

**The JOINT CD and FINANCE Committees held a meeting on Monday, May 22<sup>nd</sup>, 2023 beginning at 6:10 P.M.**

**CD MEMBERS PRESENT:** Committee Chair Callahan, Mitchell, Oswald, Schneider, Lipian  
**FINANCE MEMBERS PRESENT:** Committee Chair Stewart, Tollett, Cerra, Davis, Schneider  
**OTHER COUNCIL MEMBERS PRESENT:** Corbin and Simmons

**OTHERS PRESENT:** Law Director Deery, Mayor Whitfield, Safety Service Dir Lundy, Asst. Dir Williams, Finance Dir Pileski and Farrell, Building Official Farkas, Asst Dir Calvert, Water Dist. Supt. Rothgery, CD Dir Scott, CD Manager Almobayyed, Parks Dir Reardon, WWPC Supt Korzan

**1. Approval of the Joint Meeting Minutes from April 24<sup>th</sup>, 2023.**

Motion made by Mr. Schneider, seconded by Mr. Cerra to approve the said minutes.

**2. The matter of a SECOND and FINAL PUBLIC HEARING for the 2023 Community Housing Impact & Preservation (CHIP) Fund.**

Referred By: CD Manager Almobayyed

*Chair Callahan read the 'Call to Public Hearing'.*

CD Manager Almobayyed said this is the 2<sup>nd</sup> of two public hearings. All applicants are required to conduct a comprehensive housing and community service assessment in order to apply for this grant. Questionnaires were sent out to various community organizations as well as a review of the consolidated plan along with other data which was submitted by community organizations and were reviewed by the staff. It was found that the biggest need identified by the consolidated plan and community organizations was housing affordability. Residents are spending disproportionate amounts on their rent or mortgage and they have less funds to make needed repairs on their homes and less funds for essential utility bills and food. With that in mind and the eligible CHIP activities that the City can apply for, staff recommends applying for the owner rehabilitation. The city is eligible to apply for up to \$250,000, which would be \$225,000 for owner rehabilitation program and administration is capped at 10% so that would be \$25,000. This will be a two-year program. The application is due June 21<sup>st</sup> and the award isn't anticipated until December 2023.

**COMMUNITY DEVELOPMENT:**

**Motion made by Mrs. Mitchell, second by Mr. Oswald to authorize the Mayor to submit 'said' application and accept 'said' CHIP funds.**

**MOTION CARRIED COMMITTEE REPORT WRITTEN**

**FINANCE:**

**Motion made by Mr. Cerra and second by Mr. Schneider to authorize the Mayor to submit 'said' application and accept 'said' CHIP funds.**

**MOTION CARRIED COMMITTEE REPORT WRITTEN**

**3. The matter of extending the Skill City Promise Program agreement with LCCC.**  
Referred By: Community Development Director Scott

Director Scott said this program was authorized in December 2020 and was originally a pilot program. It was extended last year due to unprecedented funding streams. This is a last dollar grant award that is provided. LCCC still has a small amount of funds to expend, however the program is set to expire at the end of June of this year. Therefore, an extension is being requested until December 31<sup>st</sup>, 2023.

Cindy Kushner of LCCC is in attendance to give an update on this program.

Cindy Kushner introduced herself and thanked everyone for the opportunity to share this update on the Skill City Promise Program.

Ms. Kushner gave a PowerPoint Presentation of this program which is attached to these meeting minutes as Exhibit A. She finished the presentation and said they are grateful for the City's support to the Elyria students.

Chair Stewart asked what is the amount that is being asked?

Dir Scott said that no additional funds are being requested at this time. The intent is just to extend the program out to the end of this year.

**COMMUNITY DEVELOPMENT:**

**Motion was made by Mr. Oswald and second by Mrs. Mitchell to authorize the extension of the Skill City Promise Program between Elyria and LCCC.**

**MOTION CARRIED            COMMITTEE REPORT WRITTEN**

**FINANCE:**

**Motion was made by Mr. Schneider and second by Mr. Cerra to authorize the extension of the Skill City Promise Program between Elyria and LCCC.**

**MOTION CARRIED            COMMITTEE REPORT WRITTEN**

**4. The matter of entering into an agreement to Lease City Property located at 799 N. Abbe Rd., the Finwood Apartment.**

Referred By: Parks Dir Reardon

Dir Reardon said this lease will be up at the end of June and they would like to extend the lease to the current tenant, Inez James. It was passed by the Parks Board on May 11<sup>th</sup>. She's been a great tenant and the amount would stay the same.

**COMMUNITY DEVELOPMENT:**

**Motion was made by Mr. Lipian and second by Mrs. Mitchell to authorize the 'said' lease agreement at the Finwood Apartment.**

**MOTION CARRIED            COMMITTEE REPORT WRITTEN**

**FINANCE:**

**Motion was made by Mrs. Davis and second by Mr. Cerra to authorize the 'said' lease agreement at the Finwood Apartment.**

**MOTION CARRIED            COMMITTEE REPORT WRITTEN**

**5. The matter of the consideration of Financial Support to Neighborhood Alliance for a Rental Assistance Program.            (Discussion with possible action)**

**Referred By: Asst. Safety Dir Calvert**

***This matter was removed from this agenda.***

**6. The matter of the consideration of a Donation of Property located on Shear Street to be donated to The Elyria Community Improvement Corporation (ECIC).**

**Referred By: Asst. Safety Dir Calvert**

Dir Calvert said they are requesting this property to be donated to the Elyria Community Improvement Corporation. They've been in discussions to put this property back into productive use which would require the requested transfer.

**COMMUNITY DEVELOPMENT:**

**Motion was made by Mr. Lipian and second by Mr. Oswald to authorize the Mayor to donate the 'said' property to the ECIC.**

**MOTION CARRIED            COMMITTEE REPORT WRITTEN**

**FINANCE:**

**Motion was made by Mr. Cerra and second by Mr. Schneider to authorize the Mayor to donate the 'said' property to the ECIC.**

**MOTION CARRIED            COMMITTEE REPORT WRITTEN**

**7. The matter of the consideration of a Donation of Property located on North Street to be donated to The Elyria Community Improvement Corporation (ECIC).**

**Referred By: Asst. Safety Dir Calvert**

Dir Calvert said they are requesting this property to be donated to the Elyria Community Improvement Corporation. They've been in discussions to put this property back into productive use which would require the requested transfer.

**COMMUNITY DEVELOPMENT:**

**Motion was made by Mr. Lipian and second by Mr. Oswald to authorize the Mayor to donate the 'said' property to the ECIC.**

**MOTION CARRIED            COMMITTEE REPORT WRITTEN**

**FINANCE:**

**Motion was made by Mr. Cerra and second by Mr. Schneider to authorize the Mayor to donate the 'said' property to the ECIC.**

**MOTION CARRIED COMMITTEE REPORT WRITTEN**

**8. The matter of the creation of a Revolving Loan Fund in partnership with the Economic and Community Development Institute (ECDI).**

Referred By: Asst. Safety Dir Calvert *(Discussion with possible action)*

Dir Calvert said if they take a look at the city-wide Economic Development programs, they realized that we have a gap in the type of programming that the City offers, based on the community needs. Most of the existing development programs, grant programs and financing programs are really geared toward real estate improvements and are focused on downtown. They acknowledge that there is a need for programs that address access to capital for historically underserved backgrounds and communities. Given the current economic climate, banks are tightening their lending requirements and this is a problem which could get worse for small businesses. The help address that need, they would like to partner with ECDI to create a revolving loan fund which would be a Grant to ECDI in the amount of \$250,000 and \$170,000 of that would go directly into seeding the RLF (Revolving Loan Fund). \$30,000 would be for loan loss reserves and \$50,000 for administrative fees. This would begin a pipeline of small businesses and entrepreneurship within the City which is critical to the success of the community.

Dir Calvert introduced Fonda Williams and Jasmine Dixon to discuss this program further.

Dir Deery asked if there have been discussions for the funding source for this money?

Dir Calvert said the monies have been appropriated thru Issue 6 Economic Development funds. She met with the Finance Dir and he confirmed that these funds are available at this point in time.

Fonda Williams introduced himself, he resides at 212 33<sup>rd</sup> St., Canton. He is the senior vice president of government relations for ECDI and he's been with the company for one year. Prior to that for eight years, he served as deputy mayor for the city of Canton. He engaged services with ECDI with 3 different contracts. They work with small businesses with technical assistance, training and acceleration services. The company was created in 2004. In 2021 and 2022 they were recognized as the number one SBA micro lender in the USA, which speaks volumes to Ohio.

Dir Calvert mentioned that access to Capital is important for small businesses and that's why they're committed to do the work they do. They are a Community Development Finance Institution and are similar to a bank. They rarely say no to a small business. If a particular business isn't ready, they will provide additional technical assistance in training. There are four SBA Funded women business centers throughout Ohio and those centers provide superb technical assistance and training.

His colleague who is with him this evening is Jasmine Dixon who is Vice President of Development for Northeast Ohio. Together they are a dynamic duo to help small businesses.

Mr. Tollett said the discussion this evening is to approve \$250,000 and only \$170,000 is available for loaning and the excess of the total funding would be used up in administrative fees, is that correct?

Mr. Williams said that is correct, but in their proposal, they will match \$170,000 with \$170,000 from various sources; SBA Funds, US Treasury dollars, Foundation and Bank dollars. A value-added proposition for partnering with ECDI is that they bring leverage funds to the community.

Chair Stewart asked if the \$170,000 match is strictly back for the loan or does it help out for the administrative costs?

Mr. Williams said the \$170,000 match would be for loan capital, so there is a total of \$340,000 to assist the small businesses to have access to capital.

Chair Stewart asked if they will have a presence here in Elyria?

Mr. Williams said the plan is to have an office here in this area in partnership with the Elyria CIC.

Mr. Lipian asked how they get in touch with the businesses in the community? And what are some success stories?

Jasmine Dixon of 3286 Warren Ave., Cleveland, is the VP of ECDI's Northern Ohio market. She said as it relates to promoting their services to small businesses, they do a lot of outreach. It can be in collaboration with other business development organizations; SBDC which is held at LCCC and working alongside the community development CDC. They do general advertising thru social media and various workshops and classes. When they go into a market they look at the whole landscape to figure out what the need is. They will work closely with the existing partners. They would also go door to door to speak to the business to let them know what is offered. The business would fill out a general application. They have a relationship manager who would work with that client to help the business owner to get those documents together. The technical assistance providers help with the loan packaging process. Then they go to the loan processor who will complete compliance. Then they will go to the underwriter who will make sure the business is in a position to be able to actually repay these funds and make sure the pay back is affordable. After the funds are disbursed they will continue to do post-technical assistance. They make sure these businesses have the resources to continue to grow their businesses.

A client is in a new building that is being built thru the Cleveland Foundation and two of their clients will be tenants in that space. One is called 'Black Frog Brewery'.

The other client is 'Pearl's Kitchen' owned by a black female and in a rocket mortgage stadium. They stay with their clients as they continue to grow. They work with both start-up and existing businesses.

Mr. Tollett asked if they loan to both for-profit and non-profit?

Ms. Dixon said for years they focused on for-profit and they work with non-profit as well.

Mr. Tollett said when we put up the \$250,000 and \$170,000 gets matched to \$340,000 and goes out in lending, what is the interest rate?

Ms. Dixon said the rates are around 7%. Their rates are blended rates; part are funds they get from cities and other funders, such as SBA and banks and they average that out and that's how they come up with the rate. The Elyria portion, \$170,000 would be part of the revolving loan fund and as businesses pay, the money goes back into that fund and then is available to other businesses. So, the City never gets the funds back, but the loan fund would be perpetual.

Mrs. Davis asked if there is a set amount that one business can apply for?

Ms. Dixon said the average loan size is about \$28,000. They anticipate that they will be able to do at least 12 loans from this fund.

Mrs. Mitchell thanked Ms. Dixon and Mr. Williams for their presentation. She feels this is an excellent opportunity for Elyria to help small business owners.

Mr. Oswald asked if they will get periodical updates?

Ms. Dixon said absolutely, they have a robust salesforce which allows them to keep up with every client, every session and technical assistance and training, etc.

Mr. Schneider asked if there are restrictions on the location of the businesses in the city?

Ms. Dixon said there were no limitations put on within the City. Their main focus is underserved, low to moderate income business owners, but they really do serve all businesses entrepreneurs who are not able to obtain funding. It could be a business that is just getting started.

Mr. Cerra asked for clarification on the administrative end of it, does that cover the coaching and guidance portion of it?

Ms. Dixon said yes, they need staff to work with the businesses. Also, there is cost associated with the loan processing, internal costs to help disperse funds.

Mrs. Davis asked how long before it's up and running?

Ms. Dixon said once they have the funds they start mapping it out and it will be easy to get started. They will work alongside with the CDC. It won't take long to get things going. They lend state-wide.

Mr. Lipian wondered if they've done any return on investment studies? For instance, how many jobs are created from this investment? Also, where did they get the amount of \$250,000? Is that an average?

Ms. Dixon said the amount of \$250,000 is pretty typical of an amount for a revolving loan fund. They do have data, they do have job data, but she didn't have that figure available for creating jobs and retaining jobs.

Mrs. Mitchell said she has space in the 6<sup>th</sup> Ward for entrepreneurs to start a business.

Chair Callahan asked Chair Stewart what his thought were on this matter.

Chair Stewart said seeing they just received this information this evening, he would ask to make sure if everyone rec'd the information. He's excited about this opportunity but he would like to see more information and absorb what's been presented. He said there was a collaborative effort with Oberlin College and is that where this is derived from?

Ms. Dixon said she was a part of that. They came to Oberlin to teach what they do; small business, economic development in general and they worked with them to figure out the need. They did a study with about 35 entrepreneurs. They also did a study with LCCC Small Business Dev Center. The only resources listed were 2 banks, nothing else. That showed the need.

Chair Callahan and Chair Stewart agreed this matter should be tabled to the next meeting which will take place on June 26<sup>th</sup>.

*Chair Callahan said seeing there is no further business for Community Development he asked for a motion to adjourn the Community Development portion of the meeting.*

**Motion was made by Mrs. Mitchell and seconded by Mr. Oswald to adjourn The Community Development Committee Meeting at 7:01 P.M.  
MOTION CARRIED**

*The evening's meetings continued with The Finance Committee Meeting at 7:10 P.M.*

Respectfully Submitted by,

Colleen Rosado, Secretary/Administrative Assistant

'Exhibit A'



A jobs and economic development initiative

Elyria Skill City provides a tuition scholarship for tuition gaps for Elyrians pursuing in-demand skills.



**Eligible 16-Week or Less Programs\***

**Health Care Programs**

**Credit Programs**

- Emergency Medical Technician
- Healthcare Technology
- Medical Coding
- State Tested Nursing Assistant

**Business Programs**

**Credit Programs**

- Accounting Clerk with QuickBooks
- Customer Service
- Guest Services in Hospitality
- Pre-License Real Estate Sales Agent

**Non-Credit Programs**

- Project Management Program

**Information Technology Programs**

**Credit Programs**

- Business IT Fundamentals
- Computer Diagnostics and CompTIA A+ Cert Prep
- Computer Networking and CompTIA
- Information Security for Business
- Network Infrastructure Technology/CCNA
- Software Development Fundamentals
- Software Development Introduction
- Web Design Fundamentals
- Web Programming Fundamentals

**Manufacturing Programs**

**Credit Programs**

- Electronics Fabrication
- Industrial Safety Technology/Technician
- Mechatronics technology – Micro-Electromechanical Systems
- Manufacturing Foundations
- Machining Technician
- Robotics Operator
- Welding Technology and AWS-3F Certification
- Welding Technology – Basic Welding
- Welding Technology – Welding & Visual Inspection

**Non-Credit Programs**

- Additive Manufacturing
- Assembly
- Engineering
- Machining
- Maintenance
- Quality

\*FastTrack program list is subject to changes.

**Fast-Track to Employment Programs**



## Eligible Two Semester (32 Week) Programs\*

### Business and Entrepreneurship

- Accounting – Bookkeeper I
- Accounting Bookkeeper II
- Accounting – Payroll Clerk
- General Business Administration
- Government/Not-for-Profit Accounting Specialist
- Real Estate
- Tax Specialist

### Computers and IT

- Blockchain Bootcamp I – Blockchain System Architect
- Blockchain Bootcamp II – Blockchain Developer
- Computer Maintenance & Networking
- Cyber Security Bootcamp I – Cyber Security Specialist
- Digital Forensics and CompTIA+ Security Certification Preparation

- Network Administration
- Network Security Foundations

### Education

- Early Childhood Education

### Engineering and Manufacturing

- Computer Aided Design
- Computer-Aided Machining/Manufacturing Processes
- Construction and Renovation Tradesman
- Entry-level Machining Technician
- Environmental Safety
- General Technician
- Industrial Electrical Technician
- Industrial Internet of Things
- Industrial Mechanical Technician
- Maintenance Technician
- Manufacturing Foundations
- Right Skills Now

- Welding Technology – Advanced Welding
- Welding Technology – Gas Metal Arc Welding
- Welding Technology – Welding

### Health and Wellness

- Health & Wellness Coaching and Promotion
- Phlebotomy
- Sterile Processing

### Human/Social Services and Public Safety

- Success Coaching and Mentoring

### Science and Mathematics

- Specialty Crop Growers

\*FastTrack program list is subject to changes.

## Fast-Track to Employment Programs

## Elyria Skills City Awards



- 154 Elyrians received 182 awards to date
- Students have received \$1,037.49 on average

Term	Students	Amounts
Summer 2021	3	\$2,307.28
Fall 2021	45	\$48,051.52
Spring 2022	62	\$57,088.69
Summer 2022	26	\$20,970.90
Fall 2022	22	\$16,259.35
Spring 2023	24	\$17,980.14
Summer 2023		
<b>Total Awarded/Invoiced</b>	<b>154 individual students 182 awards; 28 individuals received continued funding</b>	<b>\$162,657.88</b>

Note: Initial allocation \$200,000

As of May 2023

# Elyria Skills City Awards



154 students received some funds from Summer 2021 through Spring 2023

34.4% Underrepresented Minority, including 18.83% Black or African American, 7.79% Hispanic or Latino, 3.25% Two or more races

55.55% female & 45.45% male

58.44% non-traditional students; median age 27; age range 19-68

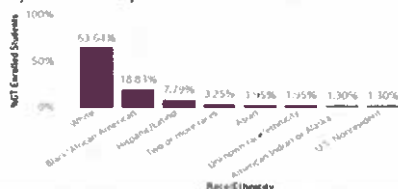
47.2% first-generation college students

## Demographics

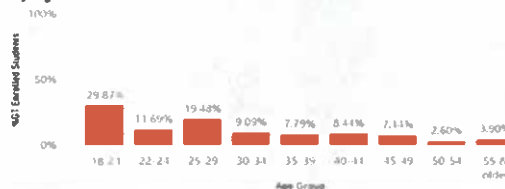
By Gender



By Race/Ethnicity



By Age



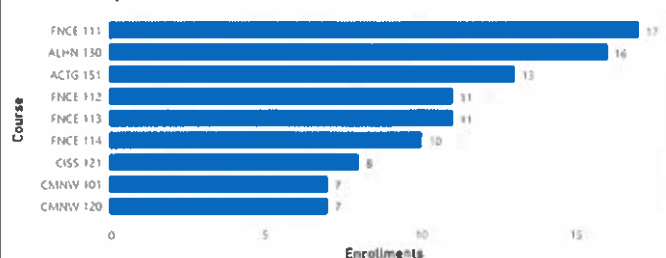
Title: Elyria Skills City

Academic Year: All

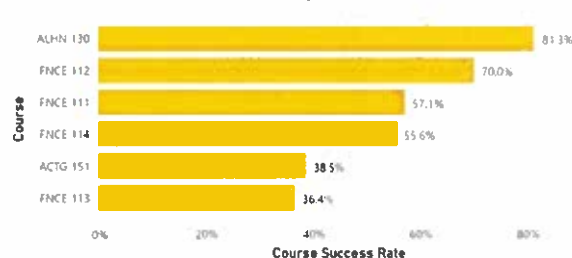
### Partnership Dashboard: Academic Success

154 Enrolled Students	417 Enrollments	193 Different Courses	993 Credits Earned	6.4 Avg Credits Earned
71.0% Course Success Rate	63 Students with 3.0+ cumulative GPA	44 Students with 4.0 term GPA		
66 Course Withdrawals	6 Outstanding Grades	1 Incomplete Grades		

Enrollments by Course



Course Success Rate and Enrollments by Course





Title  
Elyria Skills City

Academic Year  
All

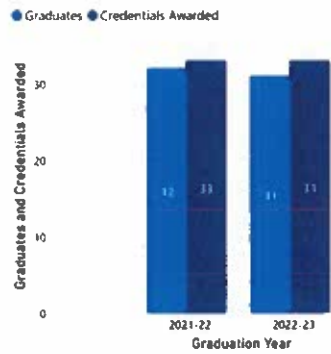
Partnership Dashboard: **Graduates**

154  
Enrolled Students

62  
Graduates

66  
Credentials Awarded

Graduates and Credentials Awarded by Graduation Year



Credentials Awarded

Credential	Program	Credentials Awarded
Certificate of Completion	Medical Coding	13
Associate of Applied Science	Associate Degree Nursing	9
Associate of Arts	Universal Arts	6
Associate of Applied Business	Accounting	3
Certificate of Completion	Computer Diagnostics & CompTia A+ Certification Preparation	3
Certificate of Completion	Computer Information Systems - Software Development Introduction	3
Certificate of Completion	Electronic Engineering Technology - Electronics Fabrication	3
Short Term Tech Certificate	General Business Administration	3
Certificate of Completion	Pre-License Real Estate Sales Agent	2
Certificate of Completion	State Tested Nurse Aide (STNA)	2
Short Term Tech Certificate	Emergency Medical Services	2
Associate of Applied Business	Business Administration - Human Resource Management	1
Associate of Applied Business	Computer Information Systems - Web Development	1
Associate of Applied Business	Data Analytics - Tools and Techniques	1
<b>Total</b>		<b>66</b>