meeting/register/tZUsd-ivrDluH9T2J3QqeGjS07VxXnLuT2fC

After registering, you will receive a confirmation email containing information about joining the meeting.

#### **SMALL BUSINESS RELIEF GRANT PROGRAM**

#### <u>Purpose</u>

- Provide financial assistance to small businesses in the City of Lancaster
- Provide grant assistance to help sustain business operations through the COVID-19 pandemic
- Goal of maintaining existing business operations and retaining jobs

#### Eligibility

- Businesses operating within the City of Lancaster's municipal boundaries
- 25 or fewer FTE employees, preference given to 5 or fewer FTE employees
- Sales reduced (25% or more) by COVID-19 since March 17, 2020
- Grants cannot be used for any expense previously paid by CARES Act funding

#### <u>Award</u>

- Grants up to \$10,000
- Can be used for rent payments, mortgage payments, and utilities
- If the business does not have facility costs, other costs will be considered
- Payments do not need to be in arrears
- Funding amount may be less than request, determined by review of the application

#### Submission Requirements

Completed application form which includes:

- Basic business information
- A description of the impact of COVID-19 on the business (including revenue)
- Proposed recovery plan
- Budget for use of funds
- Signed business tax return to confirm annual revenue
- Signed personal tax return to confirm personal income of business owner
- Other financial information (Balance Sheet, Profit & Loss)
- Confirmation of receipt of other pandemic-related relief funding

#### If Funded

- Business owner must participate in mandatory technical assistance program.
- Business must provide a one-page annual status report.

#### FORECLOSURE PREVENTION PROGRAM

Funding will be provided to homeowners for mortgage payment assistance and for foreclosure prevention counselling. Program details are pending, and applications are not currently being accepted. However, homeowners in need of financial assistance are encouraged to contact Kelley Scott, Assistant Director, Community Development at (740) 687-6663 ext 3401.

Public comments are requested during the public hearing, by email to cdd@ci.lancaster.oh.us, and by mail sent to:

Lynda Berge Disser, Executive Director Community Development City of Lancaster 104 E. Main Street, 2<sup>nd</sup> Floor Lancaster, OH 43130 (740) 687-6663



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# Programming Schedule Community Development Block Grant – CARES Act Funds (CDBG-CV)

January 6, 2021 Initial notice of CDBG-CV funding availability and notice of Public Hearing

Small Business Relief Grants Application form is available on the City's website.

Applications for Small Business Relief Grants will be accepted until all funds are

expended.

January 13, 2021 Public Hearing held at 2:00 PM on Wednesday, January 13, 2021 via video

conference (recorded)

The public hearing provides information about the funding available and an opportunity for the public to comment on the City's CDBG-CV funding program.

The recording will be available on the City's website.

January 18, 2021 Public comment period ends.

CDBG-CV Amendment to the City's approved FY2020 Annual Action Plan submitted

to HUD for approval

February 1, 2021 The Small Business Grants Committee will make decisions on the applications

received before Friday January 21, 2021.

Details of the Foreclosure Assistance Program will be announced.

Ongoing Applications for Small Business Relief Grants will be accepted until all funds are

expended.

The Small Business Grants Committee will review applications and make awards on

a monthly basis.

# City of Lancaster, Ohio Community Development Block Grant – CARES Act (CDBG-CV) Program

## INCOME LIMITS

These HUD income limits are used for low- and moderate-income guidelines



### FY 2020 INCOME LIMITS DOCUMENTATION System

HUD.gov HUD User Home Data Sets Fair Market Rents Section 8 Income Limits MTSP Income Limits HUD LIHTC Database

#### FY 2020 Income Limits Summary

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

FY 2020 Income Limit Area	Median Family Income Explanation	FY 2020 Income Limit Category		2	3	Persons i	·		7	8
Columbus, OH HUD Metro FMR Area	\$84,500	Very Low (50%) Income Limits (\$) Explanation	29,500	33,700	37,900	42,100	45,500	48,850	52,250	55,600
		Extremely Low Income Limits (\$)* Explanation	17,700	20,200	22,750	26,200	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$) Explanation	47,150	53,900	60,650	67,350	72,750	78,150	83,550	88,950

NOTE: Fairfield County is part of the Columbus, OH HUD Metro FMR Area, so all information presented here applies to all of the Columbus, OH HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the Columbus, OH HUD Metro FMR Area.

The Columbus, OH HUD Metro FMR Area contains the following areas: Delaware County, OH; Fairfield County, OH; Franklin County, OH; Licking County, OH; Madison County, OH; Morrow County, OH; and Pickaway County, OH.

\* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2020 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2020 Fair Market Rent documentation system.

For last year's Median Family Income and Income Limits, please see here:

FY2019 Median Family Income and Income Limits for Columbus, OH HUD Metro FMR Area

Select a different county or county equivalent in Ohio:

Cuyahoga County Darke County Defiance County Delaware County Erie County Fairfield County Select county or county equivalent Select any FY2020 HUD Metropolitan FMR Area's Income Limits:

Columbus, OH HUD Metro FMR Area

Select HMFA Income Limits Area

Or press below to start over and select a different state:

Select a new state

Update URL For bookmarking or E-Mailing

Prepared by the Program Parameters and Research Division, HUD.