

# Action Plan

**Grantee: Elyria, OH**

**Grant: B-08-MN-39-0007**

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<b>LOCCS Authorized Amount:</b>	\$ 2,468,215.00
<b>Grant Award Amount:</b>	\$ 2,468,215.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 781,000.00
<b>Total Budget:</b>	\$ 3,249,215.00

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Areas of Greatest Need:

NSP Formula Target Areas 1. Estimated Foreclosure Abandonment Risk Score = 9 or higher 2. Percentage of Households within 120% AMI = 50% or higher 3. HMDA High Cost Loan Rate = 30% or higher 4. Predicted 18 Month Foreclosure Rate = 9% or higher 5. USPS Residential Vacancy Rate = 4% or higher Census Tracts and block groups meeting at least 3 of the 5 NSP formula target areas of concern are the City of Elyria's initial primary targets (not to exclude the remaining areas within the City's corporate boundaries as secondary targets). Census Tracts and Block Groups C 070102 1-3, 070200 2, 070300 2-4, 070400 1-4, 070500 1-4, 070600 1-4, 070700 1-3, 070800 1-2, 070901 1-2, 071000 1-2, 071100 1-3, 071400 1-4. Please refer to Map attachments and spreadsheet for itemized and specific breakdown of areas.

### Distribution and Uses of Funds:

Use of Funds: 1. Administration. 24 CFR 570.206 2301(c)(3) General Administration and Oversight of NSP activities. 2. Acquisition Rehabilitation 25% set aside. 24 CFR 570.201(a)(b)(e), 570.202 2301(c)(3)(B) purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties; Acquisition, rehabilitation and sale of residential homes to populations within the 50% AMI category. Specifically, the benefit will be offering rehabilitated homes for sale at a highly discounted cost. The City will not sell a property for an amount greater than that invested in the total acquisition and rehabilitation of said property(s). 24 CFR 570.206, as part of an activity delivery cost 2301(c)(3)(A) Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers • 24CFR 570.201 (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective or approved purchasers. The City will provide 8 hours of housing counseling services to approved home buyers. 4. Demolition. 24 CFR 570.201(d) 2301 (c)(3)(D) Demolition of blighted structures. This activity's goal is to eliminate slum and blight in these target areas which will also benefit the public's health safety and welfare. This activity addresses population needs within the 120% AMI category. The City has utilized the following data as benchmarks and thresholds for assisting target areas. Percentage of households under 120% AMI, Percentage of households mortgaged under HMDA High Cost Loan Rate, Percentage of 18 month Foreclosure Rate, Percentage of USPS Residential Vacancy Rate, and finally the Estimated Foreclosure Abandonment Risk Score. 5. Land Bank. 24 CFR 570.201(a) Acquisition and (b) Disposition. 2301(c)(3)(C) establish land banks for NSP eligible homes and properties that have been purchased by the City. This activity will serve to aid the City in responding to the rise of vacant and abandoned properties, dwindling tax receipts, increased blight, and worsening conditions for families living close to deteriorating properties. Properties will be acquired and returned to productive uses. 6. Redevelopment-Public Improvement (sidewalk construction in connection with a rehabilitation activity or demolition activity.) 24 CFR 570.201(c) Public facilities and improvements 2301(c)(3)(E) Redevelop demolished or vacant properties The funds under this activity will be used in



conjunction with activities Acquisition-Rehabilitation 50 and Acquisition-Rehabilitation 120, when necessary, for repairs and/or installation of sidewalks, curbs, etc. adjacent to properties that are rehabilitated. Based on the performance measures and activity descriptions in activities Acquisition-Rehabilitation 50 and Acquisition-Rehabilitation 120, it is conceivable that approximately 50% of those units will require use of this activity. A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety and public welfare. A rent level shall be considered to be affordable for low-income families if it does not exceed 30 percent of the maximum income level of such income category and household size, with appropriate adjustments for unit size as measured by the number of bedrooms. FY2009 Fair Market Rents for Cleveland-Elyria-Mentor, OH MSA will be observed in conjunction. Continued affordability will be ensured through monitoring, following the specific HOME requirements as defined in 24 CFR Part 92, more specifically, 24 CFR 92.252(a), (c), (e) and (f) and 92.254. The City will obligate 25% of its allocation, \$617,000, towards serving residents earning at or below 50% of the area median income by

**Definitions and Descriptions:**

(1) Definition of “blighted structure” in context of state or local law. Response: A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety and public welfare. (2) Definition of “affordable rents.” Response: A rent level shall be considered to be affordable for low-income families if it does not exceed 30 percent of the maximum income level of such income category and household size, with appropriate adjustments for unit size as measured by the number of bedrooms. FY2009 Fair Market Rents for Cleveland-Elyria-Mentor, OHMSA will be observed in conjunction. (3) Describe how the grantee will ensure continued affordability for NSP assisted housing. Response: Continued affordability will be ensured through monitoring, following the specific HOME requirements as defined in 24 CFR Part 92, more specifically, 24 CFR 92.252(a), (c), (e) and (f) and 92.254. (a) Rent limitation. HUD provides the following maximum HOME rent limits. The maximum HOME rents are the lesser of: (1) The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or (2) A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions. (c) Initial rent schedule and utility allowances. The participating jurisdiction must establish maximum monthly allowances for utilities and services (excluding telephone). The participating jurisdiction must review and approve rents proposed by the owner for units subject to the maximum rent limitations in paragraphs (a) or (b) of this section. For all units subject to the maximum rent limitations in paragraphs (a) or (b) of this section for which the tenant is paying utilities and services, the participating jurisdiction must ensure that the rents do not exceed the maximum rent minus the monthly allowances for utilities and services. (e) Periods of Affordability. The HOME-assisted units must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. The affordability requirements apply without regard to the term of any loan or mortgage or the transfer of ownership. They must be imposed by deed restrictions, covenants running with the land, or other mechanisms approved by HUD, except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure. The participating jurisdiction may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property. -----  
&

**Low Income Targeting:**

Response:  
As required, the City will obligate 25% of its allocation, \$617,000, towards serving residents earning at or below 50% of the area median income (see exhibit H) by way of acquisition and rehabilitation of properties for purchase by income eligible families. The City will ensure affordability by offering down payment assistance at a 0% deferred interest rate for 5 years. Repayment will only be required when the person or family is no longer the primary resident of the property or when ownership/title changes hands. The City will consider sale of a rehabilitated property to a nonprofit agency who may then rent the property to an income eligible person or family on an as needed basis.

**Acquisition and Relocation:**

All activities below are anticipated to be initiated upon the release of NSP funds.

- 50 = The number of low-and moderate-income dwelling units—i.e., 80% of area median income that are reasonably expected to be demolished as a direct result of NSP-assisted activities.
- 10 (including revenue received and re-used) = The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., 120% of area median income that are reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing.
- 15 (including revenue received and re-used) = The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

**Public Comment:**

- 10.14.08 Discussion at Community Development Committee – open meeting
- 10.17.08 Public Notice on Substantial Amendment Public Hearing

Draft Distribution of Funds and Public Notice on City Website

- 10.27.08 Draft Substantial Amendment (budget) to Community Development and Finance Committees – open discussion
- 10.28.08 Public Notice on availability of Draft Substantial Amendment for review
- 10.30.08 First day of 15-day public comment period of draft document
- 11.03.08 Public hearing at City Council, public input solicited
- 11.13.08 Last day of public comment period on document
- 11.17.08 First reading – Substantial Amendment passed as Emergency
- 11.26.08 Mail out Final Substantial Amendment and Post final on City Website

Comments:

Norm Failing (resident) 10.04.08

- Should only do the required amount of rehab to benefit families within the 50% median income range.
- He has mixed emotions on the down payment assistance component.
- Should increase the budget for demolition up to \$750,000.
- Should increase the public uses budget.

Theresa Shea (resident) 10.14.08

- Should try to incorporate green space if eligible.
- Should rehabilitate Section Eight rentals.
- Should work with the Section Eight Homebuyers Program.

Norm Failing (resident) 10.27.08

- Expedited acquisition process is necessary
- Need to use the maximum on acquisition. Can utilize normal CDBG allocation for rehabilitation.
- Should acquire lots for key redevelopment.
- Down payment assistance is too much paperwork should reduce amount or better yet eliminate it.
- Should package demo to get the most for our dollar.
- Should reduce the administration dollars.
- Should contract with a spec writer to expedite rehabilitation jobs.

Norm Failing (resident) 11.3.08

- Biggest amount possible in acquisition and Land Bank

Thelma Adams (resident) 11.3.08

- Excited to hear about the city's allocation of NSP funds. She understands the land banking business and we need to stop home values from going down on due to the blighted homes.
- Questioned if any funds could be used for sewer or water work? Older sections of town have old sewers and the problem of water pressure.

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title	Grantee Program
101	Administration	101	Administration	
107	Acquisition-Rehab 120	107	Acquisition-Rehab 120	
9999	Restricted Balance		<i>No activities in this project</i>	
P102	Acquisition Rehabilitation 25% set	102	Acquisition Rehabilitation 25% set aside	
P103	Financing Mechanisms 25%		<i>No activities in this project</i>	
P104	Demolition	104	Demolition	
P105	Land Bank	105	Land Bank	



P106

Redevelopment-Public

106

Redevelopment-Public  
Improvements



# Activities

**Project # / 101 / Administration**

**Grantee Activity Number: 101**  
**Activity Title: Administration**

**Activity Type:**

Administration

**Project Number:**

101

**Projected Start Date:**

03/08/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

Not Applicable (for Planning/Administration or Unprogrammed Funds only)

**Benefit Report Type:**

NA

**Activity Status:**

Completed

**Project Title:**

Administration

**Projected End Date:**

07/08/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 305,617.33

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 305,617.33

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

City of Elyria. Office of Community Development will be the lead department.

**Organization Type**

Unknown

**Proposed Budget**

\$ 305,617.33

**Location Description:**

City of Elyria, Ohio

**Activity Description:**

24 CFR 570.206 2301(c)(3)General Administration and Oversight of NSP activities.



**Environmental Assessment:**

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Project # / 107 / Acquisition-Rehab 120**



**Grantee Activity Number:** 107  
**Activity Title:** Acquisition-Rehab 120

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Project Number:**  
 107

**Projected Start Date:**  
 06/12/2011

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for  
 NSP Only

**Benefit Report Type:**  
 Direct (Households)

**Activity Status:**  
 Completed

**Project Title:**  
 Acquisition-Rehab 120

**Projected End Date:**  
 01/06/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 543,944.33

**Most Impacted and  
 Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 543,944.33

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Owner Households	2		2	100.00
# of Households	2		2	100.00

**Proposed Accomplishments**

	Total
# of Singlefamily Units	2
# of Housing Units	2
Activity funds eligible for DREF (Ike Only)	
#Units < other green	
#Units deconstructed	
#Sites re-used	2
#Units exceeding Energy Star	
#Units with bus/rail access	
#Low flow showerheads	2
#Low flow toilets	2
#Units with solar panels	
#Dishwashers replaced	2
#Clothes washers replaced	2
#Refrigerators replaced	2
#Light fixtures (outdoors) replaced	4



#Light Fixtures (indoors) replaced	6
#Replaced hot water heaters	2
#Replaced thermostats	2
#Efficient AC added/replaced	2
#High efficiency heating plants	
#Additional Attic/Roof Insulation	2
#Energy Star Replacement Windows	6
# of Properties	2

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed Budget
City of Elyria, Ohio. Office of Community Development will be the lead	Unknown	\$ 543,944.33

**Location Description:**

Properties will be located within the NSP eligible target area which include census tracts and block groups 070120, 1-3, 0702002, 070300, 2-4, 070400, 1-4, 070500, 1-4, 070600, 1-4, 070711, 1-3, 070800, 1-2, 070901, 1-2, 071000, 1-2, 071100, 1-3, 071400, 1-4

**Activity Description:**

City to acquire and rehabilitate NSP eligible properties and sell to persons within the 120% AML.

**Environmental Assessment:**

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Project # / P102 / Acquisition Rehabilitation 25% set aside**





**Grantee Activity Number: 102**  
**Activity Title: Acquisition Rehabilitation 25% set aside**

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Project Number:**  
 P102

**Projected Start Date:**  
 03/08/2009

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Benefit Report Type:**  
 Direct (Households)

**Activity Status:**  
 Completed

**Project Title:**  
 Acquisition Rehabilitation 25% set aside

**Projected End Date:**  
 07/08/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 835,881.45

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 835,881.45

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Owner Households	14	14		100.00
# of Households	14	14		100.00

**Proposed Accomplishments**

	<b>Total</b>
# of Singlefamily Units	14
# of Housing Units	14
# ELI Households (0-30% AMI)	
#Low flow showerheads	13
#Low flow toilets	8
#Dishwashers replaced	1
#Light fixtures (outdoors) replaced	42
#Light Fixtures (indoors) replaced	141
#Replaced hot water heaters	13
#Replaced thermostats	17
#Efficient AC added/replaced	11
#Additional Attic/Roof Insulation	6
#Energy Star Replacement Windows	84
# of Properties	14



**Proposed budgets for organizations carrying out Activity:**

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
City of Elyria, Ohio. Office of Community Development will be the lead	Unknown	\$ 835,881.45

**Location Description:**

Census Tracts and Block Groups meeting at least 3 of the 5 NSP formula areas of concern are the City's initial primary targets (not to exclude the remaining areas within the City's corporate boundaries as secondary targets). Census Tracts, Block Groups - 070102 1-3; 070200 2; 070300 2-4; 070400 1-4; 070500 1-4; 070600 1-4; 070700 1-3; 070800 1-2; 070901 1-2; 071000 1-2; 071100 1-3; 071400 1-4.

**Activity Description:**

24 CFR 570.201(a)(b)(e), 570.202 2301(c)(3)(B)purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties; Acquisition, rehabilitation and sale of residential homes to populations within the 50% AMI category. Specifically, the benefit will be offering rehabilitated homes for sale at a highly discounted cost. The City will not sell a property for an amount greater than that invested in the total acquisition and rehabilitation of said property(s). . HUD notes that any of the activities listed above may include required homebuyer counseling as an activity delivery cost.

**Environmental Assessment:**

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Project # / P104 / Demolition**



**Grantee Activity Number:** 104  
**Activity Title:** Demolition

**Activity Type:**  
 Clearance and Demolition

**Project Number:**  
 P104

**Projected Start Date:**  
 03/06/2009

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Benefit Report Type:**  
 NA

**Activity Status:**  
 Completed

**Project Title:**  
 Demolition

**Projected End Date:**  
 07/06/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 862,193.12

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 862,193.12

**Proposed Accomplishments**

	<b>Total</b>
<b># of Housing Units</b>	50
<b># of buildings (non-residential)</b>	8
<b># of Properties</b>	58

**Proposed budgets for organizations carrying out Activity:**

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
The City of Elyria, Ohio. Office of Community Development will be the lead	Unknown	\$ 862,193.12

**Location Description:**

Census Tracts and block groups meeting at least 3 of the 5 NSP formula areas of concern are the City of Elyria's initial primary targets (not to exclude the remaining eligible areas within the City's corporate boundaries as secondary targets). Census Tracts and Block Groups – 070102 1-3, 070200 2, 070300 2-4, 070400 1-4, 070500 1-4, 070600 1-4, 070700 1-3, 070800 1-2, 070901 1-2, 071000 1-2, 071100 1-3, 071400 1-4.

**Activity Description:**

24 CFR 570.201(d) 2301 (c)(3)(D)Demolition of blighted structures. This activity's goal is to eliminate slum and blight in these target areas which will also benefit the public's health safety and welfare. This activity addresses population needs within the 120% AMI category. The City has utilized the following data as benchmarks and

thresholds for assisting target areas. Percentage of households under 120% AMI, Percentage of households mortgaged under HMDA High Cost Loan Rate, Percentage of 18 month Foreclosure Rate, Percentage of USPS Residential Vacancy Rate, and finally the Estimated Foreclosure Abandonment Risk Score.

**Environmental Assessment:**

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Project # / P105 / Land Bank**



**Grantee Activity Number:** 105  
**Activity Title:** Land Bank

**Activity Type:**  
 Land Banking - Acquisition (NSP Only)

**Project Number:**  
 P105

**Projected Start Date:**  
 03/08/2009

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Benefit Report Type:**  
 Area Benefit (Census)

**Activity Status:**  
 Completed

**Project Title:**  
 Land Bank

**Projected End Date:**  
 07/08/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 592,404.78  
**Most Impacted and Distressed Budget:** \$ 0.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 592,404.78

**Proposed Accomplishments**

<b># of Housing Units</b>	<b>Total</b> 68
<b># of Properties</b>	10

<b>LMI%:</b>	35.91
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**Proposed budgets for organizations carrying out Activity:**

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
The City of Elyria, Ohio. Office of Community Development will be the lead	Unknown	\$ 592,404.78

**Location Description:**

Census Tracts and block groups meeting at least 3 of the 5 NSP formula areas of concern are the City of Elyria's initial primary targets (not to exclude the remaining eligible areas within the City's corporate boundaries as secondary targets). Census Tracts and Block Groups – 070102 1-3, 070200 2, 070300 2-4, 070400 1-4, 070500 1-4, 070600 1-4, 070700 1-3, 070800 1-2, 070901 1-2, 071000 1-2, 071100 1-3, 071400 1-4.

**Activity Description:**

24 CFR 570.201(a) Acquisition and (b) Disposition. 2301(c)(3)(C) establish land banks for homes that have been foreclosed upon. This activity will serve to aid the City in responding to the rise of vacant and abandoned properties, dwindling tax receipts, increased blight, and worsening conditions for families living close to deteriorating properties. Properties will be acquired and returned to productive uses. The City has utilized the following data as benchmarks and thresholds for assisting target areas: Percentage of households under 120%

AMI, Percentage of households mortgaged under HMDA High Cost Loan Rate, Percentage of 18 month Foreclosure Rate, Percentage of USPS Residential Vacancy Rate, and finally the Estimated Foreclosure Abandonment Risk Score.

**Environmental Assessment:**

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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**Project # / P106 / Redevelopment-Public Improvement**



**Grantee Activity Number: 106**  
**Activity Title: Redevelopment-Public Improvements**

**Activity Type:**  
 Rehabilitation/reconstruction of a public improvement

**Project Number:**  
 P106

**Projected Start Date:**  
 03/08/2009

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Activity Status:**  
 Completed

**Project Title:**  
 Redevelopment-Public Improvement

**Projected End Date:**  
 07/08/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 25,000.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 25,000.00

**Benefit Report Type:**  
 Area Benefit (Survey)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Persons	10	10		100.00
<b>Proposed Accomplishments</b>	<b>Total</b>			
# of Linear feet of Public Improvement	400			

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed Budget
The City of Elyria, Ohio. Office of Community Development will be the lead	Unknown	\$ 25,000.00

**Location Description:**

Census Tracts and block groups meeting at least 3 of the 5 NSP formula areas of concern are the City of Elyria’s initial primary targets (not to exclude the remaining areas within the City’s corporate boundaries as secondary targets). Census Tracts and Block Groups ¿ 070102 1-3, 070200 2, 070300 2-4, 070400 1-4, 070500 1-4, 070600 1-4, 070700 1-3, 070800 1-2, 070901 1-2, 071000 1-2, 071100 1-3, 071400 1-4.

**Activity Description:**

24 CFR 570.201(c) Public facilities and improvements 2301(c)(3)(E) Redevelop demolished or vacant properties The funds under this activity will be used in conjunction with activities Acquisition-Rehabilitation 50 and Acquisition-Rehabilitation 120, when necessary, for repairs and/or installation of sidewalks, curbs, etc. adjacent to properties that are rehabilitated. Based on the performance measures and activity descriptions in activities

Acquisition-Rehabilitation 50 and Acquisition-Rehabilitation 120, it is conceivable that approximately 50% of those units will require use of this activity. The City has utilized the following data as benchmarks and thresholds for assisting target areas: Percentage of households under 120% AMI, Percentage of households mortgaged under HMDA High Cost Loan Rate, Percentage of 18 month Foreclosure Rate, Percentage of USPS Residential Vacancy Rate, and finally the Estimated Foreclosure Abandonment Risk Score.

**Environmental Assessment:**

**Environmental Reviews:** None

**Activity Attributes:** None

**Activity Supporting Documents:** None

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<b>Project # /</b>	<b>N/A</b>
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**Grantee Activity Number:** 103-12142020150511

**Activity Title:** Delete

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

**Projected Start Date:**

03/08/2009

**Project Draw Block by HUD:**

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

# of Households

Total	Low	Mod	Low/Mod%
			0.0
			0.0

**Proposed Accomplishments**

# of Housing Units

Total

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

City of Elyria, Ohio. Office of Community Development will be the lead

**Organization Type**

Unknown

**Proposed Budget**

\$ 0.00

**Location Description:**

Census Tracts and block groups meeting at least 3 of the 5 NSP formula areas of concern are the City of Elyria's initial primary targets (not to exclude the remaining areas within the City's corporate boundaries as secondary targets). Census Tracts and Block Groups – 070102 1-3, 070200 2, 070300 2-4, 070400 1-4, 070500 1-4, 070600 1-4, 070700 1-3, 070800 1-2, 070901 1-2, 071000 1-2, 071100 1-3, 071400 1-4.

**Activity Description:**

Activity has been cancelled. Elyria will providedirect home ownership assistance through a soft second.



## Environmental Assessment:

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

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## Action Plan Comments:

- Reviewer - Action Plan is found to be acceptable. Changes reflect a HUD-approved Substantial Amendment. - BLG 7/28/10
- Reviewer - Action Plan is found to be acceptable. Grantee made no changes--just accidentally put it back into modified status. - BLG 7/30/10
- Reviewer - Grantee made the final changes to reflect a HUD-approved Substantial Amendment. The Action Plan is found to be acceptable. - BLG 8/19/10  
Concurrence in Reviewer's comments and approval of this Amendment. RTH 8/20/10.
- Bilodeau, Grantee adjusted budget numbers to reflect modest changes due to bid selection and slightly higher rehab costs. Action Plan is found to be acceptable. - BLG 9/1/10  
Approved - TB - 9/2/10
- Reviewer - Grantee changed budget by \$215 to be fully budgeted. Was a math error only. - BLG 9/10/10
- Reviewer - PJ updated tenure, SF/MF, and performance measures per HUD HQ latest guidance sent on 1/28/2011. Updates are acceptable. -OA 2/3/2011
- Bilodeau, Approved - TB - 2/3/11
- Reviewer - Changes are within budget, 25% set-aside still close to 40% of budget. Recommend Approval- BW 6/14/11
- Bilodeau, Approved - TB - 6/14/11
- Reviewer - Grantee has added additional PI funds to budget for Admin, LH25, Demo, and Land Banking Activities. Budgets equal grant amount and estimated PI within DRGR. Recommend approval. BW1/18/12
- Reviewer - Concurrence and approval. RTH 1/23/12
- Reviewer - Grantee added dollars added through PI to the Administration and Demolition activities. Activity budgets add up to grant amount plus PI. Recommend approval. BW 3/8/12
- Reviewer - Recommend approval. RTH 3/9/12
- Reviewer - Administration is under the wrong project. Grantee wants to try to see if denying the action plan will work. Recommend denial. BW 6/21/12



- Reviewer - Grantee re-submitted plan after trying to change Admin to the correct project. Grantee has sent in TA request through the Resource Exchange to receive TA to correct issue. Budgets are within the grant and estimated TA. Recommend Approval. BW 7/6/12.
- Reviewer - Recommend Approval. RTH 7/6/12
- Reviewer - Per discussion with Program Manager, approving Action Plan so grantee can submit QPR. BW 7/26/12
- Reviewer - Grantee has added some estimated PI to activity 107 for continued rehab of foreclosed or abandoned properties. Recommend Approval. BW 8/8/12
- Reviewer - Recommend approval. RTH 8/15/12
- Reviewer - Grantee added to budgets to account for additional PI just received. No issues. Recommend Approval. BW 1/15/13.
- Reviewer - Recommend Approval: RTH 1/15/13
- Reviewer - Grantee added money to Land Bank activity to reflect Program Income that was received from sale of home in NSP 1. Recommend Approval BW 3/29/13
- Reviewer - Recommend Approval: RTH 4/1/13
- Reviewer - Grantee has added funds to the action plan to account for PI received through program. No issues can be found. Admin is still within the 10% cap. Recommend Approval. BW 8/12/13
- Reviewer - Recommend Approval: RTH 8/12/13
- Reviewer - Recommend Approval: RTH
- Reviewer - Recommend Approval: RTH
- White, Brian Recommend Approval. Grantee changed budgets around. Still over LH25 and within the 10% admin cap. BW 8/28/14
- White, Brian Budgets changed around. No issues. Recommend approval. BW 7/28/15
- White, Brian City of Elyria increased the budget for activity 107. No other changes made. Admin under 10% cap. Recommend Approval. BW 1/27/16
- White, Brian City added money to budget for admin. Admin is still under the 10% cap. Recommend Approval. BW 2/10/16
- White, Brian City made minor addition of funds to landbanking activity. Admin under 10% cap. Recommend Approval. BW 4/29/16
- White, Brian No Changes made. City is working to make revisions to the plan. Recommend Approval. BW 8/29/16
- White, Brian City of Elyria added PI to their budgets. No issues found. Admin budget under 10% cap. Recommend Approval. BW 9/6/16
- White, Brian No changes made. Elyria needed to submit to finalize their QPR. Recommend Approval. BW 4/10/17
- White, Brian Recommend Approval. E-mail dated 6/8/17 gives specific budget change amounts. Admin is within 10% cap. BW 6/8/17



- White, Brian No changes to Action Plan, city accidentally hit save and caused the action plan to need to be submitted. Recommend Approval. BW 7/14/17
- White, Brian Elyria added \$500 for PI they received on a side lot program. No other issues found. Recommend Approval. BW 8/11/17
- White, Brian City of Elyria added money to the budget to the 120% activity for additional projects. Admin is under 10% of the grant and program income. Recommend Approval. BW 9/14/17
- White, Brian Elyria adjusted the budgets from rehab to admin. The admin budget is still below 10%. Recommend Approval. BW 9/19/17
- White, Brian Elyria moved budgets around to work towards finishing the grant. Admin still below 10% cap. Recommend Approval. BW 10/16/17
- White, Brian Elyria increased the budget on one activity. Admin is still under 10%. Recommend Approval. BW 1/11/18
- White, Brian City of Elyria moved budgets to place the remaining funds in their demolition program. This is there plan to expend the remaining funds and close out. Recommend Approval. BW 1/12/18
- White, Brian Elyria added narrative to the action plan. Recommend Approval. BW 6/11/18
- White, Brian Elyria moved \$1 from their land bank activity to their demo activity. No issues discovered in review. Recommend Approval. BW 6/13/18
- White, Brian Elyria added budget to their demo project and activity due to a side lot sale. Recommend Approval. BW 6/20/18
- White, Brian City of Elyria switched around a project that was incorrectly placed in the LH25 activity to the 120 activity. Recommend Approval. BW 7/17/18
- White, Brian Elyria increased the budget in their 107 activity. No other changes. Recommend Approval. BW 7/17/18
- White, Brian Elyria is attempting to revise the budgets on their NSP-1 grant and is running against issues. Action Plan will be approved and Office Hours will be set up with HQ to get the city moving towards closeout. BW Recommend Approval. 10/17/18
- White, Brian Changes to made budget from concern issued this summer as a part of the monitoring visit. Recommend Approval. BW 11/14/18
- White, Brian City made changes to budgets. Recommend Approval. BW 1/30/19
- White, Brian Elyria is making changes to budgets to get ready for closeout. Recommend Approval. BW 10/29/19
- White, Brian City of Elyria reduced budget on the LH25 project. No issues found. Recommend Approval. BW 4/30/20
- White, Brian Elyria deleted Activity 103. Done while on call with rep. Recommend Approval. BW12/14/2020
- White, Brian No issues found. Elyria marked all activities as complete for closeout. Recommend Approval. BW 12/22/2020

## Action Plan History

Version	Date
B-08-MN-39-0007 AP#41	12/22/2020
B-08-MN-39-0007 AP#40	12/14/2020
B-08-MN-39-0007 AP#39	04/30/2020



B-08-MN-39-0007 AP#38	10/29/2019
B-08-MN-39-0007 AP#37	01/30/2019
B-08-MN-39-0007 AP#36	11/14/2018
B-08-MN-39-0007 AP#35	10/17/2018
B-08-MN-39-0007 AP#34	07/17/2018
B-08-MN-39-0007 AP#33	07/17/2018
B-08-MN-39-0007 AP#32	06/20/2018
B-08-MN-39-0007 AP#31	06/13/2018
B-08-MN-39-0007 AP#30	06/11/2018
B-08-MN-39-0007 AP#29	01/12/2018
B-08-MN-39-0007 AP#28	01/11/2018
B-08-MN-39-0007 AP#27	10/16/2017
B-08-MN-39-0007 AP#26	09/19/2017
B-08-MN-39-0007 AP#25	09/14/2017
B-08-MN-39-0007 AP#24	08/11/2017
B-08-MN-39-0007 AP#23	07/14/2017
B-08-MN-39-0007 AP#22	06/08/2017
B-08-MN-39-0007 AP#21	04/10/2017
B-08-MN-39-0007 AP#20	09/06/2016
B-08-MN-39-0007 AP#19	08/29/2016
B-08-MN-39-0007 AP#18	04/29/2016
B-08-MN-39-0007 AP#17	02/10/2016
B-08-MN-39-0007 AP#16	01/27/2016
B-08-MN-39-0007 AP#15	07/28/2015
B-08-MN-39-0007 AP#14	08/28/2014
B-08-MN-39-0007 AP#13	06/24/2014
B-08-MN-39-0007 AP#12	12/04/2013
B-08-MN-39-0007 AP#11	08/12/2013
B-08-MN-39-0007 AP#10	04/01/2013
B-08-MN-39-0007 AP#9	01/15/2013
B-08-MN-39-0007 AP#8	10/01/2012
B-08-MN-39-0007 AP#7	08/15/2012
B-08-MN-39-0007 AP#6	07/26/2012
B-08-MN-39-0007 AP#5	07/06/2012
B-08-MN-39-0007 AP#4	03/09/2012
B-08-MN-39-0007 AP#3	01/23/2012
B-08-MN-39-0007 AP#2	06/14/2011
B-08-MN-39-0007 AP#1	08/20/2010



