

REQUEST FOR PROPOSAL (RFP)

RFP TITLE: Lorain County Comprehensive Housing Study and Action Plan

DUE DATE: Friday, November 7, 2025 by 11:59pm EST.

CONTACT: Lisa Hutson, President& CEO, ONE Lorain County, lhutson@oneloraincounty.com

1. INTRODUCTION

[ONE Lorain County](#) (OLC) and [Lorain County Public Health](#) (LCPH) are seeking proposals from experienced individuals or firms to provide consulting services for a Lorain County comprehensive Housing Study and Action Plan (the Plan). OLC and LCPH seek qualified firms that have experience working with communities on housing issues.

1.1 Background

Lorain County released its [Strategic Action Plan \(SAP\)](#) in March 2024, followed by the [SAP Task Force Actions Report](#) in October 2024, which included short, medium and long term actions. The 7-month SAP planning project objective was to create a comprehensive and sustainable plan for Lorain County, looking out to 2035. The SAP planning process included extensive and inclusive engagement from across Lorain County.

Lorain County is in the north-eastern portion of Ohio, the County seat being Elyria. Lorain County is the ninth largest county in the State of Ohio by population and consists of 9 Cities, 7 villages and 18 townships. Agriculture dominates the southern area of the County with a large presence of manufacturing and health care industry in the north. The County is well known for its academic institutions and strong business environment, including corporate headquarters and major facilities of global corporations as well as leading-edge start-ups. Over the past number of years and amidst the recent global pandemic, Lorain County has seen economic growth, enormous investment, job creation and retention and a dedication to higher educational attainment and businesses being headquartered in Lorain County.

[The U.S. Census Bureau \(2023\) American Community Survey data](#) indicates Lorain County has a population of 317,910 with 648.1 people per square mile. The county's population is 76.1% White (Non-Hispanic), 7.19% Black or African American (Non-Hispanic), and 5.05% Two+ (Hispanic). The median household income is \$75,461, with 29.4% of residents holding a Bachelor's degree or higher. The employment rate is 60.9%. However, in our central cities, Elyria and Lorain specifically, the median household income is over 20k lower than countywide, 53k and 45k respectively. The poverty rate county-wide is 10%, but in the central cities, it is 17% and 27% respectively. Owner occupied units comprise 82% of units overall, but again, in the central cities, half that rate. There are also pockets of great poverty in our rural areas. This illustrates the need for differences to be considered when analyzing and making recommendations applicable to the central cities and small communities in other areas of the county.

Other noteworthy statistics show 10.6% of the residents are below the poverty line, mean travel time to work is 24.4-minutes, 128,887 households (59% of households being married couples), 137,570 housing units (94% occupancy rate and 76% owner occupied), \$223,800 median value of owner-occupied housing units and

92.4% high school grad or greater. 82.9% of the housing stock is single-unit, 14.7% multi-unit and 2.4% mobile home. The senior population is growing rapidly, following national trends, and will require special considerations for senior housing.

The SAP provided six Strategic Pillars. The Pillars represent the major theme or topic areas that underpin the preferred future state for Lorain County. The key actions are structured around these six strategic pillars, which are fundamental building blocks that support the vision of the region. Pillar 5 is to facilitate creative solutions to transportation, housing and infrastructure needs. The focus of this RFP is the housing need, especially in the more impoverished neighborhoods and cities, planning for growth, etc.

1.2 Purpose

The purpose of the Plan is to analyze the housing stock and housing market in Lorain County, inventory existing housing resources, identify gaps in the local housing market, identify trends that may affect the housing market over time, increase home ownership, and develop strategies to address the current and future needs of the community, with the overall goal of ensuring that housing opportunities are provided for households of all types, ages, and income levels.

The Plan will help Lorain County agencies, housing providers, housing developers, non-profit organizations, and decision-makers develop a better understanding of the existing housing market and update intervention strategies *including land use and zoning decisions, code enforcement, and encourage housing development projects* that meet both market demand and community priorities. The Plan should help guide decisions related to the allocation of public funds and other resources.

The planning team believes that while independent, separate housing needs assessment and action plans could be completed for each of the municipalities within Lorain County, taking a comprehensive approach with a county-wide project would not only result in a better and more actionable end product but would also more accurately take into account the dynamics of how the communities are interrelated, from commuting patterns to employment crossover, and residents who are transient across communities.

2. SCOPE OF SERVICES

The selected consultant will provide a comprehensive Housing Needs Assessment and Action Plan ("Plan") to identify a range of implementation tools and strategies to further the overall goal of providing a variety of housing opportunities for all residents of Lorain County and its communities. A component of the Plan will be to identify and implement proactive programs and policies that advance the goal of developing, preserving, and expanding housing opportunities for persons and households with low incomes (HUD Qualified). The consultant will for all tasks in the Plan include this component in their data collection and recommendations. Consultant shall bill separately for all services directly related to this component and shall separately maintain documentation supporting this billing for federal grant eligibility and audit purposes.

The following is a guide to the tasks and is not intended to be a comprehensive itemization of tasks or activities needed to complete this Plan. OLC and LCPH will rely on the consultant's professional expertise to ensure that all pertinent factors are analyzed and is open to additional or alternative approaches to achieve the overall goal of analyzing housing needs.

The Plan will address the following issues for Lorain County:

- Population demographic projections
- Existing and future need for housing type and housing choices, including starter homes, low-moderate income homes, single-family homes, luxury homes, and high-density homes
- Housing choices for special populations, including veterans, elderly, low income, pregnant and parenting people, working class, persons with disabilities or other special housing needs
- Rental Housing Market
- Health & Social Issues related to housing, for example, Radon, Lead, Homelessness, housing instability/insecurity, supportive housing, and affordable housing
- Code enforcement; Aging housing stock
- Infill housing, with an emphasis on Lorain County, Lorain City, and Elyria City Land Bank properties
- Market potential to attract new housing development as the needs assessment dictates
- Coordination of housing with land use, schools, services and transportation infrastructure
- Zoning, permitting, development standards, design quality

TASK 1: Housing Initiatives

The consultant will:

1. Inventory and review existing documentation and plans, studies, efforts, organizations, and programs relevant to the housing market.
2. Identify sources of funding for technical assistance for housing and other related programs included in the current housing initiatives.
3. Review programs to identify redundancy, coordination, and collaboration across multiple agency efforts.
4. Meet and interview major stakeholders as necessary to discuss the county's housing needs and existing efforts.
5. Synthesize the baseline inventory of current services, capacity and programs of private, non-profit, and public operators, and providers.
6. The consultant will recommend municipalities and geographic areas that will serve as nodes for the Plan.

Deliverable: The consultant will provide a Baseline Housing Initiatives Report containing the information gathered in Task 1.

TASK 2: Demographic, Geographic and Housing Inventory Data

For the county and identified nodes, the consultant will:

1. Gather socioeconomic and housing-related data including but not limited to demographics, age, households, and employment.
2. Conduct population forecasting.
3. Examine income, housing cost-burden, poverty, homelessness, sensitive populations; the elderly, disabled, etc., and identify any geographic concentrated areas of poverty.
4. Provide a rental and owner-occupied housing inventory and provide specific metrics for ownership, type of dwelling, age and condition of units, historical status, neighborhood character, access to utilities, transportation, employment, etc.
5. Provide an inventory of existing subsidized housing, including availability, new or future subsidized housing, and other dwellings which serve as transitional and emergency housing.
6. The consultant will research proposed housing units, planned developments, and housing trends across each node and the county as a whole.

Deliverable: The consultant will provide a Technical Memorandum or other document of summary containing the information gathered in Task 2.

TASK 3: Market Analysis

For the County, the consultant will:

1. Study residential real estate trends of all types of housing including an analysis of sales prices, length of time on the market, and other relevant real estate indicators. Interview realtors and lenders.
2. Study market rate for rental units and availability of rental units. Units shall be distinguished by type, number of bedrooms, size, and location in the analysis. Interview rental property managers and owners.
3. Analyze home and rental affordability to inform housing and rental assistance programs.
4. Analyze available and future housing for community services and schools.
5. Include information on new residential development, types of housing being built, per node and trends across the county.
6. Identify impediments to housing development, including but not limited to zoning and permitting. Interview developers to better understand impediments to housing development.
7. Quantify the impact of market forces such as cost and availability of developable land, utilities costs, and any other market forces the consultant believes are pertinent.
8. Included in this report should be a summary of trends, historical data, and future projections of the housing market. Historical data of ten years shall be included, and a period of ten years for futuristic projections.

Deliverable: The consultant will provide a Market Analysis Report containing the information gathered in Task 3.

TASK 4: Housing Needs Assessment

The results of the demographic study, housing inventory and market analysis conducted above shall be synthesized and presented to determine what deficiencies and surpluses of housing units exist for owner and renter households of various sizes, incomes, and types. This gap analysis will help identify housing needs in the communities and aid efforts to develop and prioritize an action plan to address these needs. The goal is to provide an estimate of the number of housing units needed (both rental and for sale) to meet the existing and future needs of the communities based on unit type, number of bedrooms, price point, and location in relation to income levels and age categories.

Deliverable: The consultant will provide a Needs Assessment Report containing the information gathered in Task 4.

TASK 5: Develop Recommendations and Implementation Strategies

The consultant will develop recommendations for meeting current and future housing needs in each node and for Lorain County:

- a. Develop strategies to increase housing attainability and housing choices identified in the Plan.
- b. Develop strategies and programs to develop, preserve, and expand housing opportunities for persons and households with low incomes (HUD qualified).
- c. Develop strategies to meet the workforce housing needs of the existing and desired residents (knowledge workers, service workers, entrepreneurs, etc.).
- d. Identify sources of funding (federal, state, local and private resources) for assistance for housing development and other related programs.
- e. Develop strategies to combat deterioration and encourage preservation of the older housing stock.
- f. Provide recommendations to overcome identified structural impediments to housing development and housing attainability in the county.
- g. Identify policies and tools including incentives that have successfully been used to spur different kinds of housing development.
- h. Recommend projects that have potential for funding and development.
- i. Identify strategic options for promoting or attracting market-rate developers.
- j. Provide recommendations for long-term capacity building and improved collaboration among entities to implement recommendations.
- k. Include action steps specific to each entity or entities that would implement the proposed strategies.
- l. Include metrics for individual communities and the county as a whole to judge the performance of the housing market in meeting the needs of our residents.

Deliverable: The consultant will provide the above along with an implementation framework identifying actions, indicators, timelines, and responsible organizations from information gathered in previous Tasks. The consultant will prepare a final draft of the study and a separate Executive Summary for presentation to the Steering Committee and incorporate changes requested by the Steering Committee.

TASK 6: Final Document and Presentation

Deliverable: The Consultant shall provide one (1) original, six (6) paper copies, and one (1) electronic copy of a visually appealing Final Report of the Housing Needs Assessment and Action Plan and an Executive Summary, one (1) paper copy and one (1) electronic copy of the PowerPoint presentation summarizing the report's findings and recommendations, one (1) electronic copy of all GIS shape files and maps, and other supplementary data.

3. PROPOSAL REQUIREMENTS

Proposals shall include the following information:

1. **Title Page:** List the RFP subject, the name of the firm, address, telephone number, name of contact person and the date.
2. **Letter of Transmittal:** Make a positive commitment to perform the required work within the time period.
3. **Qualifications:**
 - Provide information on the firm's experience with housing studies and action plans, including relevant project examples (preferably in Ohio).
 - Include link(s) to between one (1) and three (3) Housing Needs Assessments that the firm or consultant has completed within the last five (5) years (preferably in Ohio). Ideally, one (1) will have been conducted at a county or regional scale.
 - Provide current contact information for three (3) references from past clients who can speak to the proposer's ability to successfully execute similar projects.
 - Include the date of these projects. Include relevant information about each project that applies to the experience of your firm relative to this request for proposals. Specific items to emphasize in the proposal include, but are not limited to:
 - Brief description of the study and work performed.
 - Participation by key staff proposed for this project and what their roles were.
 - Owner reference name, address, email address and cell phone number.
4. **Scope of Work:** Detail the proposed approach to completing the tasks outlined in the RFP. Identify any additional tasks or alternative approaches that may be beneficial.
5. **Fee Proposal:** Provide a detailed breakdown of costs for each task, including staff hourly rates, direct expenses, and any other anticipated costs.
6. **Schedule:** Include a proposed project schedule with key milestones and deliverables.
7. **Insurance Requirements:** Consultant must carry insurance policies at a minimum value of Five Hundred Thousand Dollars (\$500,000), which protect ONE Lorain County, and LCPH committee members, and employees from any claims, suits, etc. of the consultant's employees or equipment used for the project on those items listed in the Scope of Work. In addition, liability insurance coverage in the amount of One Million Dollars (\$1,000,000) must be provided to protect itself from claims under workers compensation acts; claims for damages because of bodily injury including personal injury, sickness or disease, or death of any of its employees or of any person other than its employees; and from

destruction of tangible property including loss of use resulting therefrom; and from claims arising out of the performance of professional services caused by any errors, omission, or negligent acts for which they are legally liable. Evidence of insurance policies must be provided prior to contract award.

4. EVALUATION CRITERIA

Proposals will be evaluated based on the following criteria:

- **Qualifications and Experience (30%):** Demonstrated experience in conducting housing studies and action plans, particularly in Ohio.
- **Scope of Work and Approach (30%):** Completeness and clarity of the proposed approach, understanding of project goals, and innovativeness of proposed solutions.
- **Fee Proposal (20%):** Reasonableness and competitiveness of the proposed costs.
- **Schedule (10%):** Feasibility and realism of the proposed project schedule.
- **References (10%):** Positive feedback from past clients regarding the consultant's performance and quality of work.

5. TIMELINE

September 8, 2025: Request for Proposals posted.

October 1, 2025: Technical questions due via email (Director@oneloraincounty.com) by 11pm ET. Use subject line QUESTION HOUSING RFP.

October 8, 2025: Info session via Zoom at 4pm ET. We will answer pre-submitted questions. Please use the link below to join.

<https://us06web.zoom.us/j/82111462264?pwd=VRbRkzgYEVFGhyFA0JohBGfMWxaCU9.1>

November 7, 2025: Proposals are due by 11:59pm ET at Director@oneloraincounty.com

November 21, 2025: Selection and notification, anticipated.

December 5, 2025: Contract award, anticipated.

6. SUBMISSION INSTRUCTIONS

- Proposals are due via email to Director@oneloraincounty.com
- Proposals submitted by any other means will not be accepted.
- Proposers will not be compensated for generating, producing, or duplicating any proposal materials associated with this RFP, and it is the sole responsibility of the Proposer to ensure all required documents are submitted by the submission deadline.
- Proposals will be time-stamped upon receipt; no extensions will be granted, so please allow adequate time to submit your Proposal prior to the deadline.
- To verify that a Proposal has been submitted successfully, Proposers may contact Lisa Hutson at Director@oneloraincounty.com
- Proposers are required to submit one (1) non-redacted proposal.

- All parts of the proposal should be combined and submitted as one (1) single .pdf file. If attachment exceeds file size limitations, please provide a link to the proposal. Proposals comprised of multiple separate files are not acceptable and may be rejected.
- Use the email subject line “HOUSING STUDY RESPONSE”

7. PROPOSAL RESTRICTIONS

- Page limit: Proposals are not to exceed 20 pages (8.5 x 11), excluding covers, resumes, end sheets and an introductory letter.
- Formatting: Font size should be at a 12 point with ½" margins and 1.5 spacing.
- File type: electronic PDFs will be accepted.
- Communication: Communication with ONE Lorain County and/or LCPH during the RFQ announcement, selection and notification process is restricted to consultants and their agents.
 - Prohibited: Any discussions or marketing related to this specific project.
 - Allowable: Technical scope of services questions, specific to the project or RFQ requirements. Questions should be directed to Lisa Hutson via email with the subject line “QUESTIONS HOUSING RFP” at Director@oneloraincounty.com by Wednesday, October 1, 2025, 11:00pm EST. Questions will be answered during the info session on October 8 at 4pm via Zoom.