## **Action Plan**

**Grantee: Hamilton County, OH** 

Grant: B-11-UN-39-0004

LOCCS Authorized Amount: \$ 1,469,242.00 Grant Award Amount: \$ 1,469,242.00

Status: Reviewed and Approved

Estimated PI/RL Funds: \$350,000.00

**Total Budget:** \$ 1,819,242.00

## **Funding Sources**

## **No Funding Sources Found**

### **Narratives**

#### **Summary of Distribution and Uses of NSP Funds:**

To establish our areas of greatest need, we began by inputting our original 15 targeted communities from NSP1 into the HUD NSP3 mapping tool - all census tracts for each community were inputted. From this we were able to identify where each community stood in terms of their NSP3 need score. A few communities from the first round of funding have improved and their NSP3 need scores were much lower than the minimum state threshold. This reduced the number of communities to 11. Cheviot, Cleves, Norwood, and Silverton were eliminated. The remaining 11 communities had NSP3 need scores that averaged 17 or higher; this equated to 37 census tracts. From there we eliminated all the census tracts with a score of 17 or lower, due to the high number still remaining for determination. This left census tracts with scores of 18, 19, and 20 and reduced the number of communities to eight and the number of census tracts to 13 (St. Bernard, Woodlawn, and Lockland were removed). From this point on we only examined data for the highest scoring census tracts within each community and only those census tracts that were wholly contained within one community (some census tracts crossed jurisdictional boundaries), which further reduced the number of census tracts to nine, while the number of communities remained at eight. It was then determined that we would only examine one census tract within each of the remaining eight communities. That was decided after examining the HUD estimated impact numbers and realizing that our grant size would not be large enough to make an impact in multiple census tracts within a single community. Forest Park was the only community with two census tracts; we decided to eliminate the census tract with the largest amount of commercial land use and least amount of residential units. This reduced the number of census tracts to eight. We then began examining jurisdiction size relative to the size of the targeted census tracts within each community (in terms of the ability of the funds to make a visible impact in the community as a whole). The data indicated three outliers, where the census tract represented 15% or less of the total land area for the community. This reduced the number of communities to five: Colerain Township, Springfield Township and Forest Park were removed. For the five remaining communities we evaluated environmental and historical considerations that could delay implementation of the program and/or impose costly remedies to achieve compliance. We examined the presence of historical structures, floodplain areas, expressways and railroads. From this we were able to reduce the number of communities to four. Elmwood Place was eliminated due to the presence of several historical properties, being located partially in the floodplain and near a major expressway. These factors created some obstacles for Elmwood Place in the first round of NSP funding. NSP2 investments were then reviewed from the second round of NSP funding. Mt. Healthy and Golf Manor each received an allocation of at least one million dollars in NSP2 funds. Golf Manor received enough funding to perform acquisition and rehabilitation activities for approximately 11 homes and Mt. Healthy received funding for the development of a low-income, multi-family, senior housing rental projee amount of funding received by Golf Manor was sufficient to visably impact and stabilize the area (according to the HUD Mapping tool and the number estimating the properties needed to make an impact). This narrowed the communities to three, North College Hill, Mt. Healthy, and Lincoln Heights. For the three remaining communities, we studied housing stock and how it relates to market demand, availability of REOs (past data and future predictions), past sales of NSP homes, and



### **How Fund Use Addresses Market Conditions:**

Lincoln Heights lacks housing that is able to be rehabbed, has a weak market, an extremely high vacancy rate (20%) and a dearth of condemned and blighted properties; this makes this target area not suitable for acquisition/rehab activities, but more apt for demolition and land banking activities.

Most of the housing stock in North College Hill is in a condition suitable for rehab; a majority of the homes in the neighborhood are one- to three-bedroom cape code style homes built in the 1920s to 1940s. Using past sales of NSP1 homes as an indicator, the market of the target area within North College Hill has proven to be strong; the three homes that have been completed through NSP1 were under contract within a week of being listed. Several additional homes are currently being rehabbed and will be completed this year. The vacancy rate in North College Hill is 6%. There has been an abundace of foreclosed properties available through the NCST in North College Hill and future predictions indicate that this will continue, making our proposed number of units to be rehabbed attainable.

### **Ensuring Continued Affordability:**

Hamilton County will follow the HOME program standards as a minimum in complying with the long-term affordability component of the NSP3 program. Funding provided per rental or homeownership unit less than \$15,000 will have a 5-year affordability period, funding provided between \$15,000 - \$40,000 per unit will have a 10-year affordability period, and funding greater the \$40,000 per unit will have a 15-year affordability period.

### **Definition of Blighted Structure:**

The definition of blighted structure below is from the Ohio Revised Code Section 1.08:

- (B) "Blighted parcel" means either of the following:
- (1) A parcel that has one or more of the following conditions:
- (a) A structure that is dilapidated, unsanitary, unsafe, or vemin infested and that because of its condition has been designated by an agency that is responsible for the enforcement of housing, building, or fire codes as unfit for human habitation or use;
- (b) The property poses a direct threat to public health or safety in its present condition by reason of environmentally hazardous conditions, solid waste pollution, or contamination;
- (c) Tax or special assessment delinquencies exceeding the fair value of the land that remain unpaid thirty-five days after notice to pay has been mailed.
- (2) A parcel that has two or more of the following conditions that, collectively considered, adversely affect surrounding or community property values or entail land use relationships that cannot reasonably be corrected through existing zoning codes or other land use regulations:
- (a) Dilapidation and deterioration;
- (b) Age and obsolescence;
- (c) Inadequate provision for ventilation, light, air, sanitation, or open spaces;
- (d) Unsafe and unsanitary conditions;
- (e) Hazards that endanger lives or properties by fire or other causes;
- (f) Noncompliance with building, housing, or other codes;
- (g) Nonworking or disconnected utilities;
- (h) Is vacant or contains an abandoned structure;
- (i) Excessive dwelling unit density;
- (j) Is located in an area of defective or inadequate street layout;
- (k) Overcrowding of buildings on the land;
- (I) Faulty lot layout in relation to size, adequacy, accessibility, or usefulness;
- (m) Vermin infestation;
- (n) Extensive damage or destruction caused by a major disaster when the damage has not been remediated within a reasonable time;
- (o) Identified hazards to health and safety that are conducive to ill health, transmission of disease, juvenile delinquency, or crime;
- (p) Ownership or multiple ownership of a single parcel when the owner, or a majority of the owners of a parcel in the case of multiple ownership, cannot be located.
- (C) When determining whether a property is a blighted parcel or whether an area is a blighted area or slum for the purposes of this section, no person shall consider whether there is a comparatively better use for any premises, property, structure, area, or portion of an area, or whether the property could generate more tax revenues if put to another use.
- (D)(1) Notwithstanding any other provision of this section, absent any environmental or public health hazard that cannot be corrected under its current use or ownership, a property is not a blighted parcel because of any condition listed in division (B) of this section if the condition is consistent with conditions that are normally incident to generally accepted agricultural practices and the land is used for agricultural purposes as defined in section 303.01 or 519.01 of the Revised Code, or the county auditor of the county in which the land is located has determined under section 5713.31 of the Revised Code that the land is "land devoted exclusively to agricultural use" as defined in section 5713.30 of the Revised Code.
- (2) A property that under division (D)(1) of this section is not a blighted parcel shall not be included in a blighted area or slum. Effective Date: 2007 SB7 10-10-2007

#### **Definition of Affordable Rents:**

We are not proposing to rehabilitate or construct any rental units, but if we do, the units will be subject to the HOME rents.



#### Housing Rehabilitation/New Construction Standards:

Residential properties acquired and rehabilitated under this program will be subject to Hamilton County's NSP Residential Rehabilitation Standards. This document includes green and energy efficiency standards that will be required in conjunction with rehabilitation of the residential structure. In addition, units will be subject to the Lead Based Paint regulations, as specified in Section 401 (b) of the Lead Based Paint Poisoning Prevention Act, and 24 CFR Part 35 Subparts B and J.

### **Vicinity Hiring:**

The County will provide, to the maximum extent possible, for the hiring of individuals and small businesses that are owned/operated by persons residing in the vicinity of NSP3 projects, with vicinity defined as Hamilton County. This includes, but is not limited to, updating procurement procedures to incorporate preferences for vicinity hiring and specifing in developer contracts the requirement to reach out to local individuals and businesses when hiring or contracting opportunities arise. Local, state, and federal procurement procedures will still be followed.

#### Procedures for Preferences for Affordable Rental Dev.:

Due to the existing rental market conditions of Hamilton County and our targeted areas, rental development is not a priority. According to the 2005 - 2009 American Community Survey, 37.8% of the units in Hamilton County are renter-occupied, which is 3.7% higher than the percent renter-occupied in the United States. The renter-occupied rates for Lincoln Heights and North College Hill, our targeted areas, are 70.5% and 33.9% respectively. Hamilton County has a rental vacancy rate of 13.3%, compared to the United States rental vacancy rate of 8.43%. Lincoln Heights and North College Hill have rental vacancy rates of 14.4% and 8.4%, respectively. The number of renter-occupied housing units in our targeted areas is on par or significantly higher than the national average. The same can be said for the rental vacancy rate. The rental vacancy rates of our targeted areas and of the County indicate that this area has an abundance of vacant rental housing on the market, and developing more rental housing could over-saturate the already high number of rental units available.

North College Hill's Comprehensive Plan, written in 2008, specifically mentions promotion and creation of new home ownership opportunities as a priority, and states that "the relatively low rate of home ownership has been a concern of the city of North College Hill and is expected to remain an issue in the near future." According to the 2005 – 2009 American Community Survey, the homeownership rate in Hamilton County (outside of the city) is 77%, while North College Hill's is 66%. Due to this data, the data in the previous paragraph, the data from another section of this plan, and the sentiments from North College Hill's Comprehensive Plan, we decided that developing additional homeownership opportunities is the most viable option for this community.

As discussed in another section of this plan, the housing market in Lincoln Heights is very weak (the homeownership rate is only 30%) and the number of blighted/condemned structures is extremely high. The large scale redevelopment project (Villas at the Valley) being funded partially with NSP1 and NSP2 dollars has or will create 77 rental units at or below 60% of AMI and 4 units of homeownership, while at the same time ridding the community of severely deteriorated housing. It is believed that scattered-site demolition, in conjunction with the Valley Homes project, will provide much needed stabilization to the area and will provide in-fill housing opportunities once the market in this struggling community improves. It is our opinion, based on the discussed data, that developing additional rental units would not be viable. Demolition would provide the greatest benefit to Lincoln Heights at this time.

### **Grantee Contact Information:**

Pat Hanrahan, Manager of Community Development pat.hanrahan@hamilton-co.org 513-946-8234 138 E. Court Street, Suite 1002, Cincinnati, OH 45202

# **Project Summary**

Project #	Project Title	Grantee Activity #	Activity Title
1	Acquisition and Rehabilitation	1001	Households at or below 120% AMI
		1002	Households at or below 50% AMI
2	Demolition	2001	Demolition of Residential and Commercial Property
3	Land Banking	3001	Land Banking
4	Administration	4001	NSP3 Administration
5	New Construction	5/2	Habitat for Humanity - West College Hill
		5001	New Construction at or below 120% AMI
9999	Restricted Balance	No activities	in this project



## **Activities**

## Project #/ 1 / Acquisition and Rehabilitation

**Grantee Activity Number:** 1001

Activity Title: Households at or below 120% AMI

Activity Type: Activity Status:

Rehabilitation/reconstruction of residential structures Under Way

Project Number: Project Title:

1 Acquisition and Rehabilitation

Projected Start Date: Projected End Date:

05/01/2011 04/30/2014

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee: Total Budget: \$546,375.89

Not Blocked Most Impacted and

National Objective: Distressed Budget: \$0.00

LMMI: Low, Moderate and Middle Income National Objective for Other Funds: \$ 0.00

NSP Only Total Funds: \$546,375.89

## **Benefit Report Type:**

Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	6		6	100.00
# of Households	6		6	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	6
# of Housing Units	6
#Low flow showerheads	6
#Low flow toilets	6
#Dishwashers replaced	6
#Refrigerators replaced	6
#Light fixtures (outdoors) replaced	6
#Light Fixtures (indoors) replaced	6
#Replaced hot water heaters	6
#Efficient AC added/replaced	6
#High efficiency heating plants	6



# of Properties 6

### Activity is being carried out by

## Activity is being carried out through:

No

### **Organization carrying out Activity:**

Hamilton County Community Development Department

### Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Cincinnati Housing Partners Non-Profit \$140,000.00

Hamilton County Community Development Department Local Government \$ 0.00

Homesteading and Urban Redevelopment Corporation Non-Profit \$340,000.00

## **Location Description:**

Activity will occur within targeted area of North College Hill, Ohio - census tract 218.02, plus Goodman Avenue.

### **Activity Description:**

24 CFR 570.201 (a), (b), (e), (i), (n) and 24 CFR 570.202

This activity will involve the acquisition of foreclosed, vacant, or abandoned residential properties, followed by rehabilitation of the home, with resale to homebuyers at or below 120% of area median income. Acquisition and rehabilitation activities will be performed by a non-profit developer(s), chosen through an RFQ/RFP process. Financing will be provided in the form of a zero percent interest, partially forgiven loan (amount of financing provided per property is to be determined), that is to be repaid upon sale of the home. Homebuyers will receive down payment assistance up to \$14,999; the assistance will be in the form of a zero percent interest, soft-second mortgage that is forgiven 20% each year over the five-year affordability period. All homebuyers will be required to attend an eight hour (minimum) homebuyer counseling course from a HUD approved counseling agency.

**Environmental Assessment:** EXEMPT

Environmental None



**Grantee Activity Number:** 1002

**Activity Title:** Households at or below 50% AMI

**Activity Status: Activity Type:** 

Rehabilitation/reconstruction of residential structures **Under Way** 

**Project Number: Project Title:** 

Acquisition and Rehabilitation

**Projected Start Date: Projected End Date:** 

04/30/2014 05/01/2011

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

Not Blocked

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

Not Blocked

**Block Drawdown By Grantee: Total Budget:** \$ 549,638.54

Not Blocked Most Impacted and

**Distressed Budget:** 

\$ 0.00 **National Objective:** Other Funds: \$ 0.00 LH25: Funds targeted for housing for households whose incomes

are at or under 50% Area Median Income. **Total Funds:** \$ 549,638.54

## **Benefit Report Type:**

Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	6	6		100.00
# of Households	6	6		100.00

# Of Flousefiolds	0 0	100.00
Proposed Accomplishments	Total	
# of Singlefamily Units	6	
# of Housing Units	6	
# ELI Households (0-30% AMI)		
#Low flow showerheads	6	
#Low flow toilets	6	
#Replaced hot water heaters	6	
#Efficient AC added/replaced	1	
#High efficiency heating plants	6	
# of Properties	6	



#### Activity is being carried out by

#### Activity is being carried out through:

No

## **Organization carrying out Activity:**

Cincinnati Habitat for Humanity

## Proposed budgets for organizations carrying out Activity:

Responsible OrganizationOrganization TypeProposed BudgetCincinnati Habitat for HumanityUnknown\$ 461,079.13Cincinnati Housing PartnersNon-Profit\$ 110,000.00

### **Location Description:**

Activity will occur within targeted area of North College Hill - census tract 218.02, plus Goodman Avenue.

### **Activity Description:**

24 CFR 570.201 (a), (b), (e), (i), (n) and 24 CFR 570.202

This activity will involve the acquisition of foreclosed, vacant, or abandoned residential properties, followed by rehabilitation of the home, with resale to homebuyers at or below 50% of area median income. This activity will be performed by Cincinnati Habitat for Humanity and Cincinnati Housing Partners. Financing for Habitat families will be provided in the form of a zero percent interest, fully-forgiven loan, with a 15-year affordability period. Mortgage payments made by the homebuyers to Habitat will be set aside and eventually used on future afforable housing projects within the target area. All homebuyers will be required to attend an eight hour (minimum) homebuyer counseling course from a HUD approved counseling agency. Financing for Cincinnati Housing Partner families will be in the form of a 0% interest soft second mortgage up to \$14,999, with a 5-year affordability period. The 2nd mortgage will be forgiven 20% each year over the 5 year period.

#### **Environmental Assessment:**

**Environmental** None

## Project #/ 2 / Demolition

**Grantee Activity Number: 2001** 

Activity Title: Demolition of Residential and Commercial

**Property** 

Activity Type:

Clearance and Demolition

Clearance Number:

Demolition

Activity Status:

Under Way

Project Title:

Demolition



Projected Start Date:

05/01/2011 04/30/2014

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee: Total Budget: \$88,790.76

Not Blocked Most Impacted and

National Objective: Distressed Budget: \$0.00

LMMI: Low, Moderate and Middle Income National Objective for Other Funds: \$ 0.00

NSP Only Total Funds: \$88,790.76

### **Benefit Report Type:**

Area Benefit (Census)

 Proposed Beneficiaries
 Total
 Low
 Mod
 Low/Mod%

 # of Persons
 4105
 2426
 478
 70.74

Proposed AccomplishmentsTotal# of Singlefamily Units11# of Multifamily Units2# of Housing Units13# of Properties13

LMI%: 70.74

### Activity is being carried out by

## Activity is being carried out through:

**Projected End Date:** 

No

## Organization carrying out Activity:

Hamilton County Community Development Department

### Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Type Proposed Budget

Hamilton County Community Development Department Local Government \$95,000.00

## **Location Description:**

Activity will occur within the Village of Lincoln Heights - census tract 227.00

### **Activity Description:**

24 CFR 570.201 (d)

Blighted structures (residential and commercial only) that are vacant and abandoned will be demolished under this activity. Only structures that meet the definition of blighted, and are not candidates for rehab, will be eligible for demolition. This activity will have the benefit of improving the neighborhood in which it is located, by removing the blighting influence, and stabilizing property values in the area. Demolition funds will be provided



in the form of a grant to the community, with the expectation that a lien, representing the cost of the demolition, be placed on the property. The lien would be repaid to the county at a point in the future when the property is transferred.

877 Steffen, 1101 and 1089 Van Buren were acquired using NSP1 funds. The acquisition of these properties is recorded under activity 4/14 in the NSP1 Action Plan.

**Environmental Assessment:** EXEMPT

**Environmental** None

## Project # / 3 / Land Banking

**Grantee Activity Number: 3001** 

Activity Title: Land Banking

Activity Type: Activity Status:

Land Banking - Acquisition (NSP Only)

Cancelled

Project Number: Project Title:
3 Land Banking

Projected Start Date: Projected End Date:

05/01/2011 04/30/2014

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee: Total Budget: \$ 0.00

Not Blocked Most Impacted and

National Objective: Distressed Budget: \$ 0.00

LMMI: Low, Moderate and Middle Income National Objective for NSP Only **Other Funds:** \$ 0.00 **Total Funds:** \$ 0.00

**Benefit Report Type:** 

Area Benefit (Census)

Proposed Beneficiaries Total Low Mod Low/Mod%

# of Persons 7550 3267 1446 62.42

Proposed Accomplishments Total



#### # of Properties

LMI%: 62.42

### Activity is being carried out by

## Activity is being carried out through:

No

## **Organization carrying out Activity:**

Hamilton County Community Development Department

### Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Hamilton County Community Development Department Local Government \$ 0.00

## **Location Description:**

Activity will occur within target area of North College Hill (census tract 218.02, plus Goodman Avenue) and Lincoln Heights (census tract 227.00)

### **Activity Description:**

24 CFR 570.201 (a) and (b)

This activity will involve the acquisition, management and/or disposition of homes and residential properties that have been foreclosed upon, including activity delivery costs. The official county land bank is not yet formed; it is expected to be created early on in the term of the NSP3 grant, but in the event the land bank does not come to fruition or is finalized at a point that does not allow us to meet expenditure deadlines, the funds allocated to this activity will be moved to Activities 1001, 1002, and/or 2001.

#### **Environmental Assessment:**

Environmental None

## Project # / 4 / Administration

**Grantee Activity Number:** 4001

Activity Title: NSP3 Administration

Activity Type: Activity Status:

Administration Under Way

Project Number: Project Title:

Administration

Projected Start Date: Projected End Date:

10/01/2010 04/30/2014



4

**Project Draw Block by HUD:** 

Not Blocked

**Project Draw Block Date by HUD:** 

**Activity Draw Block by HUD:** 

**Activity Draw Block Date by HUD:** 

Not Blocked

**Block Drawdown By Grantee:** 

**Total Budget:** Not Blocked

\$ 146,920.00

Most Impacted and

Other Funds:

**Distressed Budget:** 

\$ 0.00 \$ 0.00

Not Applicable - (for Planning/Administration or Unprogrammed

Funds only)

**Total Funds:** \$ 146,920.00

**Benefit Report Type:** 

**National Objective:** 

NA

Activity is being carried out by

Activity is being carried out through:

Grantee Employees Yes

**Organization carrying out Activity:** 

Hamilton County Community Development Department

Proposed budgets for organizations carrying out Activity:

**Responsible Organization Organization Type Proposed Budget** 

Hamilton County Community Development Department Local Government \$ 146,920.00

**Location Description:** 

138 E. Court Street, Suite 1002 Cincinnati, Ohio 45202

**Activity Description:** 

24 CFR 570.206

This activity involves administration of the NSP3 program. Administration began in October 2010, and eligible pre-award costs from this time to the start of the grant, will be reimbursed. Administration will extend at least until the expiration of the program in early 2014.

**Environmental Assessment:** 

**Environmental** None



## **Activity Supporting Documents**

**Document** Approval Letters to Transfer NSP PI to CDBG.pdf

**Project # /** 5 / New Construction

**Grantee Activity Number:** 5/2

Activity Title: Habitat for Humanity - West College Hill

Activity Type: Activity Status:

Construction of new housing Under Way

Project Number: Project Title:

5 New Construction

Projected Start Date: Projected End Date:

03/01/2017 12/31/2018

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee: Total Budget: \$184,129.95

Not Blocked Most Impacted and

National Objective: Distressed Budget: \$0.00

LH25: Funds targeted for housing for households whose incomes

Other Funds: \$ 0.00

are at or under 50% Area Median Income. Total Funds: \$184,129.95

### **Benefit Report Type:**

Direct (Households)

Proposed BeneficiariesTotalLowModLow/Mod%# Owner Households44100.00# of Households44100.00

Proposed Accomplishments Total

# of Singlefamily Units 4

# of Housing Units 4



## Activity is being carried out by

Activity is being carried out through:

No

Organization carrying out Activity:

Cincinnati Habitat for Humanity

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Type Proposed Budget

Cincinnati Habitat for Humanity Unknown \$184,129.95

**Location Description:** 

West College Hill neighborhood of Springfield Township

**Activity Description:** 

Construction of 4 new single family homes

**Environmental Assessment:** COMPLETED

**Environmental** None



**Grantee Activity Number:** 5001

**New Construction at or below 120% AMI Activity Title:** 

**Activity Type: Activity Status:** 

**Under Way** Construction of new housing

**Project Number: Project Title:** 

**New Construction** 

**Projected Start Date: Projected End Date:** 

07/01/2012 02/28/2014

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

Not Blocked

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

Not Blocked

**Block Drawdown By Grantee: Total Budget:** \$ 205,523.84

Not Blocked

Most Impacted and **Distressed Budget:** 

**National Objective:** Other Funds: \$ 0.00 LMMI: Low, Moderate and Middle Income National Objective for

**NSP Only Total Funds:** \$ 205,523.84

## **Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries Total** Mod Low/Mod% Low # Owner Households 100.00 # of Households 100.00

**Proposed Accomplishments Total** # of Singlefamily Units 1 # of Housing Units 1 #Sites re-used **#Units exceeding Energy Star** 

Activity is being carried out by

Activity is being carried out through:

No

**Organization carrying out Activity:** 

Cincinnati Housing Partners

Proposed budgets for organizations carrying out Activity:

**Responsible Organization Organization Type Proposed Budget** 

Non-Profit \$ 200.000.00 Cincinnati Housing Partners



\$ 0.00

### **Location Description:**

This activity will occur within our target area in the City of North College Hill, Ohio (census tract 218.02, plus Goodman Avenue)

### **Activity Description:**

24 CFR 570.201 (a), (b), (e), (i), (n) and 24 CFR 570.204

This activity will involve the new construction of single-family residential homes on vacant residentially zoned land, followed by resale to homebuyers at or below 120% of area median income. New construction activities will be performed by a non-profit developer(s), chosen through an RFQ/RFP process. Financing will be provided in the form of a zero percent interest, partially forgiven loan (amount of financing provided per property is to be determined), that is to be repaid upon sale of the home. Homebuyers will receive down payment assistance up to \$14,999; the assistance will be in the form of a zero percent interest, soft-second mortgage that is forgiven 20% each year over the five-year affordability period. All homebuyers will be required to attend an eight hour (minimum) homebuyer counseling course from a HUD approved counseling agency.

**Environmental Assessment:** EXEMPT

**Environmental** None

## **Action Plan Comments:**

Reviewer - Grantee's action plan submission was reviewed using the NSP application checklist to verify information. DRGR

Action Plan is consistant with paper submission. Grant agreement signed by HUD on March 3, 2011.

Submission found to be acceptable. - KD 3.7.11

Reviewer - Concurrence and we recommend approval of the Action Plan: RTH 6/7/11

Reviewer - County reduced the number of units for acg/rehab Activity 1001 (LMMI) and added a new acg/new construction

Activity 5001 (1 unit, LMMI) in the same neighborhood to better reflect market demand. County also updated

budgets to reflect this change. Updates are acceptable. -OA 7/10/2012

Reviewer - Recommend Approval. RTH 7/10/12

Reviewer - County submitted the Action Plan in preparation for QPR, but did not change anything on the Action Plan. -OA

4/24/2013

Reviewer - Recommend Approval: RTH 4/26/13

Reviewer - Action Plan was inadvertently rejected on 4/26/2013. -OA 4/29/2013

Reviewer - County reallocated costs and a unit from LMMI Activity 1001 to LH25 Activity 1002 to take credit for an LH25

sale. Activity 3001 Land Banking is canceled and budget reallocated as the NSP3 target area is too small for effective land banking, and the Port Authority cannot expend the funds in time to meet the 100% expenditure deadline. Activity 3001 should not have Area Benefit Beneficiaries data; county is asked to delete this from the Action Plan prior to submitting 3Q 2013 QPR. Other than this issue, updates are acceptable. -OA 7/23/2013



Reviewer - Recommend Approval: RTH 7/23/13

Reviewer - Action Plan is rejected to allow county to finish updating Activity 3001's NO. -OA 9/23/2013

Reviewer - County updated Activity 2001's Proposed Accomplishments and included narratives cross-referencing the multiple-grant activities per the FY-2013 monitoring discussion. County could not delete the Beneficiaries data for the canceled Activity 3001-Land Banking; county will resolve this after the new DRGR release is in effect.

Updates are acceptable. -OA 9/25/2013

Reviewer - Recommend Approval: RTH 9/26/13

Reviewer - Recommend Approval: RTH 2/6/14

Reviewer - Recommend Approval: RTH 2/26/14

Reviewer - County added PI to budget and shifted the budget to pay invoices. All admin and demo within caps. No issues.

Recommend Approval. BW 10/29/14

Reviewer - County added new activity for a new construction in West College Hill. Admin and demo are below the 10%

caps. No other issues found. Recommend Approval. BW 2/3/17

Reviewer - Hamilton County has added the approval letter from the NSP PI Transfer to CDBG. HUD staff has added the

approved checklist as well. Recommend Approval. BW 4/26/17

Reviewer - County changed environmental status to completed, no other items changed. Recommend Approval. BW

7/31/17

Reviewer - Changed activity from planned to under way. Recommend Approval. BW 3/14/19

Reviewer - Changed budgets to get closeout and make final draw. Recommend Approval. BW6/6/19

# **Action Plan History**

Version	Date
B-11-UN-39-0004 AP#1	06/07/2011
B-11-UN-39-0004 AP#2	07/10/2012
B-11-UN-39-0004 AP#3	04/29/2013
B-11-UN-39-0004 AP#4	07/23/2013
B-11-UN-39-0004 AP#5	09/26/2013
B-11-UN-39-0004 AP#6	02/06/2014
B-11-UN-39-0004 AP#7	02/26/2014
B-11-UN-39-0004 AP#8	10/29/2014
B-11-UN-39-0004 AP#9	02/03/2017
B-11-UN-39-0004 AP#10	04/26/2017
B-11-UN-39-0004 AP#11	07/31/2017
B-11-UN-39-0004 AP#12	03/14/2019
B-11-UN-39-0004 AP#13	06/06/2019



