

Action Plan

Grantee: Youngstown, OH

Grant: B-08-MN-39-0014

LOCCS Authorized Amount:	\$ 2,708,206.00
Grant Award Amount:	\$ 2,708,206.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 229,516.21
Total Budget:	\$ 2,937,722.21

Funding Sources

Funding Source	Funding Type
Sale of Homes	Program Income

Narratives

Areas of Greatest Need:

Home Foreclosures: The foreclosure rate in Youngstown is 14.7%, the highest in the State of Ohio. This figure is more than twice the State of Ohio percentage of 6.2% and 2% more than the second highest foreclosure rate of 12.7% in Cleveland, Ohio. Foreclosures impact the stability of Youngstown neighborhoods in many ways including; decreased property values, decreased owner occupancy, and increased abandonment. A total of 1,044 bank foreclosures from January 2007 through July 2008 were initiated. This information was mapped to determine if a pattern of high concentration existed. While bank foreclosures have affected the entire City of Youngstown, it is clear that there are areas of highly concentrated foreclosures and thus have a greater need for NSP intervention. Areas of High Subprime Mortgages & Likely to see a Significant Rise in Foreclosures. The subprime lending industry emerged as a way to provide loans to borrowers who had poor credit and could not qualify for prime rate loans. With 75% of the population in Youngstown living at or below 80% of the area median income, it is no surprise that the City of Youngstown would feel the effects of the subprime industry. According to the HMDA information provided by HUD 54.9% of the mortgage loans made in the City of Youngstown during 2004 through 2006 were subprime. This is the highest percentage in the State of Ohio (State of Ohio is 22.6%) and one of the highest in the Nation. The information displayed by census tract block group shows the areas most affected by subprime lending. Abandonment & Blight Population and economic decline have significantly contributed to excess housing and in turn created a weak housing market and cycle of abandonment. In 2006 the City of Youngstown expended over \$1.24 million for blight removal and demolished 351 structures. Again in 2007 over \$1.36 million was used to remove an additional 474 structures. There are currently 1,031 structures identified as abandoned and needing to be demolished (928 residential and 103 commercial). These structures are currently being processed for demolition however the problem of abandonment and blight runs much deeper. According to the 2007 US Census estimate there are 8,405 vacant units (22.8%) in the City of Youngstown and the US Postal Service has 7,496 chronically undeliverable addresses (June 2008). These figures indicate that the City of Youngstown has one of the highest per capita vacancy rates in the Nation. Of the census estimated 8,405 vacant structures a very conservative estimate of properties meeting the definition of blight would be 2,000. The average cost of a residential demolition is \$3,500 and \$40,000 for commercial properties. Administrative Capacity - The City of Youngstown's capacity within CDA to administer the NSP is adequate with the exception of hiring or contracting a program coordinator. The administration of housing acquisition & rehabilitation, environmental reviews, financial management, and compliance of the NSP can be accomplished with the current CDA personnel. Information Systems - One of the greatest challenges Youngstown faces is easy access to accurate information. Several sources of information are needed in determining the location, status, and effects of foreclosures. Currently this information is held with several different entities and not easily accessible. The establishment of a regional property information system that would be a coordinated database of critical data needed to identify property status and conditions will greatly enhance the ability to more effectively identify potential problem areas early on.



Distribution and and Uses of Funds:

As outlined in the needs section of this application the total conservative needs estimate for stabilizing the City of Youngstown is \$42.9 million. It is not realistic to expect that the \$2.7 million of NSP funds the City of Youngstown will receive can solve the foreclosure, subprime and blight problems of the entire City of Youngstown. The City of Youngstown will have to target the use of funds in areas of the City where it will have the most impact on stabilization. Funding will be used as follows: Acquisition & Rehabilitation \$1,118,000 Rental 50% AMI (Minimum 25%) \$678,000 Homeowner 120% AMI \$450,000 Demolition \$1,310,206 Administration (Max 10%) \$ 270,000 TOTAL \$2,708,206 Section 2301(c)(2) of HERA requires that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by subprime mortgage related loans, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. Map 1 is the best indicator of where the greatest foreclosure need is geographically. We obviously can not address every property in every at-risk neighborhood. Focusing the NSP funds in the areas of high foreclosures will provide a stabilizing effect in those areas. Eliminating the blighted structures, strategic acquisition and rehabilitation of foreclosed properties and reestablishing homeownership, or rental where appropriate will help in stabilizing sustainable neighborhoods of choice within the City of Youngstown. Other factors used in determining where funds should be focused were neighborhood conditions, density, higher percentage of homeownership, and areas where neighborhood associations are actively involved. Areas like the Idora Neighborhood, Garden District, and the Arlington Heights Neighborhood have completed neighborhood plans that are consistent with the goals of the Youngstown 2010 plan and involve achieving stability, not redevelopment. The neighborhood associations along with the MVOC are currently surveying the property conditions and vacancy status of neighborhoods. This information will increase our ability to effectively implement the goals of NSP. For those reasons funding will be targeted in the following neighborhoods: Eastside: Lincoln Knolls, 81, 82, 83, 84 Northside: 112, 103, 120, 5th Ave, Golf View Acres E & W Southside: Idora, Newport, Handels, Pleasant Grove, 33, 34, Boulevard Park, Lansingville Hgts, Buckeye, Brownlee Woods, Westside: Garden District, 8, 9, 10, 14, 15, 29

Definitions and Descriptions:

Low Income Targeting:

Acquisition and Relocation:

Public Comment:

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title	Grantee Program
1	Demolition	NSP 09-01	Demolition	
2	Acquistion & Rehabilitation	2	Acquistion & Rehabilitation	
		6	Acquisition/Rehab 25%	
		7	Acquisition & Rehabilitation- Rental	
3	Neighborhood CDC	3	Neighborhood CDC	
4	Arlington Heights Housing	4	Arlington Heights Housing	
5	Administration	5	Administration	
9999	Restricted Balance	<i>No activities in this project</i>		



Activities

Project # / 1 / Demolition

Grantee Activity Number: NSP 09-01

Activity Title: Demolition

Activity Type:

Clearance and Demolition

Project Number:

1

Projected Start Date:

03/28/2009

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:

Under Way

Project Title:

Demolition

Projected End Date:

10/30/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,393,860.99

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 1,393,860.99

Benefit Report Type:

Area Benefit (Census)

Proposed Beneficiaries

of Persons

Total	Low	Mod	Low/Mod%
77031	30285	16388	60.59

Proposed Accomplishments

of Properties

Total

300

LMI%:

60.59

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Youngstown

Organization Type

Unknown

Proposed Budget

\$ 1,393,860.99

Location Description:

Census Tracts 8001, 8004, 8011, 8012, 8013, 8014, 8015, 8016, 8025, 8027.2, 8029, 8030, 8035, 8042, and 8043. Approved NSP target areas.



Activity Description:

NSP - Sec. 2301(c) (3) (D) CDBG - 24 CFR 570.201 (d) Demolition of abandoned, blighted housing units.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / 2 / Acquisition & Rehabilitation



Grantee Activity Number: 2

Activity Title: Acquisition & Rehabilitation

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2

Projected Start Date:

03/28/2009

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:

Under Way

Project Title:

Acquisition & Rehabilitation

Projected End Date:

12/31/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 385,692.42

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 385,692.42

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Owner Households

	Total	Low	Mod	Low/Mod%
# Owner Households	4		4	100.00
# of Households	4		4	100.00

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

#Sites re-used

#Units with bus/rail access

of Properties

Total

4

4

4

4

4

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

City of Youngstown

Organization Type

Unknown

Proposed Budget

\$ 385,692.42

Location Description:

Census Tracts 8025, 8029, 8030, 8035 & 8001.



Activity Description:

NSP Sec. 2301(c)(3)(B) CDBG 24 CFR 570.206 Acquisition & Rehab of 6 foreclosed properties for resale to upto 120% AMI or non profit agency.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None



Grantee Activity Number: 6

Activity Title: Acquisition/Rehab 25%

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2

Projected Start Date:

03/30/2009

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.

Activity Status:

Under Way

Project Title:

Acquisition & Rehabilitation

Projected End Date:

03/29/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 162,268.80

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 162,268.80

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Owner Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

#Sites re-used

#Units with bus/rail access

of Properties

Total

2

2

2

2

2

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

City of Youngstown, Ohio

Organization Type

Local Government

Proposed Budget

\$ 162,268.80

Funding Source Name

Sale of Homes

Matching Funds

No

Funding Amount

\$ 0.00

Location Description:

Activity will be conducted in one of the target areas.



Activity Description:

City will acquire and rehab 2 vacant foreclosed housing units and resell to persons/families at or below 50% AMI

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None



Grantee Activity Number: 7

Activity Title: Acquisition & Rehabilitation- Rental

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

2

Projected Start Date:

01/01/2017

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.

Activity Status:

Under Way

Project Title:

Acquisition & Rehabilitation

Projected End Date:

01/01/2019

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 47,900.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 47,900.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Renter Households

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

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

#Sites re-used

#Units with bus/rail access

of Properties

Total

2

2

1

2

1

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

City of Youngstown, OH

Organization Type

Local Government

Proposed Budget

\$ 47,900.00

Location Description:

212 Broadway Avenue Youngstown



Activity Description:

Rehabbed unit for low-income veterans

Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / 3 / Neighborhood CDC



Grantee Activity Number: 3

Activity Title: Neighborhood CDC

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

3

Projected Start Date:

03/28/2009

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:

Under Way

Project Title:

Neighborhood CDC

Projected End Date:

12/31/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 353,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 353,000.00

Proposed Beneficiaries

Owner Households

	Total	Low	Mod	Low/Mod%
# Owner Households	5	5		100.00
# of Households	5	5		100.00

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

of Properties

Total

5

5

5

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

Youngstown Neighborhood CDC

Organization Type

Unknown

Proposed Budget

\$ 353,000.00

Location Description:

Census Tracts 8025, 8029 & 8030.

Activity Description:

NSP Sec. 2301(c)(3)(B) CDBG 24 CFR 570.206 Acquisition of 5 housing units for benefit of 50% or below AMI households.



Environmental Assessment: COMPLETED

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / 4 / Arlington Heights Housing



Grantee Activity Number: 4

Activity Title: Arlington Heights Housing

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

4

Projected Start Date:

03/28/2009

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.

Activity Status:

Under Way

Project Title:

Arlington Heights Housing

Projected End Date:

12/31/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 325,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 325,000.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Renter Households

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

2	2		100.00
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Proposed Accomplishments

of Multifamily Units

Total

2

of Housing Units

2

#Sites re-used

1

#Units with bus/rail access

2

of Properties

1

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

YMHA

Organization Type

Unknown

Proposed Budget

\$ 325,000.00

Location Description:

Arlington Heights Neighborhood Census Tract 8035.



Activity Description:

NSP Sec. 2301(c)(3)(B) CDBG 24 CFR 570.206 Acquisition of 6 housing units for benefit of 50% or below AMI.

Environmental Assessment: UNDERWAY

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / 5 / Administration



Grantee Activity Number: 5

Activity Title: Administration

Activity Type:

Administration

Project Number:

5

Projected Start Date:

01/01/2009

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:

Under Way

Project Title:

Administration

Projected End Date:

10/28/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 270,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 270,000.00

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Youngstown	Unknown	\$ 270,000.00

Location Description:

9 W. Front Street Suite 205 Youngstown, Ohio 44503

Activity Description:

NSP - Sec. 2301 (c) (3) CDBG - 24 CFR 570.205 and 206 NSP Coordinator Services, Develop a Regional web based property information system

Environmental Assessment:

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None



Action Plan Comments:

- Goodwin, The Action Plan appears to be approvable
- Reviewer - PJ updated reporting data based on HUD HQ latest guidance sent on 28 Jan. 2011. The Total Acquisition Compensation to Owner data is the amount in dollars and not the number of units, which is what is currently shown. Data should be corrected during the next Action Plan update. Other than this, updates are acceptable. - OA 2/4/2011
- Reviewer - Concurrence with comments and approval of the updated plan; RTH 2/4/11
- Reviewer - Grantee updated reporting data for acquisition and organization carrying out the activity. Updates are acceptable. -OA 3/21/2011
- Bilodeau, Approved - TB - 3/22/11
- Reviewer - City included a projected PI of \$75,161.05 that will be applied toward Demolition activity budget; this amount is currently noted under "Other Funds Total". Update is acceptable. OA 12/27/2011
- Reviewer - On 12/27/2011 city increased the Demolition Activity budget in the wrong field. City now increased the activity's budget in the right field by the PI amount already receipted and added estimated PI that will be applied toward future demolition work. City is also preparing for QPR submission. The fix is acceptable. -OA 12/28/2011
- Reviewer - Action Plan is rejected to allow city to complete several updates. Activity 4's proposed "# of Housing Units" and "# of Multifamily Units" should be same as the "# of Households" or there will be inconsistent unit numbers in the QPRs. Activity Demolition needs update on beneficiaries data so the demolitions will meet Area benefit National Objective. -OA 1/11/2013
- Reviewer - DRGR Action Plan is rejected as city inadvertently submitted it before completing all updates. -OA 1/15/2013
- Reviewer - In the DRGR Action Plan city increased the estimated PI, added Activity 6-Acq/Rehab 25% to take credit for sales of 2 units from Activity 2-Acq/Rehab LMMI to LH25 families, reduced Activity 2 LMMI performance measures from 6 to 4 units, added beneficiaries data for Activity Demolition, and updated Activity 4's proposed "# of Housing Units" and "# of Multifamily Units" from 1 to 6 units. Updates are acceptable. -OA 1/16/2013
- Reviewer - Recommend Approval:RTH 1/7/13
- Reviewer - City tried to address the Activity 6-Acquisition/Rehab 25% budget issue identified during the 1Q 2013 QPR review but was unable to do so because of a DRGR glitch. Action Plan update is acceptable. -OA 7/19/2013
- Reviewer - Recommend Approval: RTH 7/19/13
- Reviewer - Recommend Approval: RTH 1/27/14
- White, Brian Youngstown adjusted budgets. No issues discovered. Recommend Approval. BW 11/27/18
- White, Brian No issues discovered. Recommend Approval, so city can submit QPRs. BW 2/10/22



Action Plan History

Version	Date
B-08-MN-39-0014 AP#9	02/10/2022
B-08-MN-39-0014 AP#8	11/27/2018
B-08-MN-39-0014 AP#7	01/27/2014
B-08-MN-39-0014 AP#6	07/19/2013
B-08-MN-39-0014 AP#5	01/17/2013
B-08-MN-39-0014 AP#4	12/28/2011
B-08-MN-39-0014 AP#3	12/27/2011
B-08-MN-39-0014 AP#2	03/22/2011
B-08-MN-39-0014 AP#1	05/13/2009

