Grantee: Elyria, OH

Grant: B-08-MN-39-0007

April 1, 2010 thru June 30, 2010 Performance Report

Grant Number:	Obligation Date:
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B-08-MN-39-0007

Grantee Name: Award Date:

Elyria, OH

Grant Amount: Contract End Date:

\$2,468,215.00

Grant Status: Review by HUD:

Active Reviewed and Approved

QPR Contact:Angela Byington

Disasters:

Declaration Number

NSP

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 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). 3. Financing Mechanisms 25% - Down payment assistance and housing counseling. 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-seconds, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers &bull Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out. . 24CFR 570.201 (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties, This activity specifically addresses population needs at or below 50% AMI category. This activity&rsquos goal is to introduce income-qualified persons to the benefits and security of homeownership. Down payment assistance will be provided to qualified, prospective home buyers at an amount equal to 10% of the sale price or \$7,500 (whichever is less). The City will also 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&rsquos goal is to eliminate slum and blight in these target areas which will also benefit the public&rsquos 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 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. 6. Redevelopment-Public Improvement (sidewalk construction in connection with a rehabilitation 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 (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. 50 = The number of low-and moderate-income dwelling units; i.e., iÜ 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., iÜ 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.

Definitions and Descriptions:	
Low Income Targeting:	
Acquisition and Relocation:	
Public Comment:	

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$2,468,215.00
Total CDBG Program Funds Budgeted	N/A	\$2,468,215.00
Program Funds Drawdown	\$0.00	\$939,487.32
Obligated CDBG DR Funds	\$396,741.76	\$1,336,384.59
Expended CDBG DR Funds	\$206,017.98	\$1,174,507.18
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$2,598.42
Program Income Drawdown	\$0.00	\$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$370,232.25	\$0.00
Limit on Admin/Planning	\$246,821.50	\$43,084.80
Limit on State Admin	\$0.00	\$0.00

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective Target Actual

NSP Only - LH - 25% Set-Aside \$617,053.75 \$1,240,749.73

Overall Progress Narrative:

Elyria progressed well this quarter. We have obligated all of our administration funds, however, we need to enter in large amounts of obligations into DRGR yet in other activities. We submitted a request for a Substantial Amendment to complete three things. One, adjust the budget by approximately \$512,000. Per HUD, Elyria should not have expended any dollars out of the Land Bank budget on properties that were to become rehabs. Therefore, we calculated all acquisition costs, title work, boarding, locks, appraisals, etc. for properties that were rehabs and requested to increase the rehab budget by that amount while reducing the land bank budget by the same dollar amount. Also in our Substantial Amendment request, Elyria requested to change our financing mechanism from down payment assistance to a soft second, resulting in no need to obligate funds for the financing mechanism. Lastly, the amendment corrected to discount purchase price to reflect the change in NSP law. We have purchased all rehabs necessary and will probably purchase 2-5 more demo properties. 1/3 of our rehabs have been bid out and award offered. 2/3 of our demos are under contract. Bids for all remaining work will be out by the end of July and it is anticipated that all contracts and obligations will be complete by mid August. The total expended (to date, not for the quarter) is less than actual. After the substantial amendment is reflected in DRGR, we will go back and look to see what expenditures may not have been inputted in each activity in previous QPR's.

Project Summary

Project #, Project Title	This Report Period	To Da	te
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
P101, Administration	\$0.00	\$245,000.00	\$43,084.80
P102, Acquisition Rehabilitation 25% set aside	\$0.00	\$617,000.00	\$511,628.05
P103, Financing Mechanisms 25%	\$0.00	\$80,000.00	\$0.00
P104, Demolition	\$0.00	\$500,000.00	\$4,361.88
P105, Land Bank	\$0.00	\$1,001,000.00	\$380,412.59
P106, Redevelopment-Public Improvement	\$0.00	\$25,215.00	\$0.00

Activities

Activity Title: Administration

Activity Category: Activity Status:

Administration Under Way

Project Number: Project Title:
P101 Administration

Projected Start Date: Projected End Date:

03/09/2009 07/09/2013

Benefit Type: Completed Activity Actual End Date:

N/A

National Objective: Responsible Organization:

N/A City of Elyria. Office of Community Development will be the

Overall	Apr 1 thru Jun 30, 2010	To Date
Total Projected Budget from All Sources	N/A	\$245,000.00
Total CDBG Program Funds Budgeted	N/A	\$245,000.00
Program Funds Drawdown	\$0.00	\$43,084.80
Obligated CDBG DR Funds	\$201,759.69	\$245,000.00
Expended CDBG DR Funds	\$26,778.30	\$70,617.68
City of Elyria. Office of Community Development will be the	\$26,778.30	\$70,617.68
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$21.36
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

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

Location Description:

City of Elyria, Ohio

Activity Progress Narrative:

Grant funds expended on salary, office supplies, environmental reviews, travel and training.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

Activity Title: Acquisition Rehabilitation 25% set aside

Activitiy Category:

Rehabilitation/reconstruction of residential structures

Project Number:

P102

Projected Start Date:

03/09/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Acquisition Rehabilitation 25% set aside

Projected End Date:

07/09/2013

Completed Activity Actual End Date:

Responsible Organization:

City of Elyria, Ohio. Office of Community Development will

Overall	Apr 1 thru Jun 30, 2010	To Date
Total Projected Budget from All Sources	N/A	\$1,240,749.73
Total CDBG Program Funds Budgeted	N/A	\$1,240,749.73
Program Funds Drawdown	\$0.00	\$511,628.05
Obligated CDBG DR Funds	\$11,801.95	\$20,000.00
Expended CDBG DR Funds	\$11,780.02	\$30,410.52
City of Elyria, Ohio. Office of Community Development will	\$11,780.02	\$30,410.52
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

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.

Location Description:

of Properties

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; 071100 1-3; 071400 1-4.

Activity Progress Narrative:

Expended money on payroll, appraisals, emergency boarding, utilities, roof repair, lead risk assessments, bid notice.

Accomplishments Performance Measures

This Report Period Cumulative Actual Total / Expected

Total Total

0 15/15

This Report Period

Total

Cumulative Actual Total / Expected

Total

of Housing Units 0 15/15

Beneficiaries Performance Measures

This Report Period Cumulative Actual Total / Expected

 Low
 Mod
 Total
 Low
 Mod
 Total Low/Mod%

 # of Total Households
 0
 0
 0
 0/15
 0/0
 0/15
 0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

Activity Title: Delete

Activitiy Category:

Homeownership Assistance to low- and moderate-income

Project Number:

P103

Projected Start Date:

03/09/2009

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Financing Mechanisms 25%

Projected End Date:

07/09/2013

Completed Activity Actual End Date:

Responsible Organization:

City of Elyria, Ohio. Office of Community Development will

Overall	Apr 1 thru Jun 30, 2010	To Date
Total Projected Budget from All Sources	N/A	\$0.00
Total CDBG Program Funds Budgeted	N/A	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$0.00
Expended CDBG DR Funds	\$0.00	\$0.00
City of Elyria, Ohio. Office of Community Development will	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

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

Location Description:

Census Tracts and block groups meeting at least 3 of the 5 NSP formula areas of concern are the City of Elyria&rsquos initial primary targets (not to exclude the remaining areas within the City&rsquos corporate boundaries as secondary targets). Census Tracts and Block Groups &ndash 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 Progress Narrative:

This activity will be deleted as part of our request for a substantial amendment.

Accomplishments Performance Measures

This Report Period Cumulative Actual Total / Expected

Total Total

of Housing Units 0 0/0

Beneficiaries Performance Measures

This Report Period Cumulative Actual Total / Expected

Low Mod Total Low Mod Total Low/Mod%

of Total Households 0 0 0/0 0/0 0/0 0/0 0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

Activity Title: Demolition

Activity Category: Activity Status:

Clearance and Demolition Under Way

Project Number: Project Title:

P104 Demolition

Projected Start Date: Projected End Date:

03/09/2009 07/09/2013

Benefit Type: Completed Activity Actual End Date:

National Objective: Responsible Organization:

NSP Only - LMMI The City of Elyria, Ohio. Office of Community Development

Overall	Apr 1 thru Jun 30, 2010	To Date
Total Projected Budget from All Sources	N/A	\$454,477.93
Total CDBG Program Funds Budgeted	N/A	\$454,477.93
Program Funds Drawdown	\$0.00	\$4,361.88
Obligated CDBG DR Funds	\$183,180.12	\$187,542.00
Expended CDBG DR Funds	\$77,561.13	\$78,849.96
The City of Elyria, Ohio. Office of Community Development	\$77,561.13	\$78,849.96
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$146.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

24 CFR 570.201(d) 2301 (c)(3)(D)Demolition of blighted structures. This activity&rsquos goal is to eliminate slum and blight in these target areas which will also benefit the public&rsquos 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.

Location Description:

Census Tracts and block groups meeting at least 3 of the 5 NSP formula areas of concern are the City of Elyria&rsquos initial primary targets (not to exclude the remaining eligible areas within the City&rsquos corporate boundaries as secondary targets). Census Tracts and Block Groups &ndash 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 Progress Narrative:

Grant funds expended on asbestos surveys, asbestos abatement, title work, emergency boarding, appraisals, lock replacement, bid notices.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	24/58
# of buildings (non-residential)	0	2/8

Total

of Housing Units 0 24/50

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

Activity Title: Land Bank

Activitiy Category:

Land Banking - Acquisition (NSP Only)

Project Number:

P105

Projected Start Date:

03/09/2009

Benefit Type:

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Land Bank

Projected End Date:

07/09/2013

Completed Activity Actual End Date:

Responsible Organization:

The City of Elyria, Ohio. Office of Community Development

Overall	Apr 1 thru Jun 30, 2010	To Date
Total Projected Budget from All Sources	N/A	\$502,772.34
Total CDBG Program Funds Budgeted	N/A	\$502,772.34
Program Funds Drawdown	\$0.00	\$380,412.59
Obligated CDBG DR Funds	\$0.00	\$883,842.59
Expended CDBG DR Funds	\$89,898.53	\$994,629.02
The City of Elyria, Ohio. Office of Community Development	\$89,898.53	\$994,629.02
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$2,431.06
Program Income Drawdown	\$0.00	\$0.00

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.

Location Description:

Census Tracts and block groups meeting at least 3 of the 5 NSP formula areas of concern are the City of Elyria&rsquos initial primary targets (not to exclude the remaining eligible areas within the City&rsquos corporate boundaries as secondary targets). Census Tracts and Block Groups &ndash 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 Progress Narrative:

Grant funds expended on title work, property acquisition (442 Louisiana, 131 Parkview, 528 Furnace, 6111 Furnace, utilities and appraisals.

Accomplishments Performance Measures

This Report Period Cumulative Actual Total / Expected

Total Total

of Properties 0 86/10

Cumulative Actual Total / Expected Total

of Housing Units 0 80/68

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

Activity Title: Redevelopment-Public Improvements

Activitiy Category:

Rehabilitation/reconstruction of a public improvement

Project Number:

P106

Projected Start Date:

03/09/2009

Benefit Type: Area Benefit (Survey)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Redevelopment-Public Improvement

Projected End Date:

07/09/2013

Completed Activity Actual End Date:

Responsible Organization:

The City of Elyria, Ohio. Office of Community Development

Overall	Apr 1 thru Jun 30, 2010	To Date
Total Projected Budget from All Sources	N/A	\$25,215.00
Total CDBG Program Funds Budgeted	N/A	\$25,215.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$0.00
Expended CDBG DR Funds	\$0.00	\$0.00
The City of Elyria, Ohio. Office of Community Development	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

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.

Location Description:

Census Tracts and block groups meeting at least 3 of the 5 NSP formula areas of concern are the City of Elyrias initial primary targets (not to exclude the remaining areas within the Citys 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, 071900 1-2, 071100 1-3, 071400 1-4.

Activity Progress Narrative:

Activity included in (2) demo contracts. Waiting for signatures on change orders to contracts. No funds expended yet.

Accomplishments Performance Measures

This Report Period Cumulative Actual Total / Expected

Total Total

of Linear feet of Public Improvement 0 0/400

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Persons benefitting	0	0	0	0/10	0/0	0/10	0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount