

Grantee: Evansville, IN

Grant: B-08-MN-18-0003

July 1, 2009 thru September 30, 2009 Performance Report

Grant Number:

B-08-MN-18-0003

Obligation Date:**Grantee Name:**

Evansville, IN

Award Date:**Grant Amount:**

\$3,605,204.00

Contract End Date:**Grant Status:**

Active

Review by HUD:

Reviewed and Approved

Submitted By:

No Submitter Found

Disasters:

Declaration Number

NSP

Plan Description:

The City of Evansville analyzed four data sets provided by HUD: risk of foreclosure, subprime loans, foreclosure rates and vacancy rates, by utilizing Geographic Information Systems (GIS) computer mapping software. The eligible census block groups were mapped with each of the data sets. The boundaries of existing focus areas (CDBG Focus Area and Front Door Pride area) were then compared to the block group data, to determine the geographic areas of greatest need within the City. In general, this methodology concluded that the areas of greatest need are the same as the City's already defined focus areas, which includes census tracts 11, 12, 13, 14, 15, 17, 19, 220, 21, 25 and 26. The focus areas are identified in the City of Evansville's 2005-2009 Consolidated Plan, which details the resources and activities funded with Community Development Block Grants, Emergency Shelter Grants and HOME Investment Partnership funds. It was noted during this analysis that some census tracts appear to have fewer foreclosures, lower risk of foreclosures and fewer subprime mortgages due to the high number of rental units. In addition, a large percentage of the homes in these high risk census tracts have elderly homeowners with no mortgages, thus foreclosures and subprime mortgage data may be skewed. This was determined previously by reviewing property tax exemption data (i.e. Over 65 and homestead exemptions). Also, through local Code Enforcement data, evidence of greater vacancy rates exists in these census tracts. Therefore in reality, the neighborhood housing status is in greater decline than the tables reflect. The information above and past analysis of the housing needs within the city of Evansville indicate that the areas of greatest need for NSP will continue within the predetermined focus areas. Although some of the activities may fall in other eligible census tract block groups.

Recovery Needs:

The City of Evansville will address NSP requirements for the distribution and uses of the \$3.6 million allocated to the City through a combination of financing mechanisms for home buyers, acquisition of foreclosed homes, demolition of blighted structures and rehabilitation and new construction programs within the target areas.

Financing mechanisms will utilize \$400,000 of NSP funds to aid homebuyers between 80 and 120% AMI by providing funds to buy down mortgages for previously foreclosed on and subsequently reduce the need for these borrowers to resort to subprime mortgages for financing homes. The Department of Metropolitan Development already partners with Community Action Program of Evansville (CAPE) and HOPE of Evansville to provide down payment assistance. NSP funds will be used to supplement the \$5,000 maximum down payment currently available to cover the gap between development costs and actual appraised values. This program will not only eliminate subprime mortgages but will also address the foreclosure risk and rates by aiding new homebuyers with lower mortgage payments.

Five hundred thousand dollars has been earmarked for demolition of blighted structures in the Evansville NSP expenditure plan. Funds will be used by City Code Enforcement to remove slum and blight throughout the numerous eligible census tract block groups. High vacancy rates and the elevated number of abandoned homes are contributing factors to the decline of neighborhoods, further exacerbating the decline of property values. Prior

program evaluations reveal poor construction of homes, older declining housing stock, sub-standard/non-existent maintenance, etc. in the eligible block groups. The elimination of blighted housing will increase the overall value of the housing stock and increase property values in the eligible neighborhoods and decrease the likelihood of abandonment. It is estimated that 75-100 blighted homes will be demolished with NSP funds.

Acquisition of foreclosed properties will be conducted by the Evansville Redevelopment Commission (ERC) and Evansville Brownfields Corp. (EBC). This component will utilize \$400,000 of NSP funds. Property foreclosures are completed after sheriff sales and typically it is the mortgage holder who buys the foreclosed property at the sheriff sales. Therefore, both the ERC and EBC will use GIS software to map the location of all properties listed for sheriff sales. Those properties within the eligible block groups will be evaluated for potential acquisition from the likely buyer (mortgage holder). Lenders will be contacted regarding their foreclosed properties within the target areas, these properties will be earmarked for potential acquisition.

The bulk of the City NSP funding, \$1.9 million, will be for rehabilitation of existing homes and new home construction to improve the overall appeal of the targeted areas and increase marketable housing stock. The result will be increased mixed income neighborhoods, higher housing values, stable homeownership via competitive fixed rate mortgages and reasonable terms, etc. These actions will dilute the foreclosure rate, minimize subprime mortgages and decrease the foreclosure risk, while actively removing foreclosed properties from the current inventory. A minimum of \$901,301 of these funds will be utilized to provide rental and homeownership opportunities to families at or below 50% AMI.

The rehabilitation and new construction will be managed both in-house by DMD staff, as well as with partner entities such as the Affordable Housing Task Force (for low income and special populations) and market rate housing by private entities and non-profit agencies.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$2,982,500.00
Total CDBG Program Funds Budgeted	N/A	\$2,982,500.00
Program Funds Drawdown	\$691,850.61	\$719,737.30
Obligated CDBG DR Funds	\$1,050,000.00	\$1,800,000.00
Expended CDBG DR Funds	\$694,724.29	\$728,642.29
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Minimum Overall Benefit Percentage	\$99.99	\$0.00
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$540,780.60	\$0.00
Limit on Admin/Planning	\$360,520.40	\$2,424.29
Limit on State Admin	\$0.00	\$0.00

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

Overall Progress Narrative:

Projects are progressing very well. Six more blighted structures were demolished and construction is underway for 8 housing units. Our partner agencies are progressing on another 32 units, which should be underway in the next two quarters.

Project Summary

Project #, Project Title	This Report Period		To Date	
	Project Funds Budgeted	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
065-111Ac, Land Banking	\$0.00	\$0.00	\$75,000.00	\$0.00
065-111Ad, Administration	\$0.00	\$2,055.61	\$360,520.00	\$6,919.30
065-111D, Demolition	\$0.00	\$24,795.00	\$500,000.00	\$47,818.00
065-111F, Financing Mechanisms	\$0.00	\$0.00	\$400,000.00	\$0.00
065-111N, Acquisition for Reconstruction	\$0.00	\$665,000.00	\$1,097,342.00	\$665,000.00
065-111R, Acquisition for Rehabilitation	\$0.00	\$0.00	\$1,172,342.00	\$0.00
9999, Restricted Balance	\$0.00	\$0.00	\$0.00	\$0.00

Activities

Grantee Activity Number: 01

Activity Title: NSP Administration

Activity Category:

Administration

Project Number:

065-111Ad

Projected Start Date:

03/19/2009

National Objective:

N/A

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

02/28/2011

Responsible Organization:

Dept. Metropolitan Development

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$250,000.00
Total CDBG Program Funds Budgeted	N/A	\$250,000.00
Program Funds Drawdown	\$2,055.61	\$6,919.30
Obligated CDBG DR Funds	\$0.00	\$250,000.00
Expended CDBG DR Funds	\$2,424.29	\$2,424.29
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Program Administration

Location Description:

City of Evansville

Activity Progress Narrative:

To date total for funds expended does not include funds from second quarter which were mistakenly included in the amount for demolition. Internal adjustments have been made to reflect the correction.

Performance Measures

No 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

Grantee Activity Number: 02

Activity Title: Memorial Support

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

065-111Ad

Project Title:

Administration

Projected Start Date:

04/01/2009

Projected End Date:

03/30/2010

National Objective:

N/A

Responsible Organization:

Dept. Metropolitan Development

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources

N/A

\$70,000.00

Total CDBG Program Funds Budgeted

N/A

\$70,000.00

Program Funds Drawdown

\$0.00

\$0.00

Obligated CDBG DR Funds

\$0.00

\$0.00

Expended CDBG DR Funds

\$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:

Administrative Support

Location Description:

Memorial CDC

Activity Progress Narrative:

Staff identified 10 potential properties for redevelopment and identified potential training sources.

Performance Measures

No 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

Grantee Activity Number: 03

Activity Title: Demolition

Activity Category:

Clearance and Demolition

Activity Status:

Under Way

Project Number:

065-111D

Project Title:

Demolition

Projected Start Date:

05/01/2009

Projected End Date:

03/30/2011

National Objective:

NSP Only - LMMI

Responsible Organization:

Dept. Metropolitan Development

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$500,000.00
Total CDBG Program Funds Budgeted	N/A	\$500,000.00
Program Funds Drawdown	\$24,795.00	\$47,818.00
Obligated CDBG DR Funds	\$0.00	\$500,000.00
Expended CDBG DR Funds	\$27,300.00	\$61,218.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Funds will be utilized to demolish blighted structures to improve neighborhood appearance. Property resulting from demolition will be maintained by the City to assure they do not become a public nuisance, and will ultimately be utilized for infill housing, land banking or green space for adjacent properties

Location Description:

Front Door Pride target area for demolition is located near downtown Evansville. The area consists of portions of Census Tracts 17, 12 and 11.

Activity Progress Narrative:

Six blighted properties were demolished and cleared. One of the properties has been turned over to a not-for-profit for development. The others have been land-banked for future development.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	6	0/0	0/0	13/75

Activity Locations

Address	City	State	Zip
1228 Culver	Evansville	NA	47713
412 Madison Ave	Evansville	NA	47713
1313 S. Governor	Evansville	NA	47713
59-61 Adams	Evansville	NA	47713
1311 S. Governor	Evansville	NA	47713
207 Jefferson	Evansville	NA	47713

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number:	04
Activity Title:	Downpayment Assistance

Activity Category:

Acquisition - general

Project Number:

065-111F

Projected Start Date:

05/01/2009

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Financing Mechanisms

Projected End Date:

04/30/2011

Responsible Organization:

Dept. Metropolitan Development

Overall	Jul 1 thru Sep 30, 2009	To Date
Total Projected Budget from All Sources	N/A	\$400,000.00
Total CDBG Program Funds Budgeted	N/A	\$400,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$0.00
Expended CDBG DR Funds	\$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:

Funds will be utilized to provide gap assistance to income eligible homebuyers to purchase previously foreclosed homes

Location Description:

Designated Front Door Pride ARea

Activity Progress Narrative:

No properties were purchased this quarter

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Households benefitting	0	0	0	0/15	0/20	0/35

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

Grantee Activity Number: 05

Activity Title: Landbanking

Activity Category:

Land Banking - Acquisition (NSP Only)

Project Number:

065-111Ac

Projected Start Date:

05/01/2009

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Land Banking

Projected End Date:

04/30/2011

Responsible Organization:

Dept. Metropolitan Development

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$75,000.00
Total CDBG Program Funds Budgeted	N/A	\$75,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$0.00
Expended CDBG DR Funds	\$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:

Acquisition of properties in target area to be land banked for future NSP eligible uses.

Location Description:

Designated Front Door Pride ARea

Activity Progress Narrative:

Five properties were demolished under activity 05 and are being held for future development.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	5	0/0	0/0	5/10

Activity Locations

Address	City	State	Zip
1313 S. Governor	Evansville	NA	47713
412 Madison Ave	Evansville	NA	47713
1311 S. Governor	Evansville	NA	47713
59-61 Adams	Evansville	NA	47713
207 Jefferson	Evansville	NA	47713

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number: 06

Activity Title: Southwestern Mental Health

Activity Category:

Acquisition - buyout of residential properties

Project Number:

065-111R

Projected Start Date:

07/01/2009

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Acquisition for Rehabilitation

Projected End Date:

06/30/2010

Responsible Organization:

Southwestern Healthcare, Inc.

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$237,500.00
Total CDBG Program Funds Budgeted	N/A	\$237,500.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$0.00
Expended CDBG DR Funds	\$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:

Acquisition of a foreclosed 22 unit apartment complex to be rehabilitated and rented to special needs low-income individuals.

Location Description:

111 Washington Avenue

Activity Progress Narrative:

Agreements have been executed and the Environmental Review is in progress.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	21	0/0	0/0	21/22

Activity Locations

Address	City	State	Zip
111 Washington Ave	Evansville	NA	47713

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number:	07
Activity Title:	Habitat Glenwood Development

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

065-111N

Project Title:

Acquisition for Reconstruction

Projected Start Date:

07/01/2009

Projected End Date:

06/30/2011

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

Habitat of Evansville

Overall	Jul 1 thru Sep 30, 2009	To Date
Total Projected Budget from All Sources	N/A	\$550,000.00
Total CDBG Program Funds Budgeted	N/A	\$550,000.00
Program Funds Drawdown	\$165,000.00	\$165,000.00
Obligated CDBG DR Funds	\$550,000.00	\$550,000.00
Expended CDBG DR Funds	\$165,000.00	\$165,000.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

Acquisition, demolition and redevelopment of properties in the Glenwood Area to be sold to income eligible households.

Location Description:

Southside of Evansville

Activity Progress Narrative:

Habitat has purchased a dilapidated warehouse in the Glenwood area. The agency is in the process of rezoning the property from commercial to residential. Property will be demolished and prepared for reconstruction in the 4th quarter.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	0	0/0	0/0	0/50
# of Households benefitting	0	0	0	0/50	0/0	0/50

Activity Locations

Address	City	State	Zip
1813-1901 Shadewood	Evansville	NA	47713

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

Grantee Activity Number: 08

Activity Title: INTR Redevelopment

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

065-111N

Project Title:

Acquisition for Reconstruction

Projected Start Date:

07/01/2009

Projected End Date:

06/30/2011

National Objective:

NSP Only - LMMI

Responsible Organization:

HOPE of Evansville, Inc.

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$500,000.00
Total CDBG Program Funds Budgeted	N/A	\$500,000.00
Program Funds Drawdown	\$500,000.00	\$500,000.00
Obligated CDBG DR Funds	\$500,000.00	\$500,000.00
Expended CDBG DR Funds	\$500,000.00	\$500,000.00
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

Activity Description:

New construction and reconstruction of housing units to be sold to income eligible families

Location Description:

Designated Neighborhood Pride area located near downtown Evansville

Activity Progress Narrative:

Contracts have been executed and construction has begun on 8 homes.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	8	0/0	0/0	8/8
# of Households benefitting	0	0	0	0/6	0/2	0/8

Activity Locations

Address	City	State	Zip
1201 Culver Ave	Evansville	NA	47713
1221 Culver Ave	Evansville	NA	47713
105 Madison Ave	Evansville	NA	47713
401 SE Third St	Evansville	NA	47713
1228 Culver Ave	Evansville	NA	47713
303 Jefferson Avenue	Evansville	NA	47713
28 Washington Ave	Evansville	NA	47713

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number: 09

Activity Title: Akin Park Redevelopment

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

065-111N

Project Title:

Acquisition for Reconstruction

Projected Start Date:

10/15/2009

Projected End Date:

10/15/2010

National Objective:

NSP Only - LMMI

Responsible Organization:

Memorial Community Development Corporation

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$400,000.00
Total CDBG Program Funds Budgeted	N/A	\$400,000.00
Program Funds Drawdown	\$0.00	\$0.00
Obligated CDBG DR Funds	\$0.00	\$0.00
Expended CDBG DR Funds	\$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:

Acquisition, demolition and redevelopment of two properties located in the Akin Park Neighborhood Association

Location Description:

Akin Park Neighborhood

Activity Progress Narrative:

No activity during the report period

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	0	0/0	0/0	0/2
# of housing units	0	0	0	0/0	0/0	0/2
# of Households benefitting	0	0	0	0/0	0/2	0/2

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
