

**Grantee: Elyria, OH**

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

**October 1, 2018 thru December 31, 2018 Performance**

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**Grant Number:**

B-08-MN-39-0007

**Obligation Date:****Award Date:****Grantee Name:**

Elyria, OH

**Contract End Date:****Review by HUD:**

Reviewed and Approved

**Grant Award Amount:**

\$2,468,215.00

**Grant Status:**

Active

**QPR Contact:**

Ashley Scott

**LOCCS Authorized Amount:**

\$2,468,215.00

**Estimated PI/RL Funds:**

\$781,000.00

**Total Budget:**

\$3,249,215.00

**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). 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, wit



**Distribution and and Uses of Funds:**

h 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 forCleveland-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 deedn 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

**Definitions and Descriptions:**

those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property. -----  
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**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 incorporat

**Public Comment:**

e 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.

<b>Overall</b>	<b>This Report Period</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$3,163,983.31
<b>Total Budget</b>	(\$80,052.20)	\$3,163,983.31
<b>Total Obligated</b>	(\$79,598.70)	\$3,163,983.31
<b>Total Funds Drawdown</b>	(\$190.00)	\$3,140,825.45
<b>Program Funds Drawdown</b>	(\$190.00)	\$2,465,733.78
<b>Program Income Drawdown</b>	\$0.00	\$675,091.67
<b>Program Income Received</b>	\$10,602.79	\$685,694.46
<b>Total Funds Expended</b>	\$1,116.25	\$3,147,880.69
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00



<b>Match Contributed</b>	\$0.00	\$20,739.00
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## Progress Toward Required Numeric Targets

<b>Requirement</b>	<b>Target</b>	<b>Actual</b>
<b>Overall Benefit Percentage (Projected)</b>		0.00%
<b>Overall Benefit Percentage (Actual)</b>		0.00%
<b>Minimum Non-Federal Match</b>	\$0.00	\$41,478.00
<b>Limit on Public Services</b>	\$370,232.25	\$0.00
<b>Limit on Admin/Planning</b>	\$246,821.50	\$305,617.33
<b>Limit on Admin</b>	\$0.00	\$305,617.33
<b>Most Impacted and Distressed Threshold (Projected)</b>	\$0.00	\$0.00
<b>Progress towards LH25 Requirement</b>	\$812,303.75	\$855,722.73

## Overall Progress Narrative:

The City received \$10,102.79 in program income for multiple sidelot sales. The City expended in demolition activity \$1,116.25 for 135 Lake Ave., and 255 Roosevelt Ave.

## Project Summary

<b>Project #, Project Title</b>	<b>This Report Period</b>	<b>To Date</b>	
	<b>Program Funds Drawdown</b>	<b>Project Funds Budgeted</b>	<b>Program Funds Drawdown</b>
101, Administration	\$0.00	\$305,617.33	\$214,700.74
107, Acquisition-Rehab 120	\$89,042.24	\$543,944.33	\$502,950.70
P102, Acquisition Rehabilitation 25% set aside	(\$89,042.24)	\$855,722.73	\$716,578.39
P103, Financing Mechanisms 25%	\$0.00	\$0.00	\$0.00
P104, Demolition	(\$190.00)	\$862,193.12	\$493,704.96
P105, Land Bank	\$0.00	\$571,505.80	\$512,798.99
P106, Redevelopment-Public Improvement	\$0.00	\$25,000.00	\$25,000.00



## Activities

**Project # / Title:** 101 / Administration

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

**Activity Category:**

Administration

**Project Number:**

101

**Projected Start Date:**

03/09/2009

**Benefit Type:**

( )

**National Objective:**

N/A

**Activity Status:**

Under Way

**Project Title:**

Administration

**Projected End Date:**

07/09/2013

**Completed Activity Actual End Date:**

**Responsible Organization:**

City of Elyria. Office of Community Development will

Overall	Oct 1 thru Dec 31, 2018	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$305,617.33
<b>Total Budget</b>	\$0.00	\$305,617.33
<b>Total Obligated</b>	\$0.00	\$305,617.33
<b>Total Funds Drawdown</b>	\$0.00	\$305,617.33
<b>Program Funds Drawdown</b>	\$0.00	\$214,700.74
<b>Program Income Drawdown</b>	\$0.00	\$90,916.59
<b>Program Income Received</b>	\$0.00	\$54,003.84
<b>Total Funds Expended</b>	\$0.00	\$305,617.33
City of Elyria. Office of Community Development will	\$0.00	\$305,617.33
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00
<b>Match Contributed</b>	\$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:**

The City did not expend admin funds in the fourth quarter.



## Accomplishments Performance Measures

No Accomplishments Performance Measures

## 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

No Other Funding Sources Found

Total Other Funding Sources

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## Project # / Title: 107 / Acquisition-Rehab 120

**Grantee Activity Number:** 107

**Activity Title:** Acquisition-Rehab 120

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

107

**Projected Start Date:**

06/13/2011

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Acquisition-Rehab 120

**Projected End Date:**

01/07/2013

**Completed Activity Actual End Date:**

**Responsible Organization:**

City of Elyria, Ohio. Office of Community

### Overall

**Total Projected Budget from All Sources**

**Oct 1 thru Dec 31, 2018**

**To Date**

**Total Budget**

N/A

\$543,944.33

**Total Obligated**

(\$654.87)

\$543,944.33

**Total Obligated**

(\$654.87)

\$543,944.33

**Total Funds Drawdown**

\$90,000.12

\$543,944.33

**Program Funds Drawdown**

\$89,042.24

\$502,950.70



<b>Program Income Drawdown</b>	\$957.88	\$40,993.63
<b>Program Income Received</b>	\$0.00	\$217,094.31
<b>Total Funds Expended</b>	\$90,000.12	\$543,944.33
City of Elyria, Ohio. Office of Community Development	\$90,000.12	\$543,944.33
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00

### Activity Description:

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

### 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 Progress Narrative:

The City did not expend funds under this activity in the fourth quarter. The drawn and expended funds represent the transfer of 151 Lowell from the 50% set aside to the 120% activity.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	1	7/2
#Energy Star Replacement	1	14/6
#Additional Attic/Roof Insulation	1	3/2
#High efficiency heating plants	1	2/0
#Efficient AC added/replaced	1	3/2
#Replaced thermostats	1	5/2
#Replaced hot water heaters	1	5/2
#Light Fixtures (indoors) replaced	1	39/6
#Light fixtures (outdoors)	1	10/4
#Refrigerators replaced	1	6/2
#Clothes washers replaced	1	7/2
#Dishwashers replaced	1	4/2
#Units with solar panels	1	1/0
#Low flow toilets	1	4/2
#Low flow showerheads	1	3/2
#Units with bus/rail access	0	0/0
#Units exceeding Energy Star	1	1/0
#Sites re-used	1	2/2
#Units deconstructed	0	0/0
#Units & other green	0	0/0
Activity funds eligible for DREF	0	0/0





	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	1		5/2	
# of Singlefamily Units	1		5/2	

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	1	1	0/0	7/2	7/2	100.00
# Owner Households	0	1	1	0/0	7/2	7/2	100.00

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

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

<b>Grantee Activity Number:</b>	<b>102</b>
<b>Activity Title:</b>	<b>Acquisition Rehabilitation 25% set aside</b>

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

**Project Number:**  
P102

**Projected Start Date:**  
03/09/2009

**Benefit Type:**  
Direct ( HouseHold )

**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

Overall	Oct 1 thru Dec 31, 2018	To Date
Total Projected Budget from All Sources	N/A	\$855,722.73



<b>Total Budget</b>	(\$90,000.12)	\$855,722.73
<b>Total Obligated</b>	(\$90,000.12)	\$855,722.73
<b>Total Funds Drawdown</b>	(\$90,000.12)	\$855,722.73
<b>Program Funds Drawdown</b>	(\$89,042.24)	\$716,578.39
<b>Program Income Drawdown</b>	(\$957.88)	\$139,144.34
<b>Program Income Received</b>	\$0.00	\$176,598.13
<b>Total Funds Expended</b>	(\$90,000.12)	\$855,722.73
City of Elyria, Ohio. Office of Community Development	(\$90,000.12)	\$855,722.73
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$20,739.00

### 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:

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 Progress Narrative:

The City shifted funds from the set aside activity to the 120% rehab activity for 151 Lowell. The activity was not a 50% set-aside.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	-1	17/14
#Energy Star Replacement	-1	77/84
#Additional Attic/Roof Insulation	-1	9/6
#Efficient AC added/replaced	-1	16/11
#Replaced thermostats	-1	15/17
#Replaced hot water heaters	-1	18/13
#Light Fixtures (indoors) replaced	-1	86/141
#Light fixtures (outdoors)	-1	45/42
#Dishwashers replaced	-1	2/1
#Low flow toilets	-1	8/8
#Low flow showerheads	-1	8/13
# ELI Households (0-30% AMI)	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	-1	17/14



### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	-1	0	-1	9/14	0/0	9/14	100.00
# Owner Households	-1	0	-1	9/14	0/0	9/14	100.00

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

## Project # / Title: P104 / Demolition

<b>Grantee Activity Number:</b>	<b>104</b>
<b>Activity Title:</b>	<b>Demolition</b>

**Activity Category:**  
Clearance and Demolition

**Activity Status:**  
Under Way

**Project Number:**  
P104

**Project Title:**  
Demolition

**Projected Start Date:**  
03/09/2009

**Projected End Date:**  
07/09/2013

**Benefit Type:**  
( )

**Completed Activity Actual End Date:**

**National Objective:**  
NSP Only - LMMI

**Responsible Organization:**  
The City of Elyria, Ohio. Office of Community

Overall	Oct 1 thru Dec 31, 2018	To Date
Total Projected Budget from All Sources	N/A	\$862,193.12
Total Budget	\$10,602.79	\$862,193.12
Total Obligated	\$11,056.29	\$862,193.12
Total Funds Drawdown	(\$190.00)	\$839,035.26
Program Funds Drawdown	(\$190.00)	\$493,704.96



<b>Program Income Drawdown</b>	\$0.00	\$345,330.30
<b>Program Income Received</b>	\$10,602.79	\$158,296.39
<b>Total Funds Expended</b>	\$1,116.25	\$846,090.50
The City of Elyria, Ohio. Office of Community	\$1,116.25	\$846,090.50
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00

### 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.

### 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 Progress Narrative:

Final payment made for demolition of 135 Lake and 255 Roosevelt.  
 Program Income:  
 \$500- 518 2nd St. side lot sale; \$500 - 118 Quincy St. Side lot sale; \$500 - 428 Mussey Ave. side lot sale; \$500 - 13th St vacant lot side lot sale; \$8,102.79 - 1015 Middle Ave. demo reimbursement; \$500 - 317 Furnance St. side lot sale

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	2	79/58
# of buildings (non-residential)	0	2/8

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	2	100/50

### Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

### Activity Locations

Address	City	County	State	Zip	Status / Accept
135 Lake Ave.	Elyria		Ohio	44035	Match / N



## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

## Project # / Title: P105 / Land Bank

<b>Grantee Activity Number:</b>	<b>105</b>
<b>Activity Title:</b>	<b>Land Bank</b>

**Activity Category:**

Land Banking - Acquisition (NSP Only)

**Project Number:**

P105

**Projected Start Date:**

03/09/2009

**Benefit Type:**

Area ( )

**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

Overall	Oct 1 thru Dec 31, 2018	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$571,505.80
<b>Total Budget</b>	\$0.00	\$571,505.80
<b>Total Obligated</b>	\$0.00	\$571,505.80
<b>Total Funds Drawdown</b>	\$0.00	\$571,505.80
<b>Program Funds Drawdown</b>	\$0.00	\$512,798.99
<b>Program Income Drawdown</b>	\$0.00	\$58,706.81
<b>Program Income Received</b>	\$0.00	\$79,701.79
<b>Total Funds Expended</b>	\$0.00	\$571,505.80
The City of Elyria, Ohio. Office of Community	\$0.00	\$571,505.80
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00
<b>Match Contributed</b>	\$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’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 Progress Narrative:**

The City did not expend any funds in the fourth quarter.

**Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	37/10

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	42/68

**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
No Other Funding Sources Found	
Total Other Funding Sources	

