

Grantee: Lorain, OH

Grant: B-08-MN-39-0010

July 1, 2021 thru September 30, 2021 Performance

Grant Number: B-08-MN-39-0010	Obligation Date:	Award Date:
Grantee Name: Lorain, OH	Contract End Date:	Review by HUD: Reviewed and Approved
Grant Award Amount: \$3,031,480.00	Grant Status: Active	QPR Contact: No QPR Contact Found
LOCCS Authorized Amount: \$3,031,480.00	Estimated PI/RL Funds: \$953,577.64	
Total Budget: \$3,985,057.64		

Disasters:

Declaration Number

NSP

Narratives

Areas of Greatest Need:

The City of Lorain, Ohio has been faced with foreclosures city-wide. In accordance with the requirements of Title III of the Housing and Economic Recovery Act of 2008 (hereinafter referred to as HERA) the City is identifying areas of greatest need based upon foreclosure actions taken using County Data and the U.S. Department of Housing and Urban Development (hereinafter referred to as HUD) foreclosure and abandonment risk score. The older portions of the City demonstrate the greatest need. Generally all areas within the Central Lorain, South Lorain and the East Side except for the northeast block group demonstrating high levels of foreclosures, qualified income, vacancy rates and high risk for future foreclosures. The City's near west side also demonstrates need with the future risk of foreclosure being high and income eligible. The foreclosure rates in near west side are less than the other areas of the City. However, other than Census Tract 226.02, the entire City's foreclosure risk for the future is at a rating of 7 or higher on a scale of 0 - 10 with 10 being the highest risk.

Distribution and and Uses of Funds:

Based upon Section A above the City is targeting the older, established, inner city parts of the City popularly known as Central Lorain, South Lorain, and the east side. To make the most visible impact the City will be focusing initial projects along major road corridors and within one block of these corridors. The corridors identified include Broadway, East 28th Street, Pearl Avenue, Grove Avenue, Colorado Avenue, Oberlin Avenue and West 21st Street. Other areas off of the major corridors that will be a focus include Fillmore Circle, Central Drive and Cromwell Homes. To encourage mixed income neighborhoods, the City will be implementing a strategy to provide housing choice to those at 50% or less of Area Median Income in a wide area so as not to reinforce existing concentrations of low income. To reinforce the matter, the City will be encouraging those that have incomes up to 120% of area median income to consider the existing neighborhoods. Distribution of the funds shall be through the City. For more than thirty years the City of Lorain has been acquiring and rehabilitating properties, engaging demolition contractors, and selling property for redevelopment. This experience will enable the City to perform much of the distribution in house using existing financial controls that are adapted to allow for the NSP requirements. The City will partner with local non-profits and other local agencies to ensure that the funds are expended in a timely matter. Most of these partnerships will occur in properties that will be either rental in nature or where the non-profit is able to leverage the City's funds through NSP. It is envisioned that the non-profits will be an important partner in serving the 50% or less of area median income households. The local non-profits already have in place property maintenance capabilities that will allow them to operate properties as rental or lease purchase as is needed. The City shall use the funds for the following key uses. Acquisition and rehabilitation of foreclosed and/or abandoned housing units to be made available for households/families that earn 50% or less of area median income. Acquisition of abandoned and/or foreclosed housing units that are blighted for the purposes of demolition to be landbanked for future redevelopment in accordance with the City's plans. Acquisition and rehabilitation of foreclosed and/or abandoned housing units to be made available for households/families that earn 120% or less of area median income. Funds will also be used to administer the program.

Definitions and Descriptions:

See attached

Low Income Targeting:

The City of Lorain will work directly and/or through its non-profit housing partners as Subrecipients(i.e. Direct Action for Central Lorain, South Lorain CDC, Lorain County Community Action Agency, Habitat for Humanity, Catholic Charities, etc) to utilize 25% of NSP funds (\$757,870) to purchase and redevelop abandoned or foreclosed upon homes or residential



properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: Our goal is to purchase and redevelop 15 abandoned or foreclosed upon homes. Upon completion of each property's rehabilitation, these properties will provide affordable housing either as affordable rental housing or as a affordable home for sale to families whose income does not exceed 50 percent of area median income

In accordance with NSP guidelines, all properties acquired will have been abandoned and/or a foreclosed home or residential property located in the targeted areas of the City of Lorain

Acquisition and Relocation:

The City anticipates demolishing approximately 75 housing units with the initial use of NSP funds. All of the housing units can be reasonably assumed to be low- and/or moderate-income dwelling units, based upon their locations in the areas of Greatest Need. Key parcels shall be acquired and demolished that have a high level of probability of being redeveloped, either because existing land use is non-conforming or that it is a part of a larger project area that will provide sufficient land for private developers to have an interest, public works projects, or a joint venture.

The City anticipates being able to provide approximately 19 units of housing through acquisition, rehabilitation and sale or lease purchase to households that are less than or equal to 120% of the area median income. It is anticipated that the 19 units will be acquired within six months of funding. The rehabilitation shall be less than twelve months.

An additional 15 units will be made available following the same schedule to households that earn 50% or less of area median income.

Public Comment:

As soon as plan is completed it will be placed on the internet for public comment. This shall occur on or before November 16, 2008. Additional copies will be made available at the Clerk of Council and the Community Development Department Offices located at 200 West Erie Avenue, Lorain, Ohio 44052.

The Department of Community Development has staff that can speak Spanish fluently to allow limited English speaking persons access to the information and ability to comment.

Legislation adopting plan will be submitted to Council for approval on November 17, 2008.

Public comments will be compiled and summarized and included in the plan submission by no later than December 1st.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	\$0.00	\$3,875,361.78
Total Budget	\$0.00	\$3,875,361.78
Total Obligated	\$0.00	\$3,875,361.78
Total Funds Drawdown	\$0.00	\$3,692,757.85
Program Funds Drawdown	\$0.00	\$2,831,536.69
Program Income Drawdown	\$0.00	\$861,221.16
Program Income Received	\$800.00	\$953,577.64
Total Funds Expended	\$234.81	\$3,693,562.37
HUD Identified Most Impacted and Distressed	\$0.00	\$0.00
Other Funds	\$ 0.00	\$ 0.00
Match Funds	\$ 0.00	\$ 0.00
Non-Match Funds	\$ 0.00	\$ 0.00

Funds Expended

Overall	This Period	To Date
City of Lorain1	\$ 234.81	\$ 2,306,365.54
City of Lorain2	\$ 0.00	\$ 1,387,196.83

Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
Overall Benefit Percentage	99.99%	.00%	.00%
Minimum Non Federal Match	\$.00	\$.00	\$.00
Overall Benefit Amount	\$3,597,161.71	\$.00	\$.00
Limit on Public Services	\$454,722.00	\$.00	\$.00



Limit on Admin/Planning	\$303,148.00	\$387,536.18	\$387,287.93
Limit on Admin	\$0.00	\$387,536.18	\$387,287.93
Most Impacted and Distressed	\$0.00	\$0.00	\$0.00
Progress towards LH25 Requirement	\$996,264.41		\$937,391.14

Overall Progress Narrative:

sold one house and 2 vacant parcels. continue to maintain existing parcels and working toward selling last property at 1005-1007 W. 17th.

Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
P08-001, Administration	\$0.00	\$387,536.18	\$304,859.00
P08-002, Demolition of Blighted Structures	\$0.00	\$809,145.23	\$564,288.06
P08-003, Landbanking	\$0.00	\$981,592.82	\$777,082.38
P08-004, Acquisition for Rehab and Sale	\$0.00	\$581,111.68	\$490,174.42
P08-005, Acquisition for Rehab and Sale 25% set-aside	\$0.00	\$1,115,975.88	\$695,132.83

Activities

Project # / P08-003 / Landbanking



Grantee Activity Number: 08-003-026

Activity Title: 330 W 13th St

Activity Type:

Land Banking - Acquisition (NSP Only)

Project Number:

P08-003

Projected Start Date:

01/15/2010

Benefit Type:

Area (Census)

National Objective:

NSP Only - LMMI

Activity Status:

Completed

Project Title:

Landbanking

Projected End Date:

09/14/2010

Completed Activity Actual End Date:**Responsible Organization:**

City of Lorain1

Overall	Jul 1 thru Sep 30, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$12,057.98
Total Budget	\$0.00	\$12,057.98
Total Obligated	\$0.00	\$12,057.98
Total Funds Drawdown	\$0.00	\$12,057.98
Program Funds Drawdown	\$0.00	\$11,990.00
Program Income Drawdown	\$0.00	\$67.98
Program Income Received	\$400.00	\$400.00
Total Funds Expended	\$0.00	\$12,057.98
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

2301(c)3 C Establish land banks for homes that have been foreclosed upon, and CDBG equivalent 570CFR201(a)Acquisition & (b) Disposition. Actively acquire properties to be demolished and held for redevelopment by the private sector or the City. Reuses of the property will be determined based upon existing plans, zoning and/or proposals received for redevelopment. These funds will be combined with the NSP Activity – Demolition of Blighted Structures. For acquisition activities, include: discount rate Not less than 5% on any individual acquisition and not less than 15% on an aggregated basis. The City will pursue strategies to acquire at prices below these minimums by pursuing donations and partial donations where appropriate

Location Description:

330 W 13th St, Lorain, OH 44052 Census Tract 229

Activity Progress Narrative:**Accomplishments Performance Measures**

This Report Period
Total

Cumulative Actual Total / Expected
Total



of Properties 0 2/1

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	2/1
# of Singlefamily Units	0	2/1

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources

No Other Funding Sources Found

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None



Grantee Activity Number: 08-003-040

Activity Title: 2259 Beech Ave

Activity Type:

Land Banking - Acquisition (NSP Only)

Project Number:

P08-003

Projected Start Date:

07/12/2010

Benefit Type:

Area (Census)

National Objective:

NSP Only - LMMI

Activity Status:

Completed

Project Title:

Landbanking

Projected End Date:

12/31/2010

Completed Activity Actual End Date:**Responsible Organization:**

City of Lorain2

Overall	Jul 1 thru Sep 30, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$9,698.69
Total Budget	\$0.00	\$9,698.69
Total Obligated	\$0.00	\$9,698.69
Total Funds Drawdown	\$0.00	\$9,698.69
Program Funds Drawdown	\$0.00	\$9,642.71
Program Income Drawdown	\$0.00	\$55.98
Program Income Received	\$400.00	\$407.44
Total Funds Expended	\$0.00	\$9,698.69
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

2301(c)3 C Establish land banks for homes that have been foreclosed upon, and CDBG equivalent 570CFR201(a)Acquisition & (b) Disposition. Actively acquire properties to be demolished and held for redevelopment by the private sector or the City. Reuses of the property will be determined based upon existing plans, zoning and/or proposals received for redevelopment. These funds will be combined with the NSP Activity – Demolition of Blighted Structures. For acquisition activities, include: discount rate Not less than 5% on any individual acquisition and not less than 15% on an aggregated basis. The City will pursue strategies to acquire at prices below these minimums by pursuing donations and partial donations where appropriate.

Location Description:

2259 Beech Ave, Lorain, OH

Activity Progress Narrative:**Accomplishments Performance Measures**

**This Report Period
Total**

**Cumulative Actual Total / Expected
Total**



of Properties 0 2/1

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	2/1
# of Singlefamily Units	0	2/1

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources

No Other Funding Sources Found

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None

Project # / P08-005 / Acquisition for Rehab and Sale 25% set-aside



Grantee Activity Number: 08-005-004

Activity Title: 314 W 32nd St

Activity Type:

Acquisition - general

Project Number:

P08-005

Projected Start Date:

10/01/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Acquisition for Rehab and Sale 25% set-aside

Projected End Date:

09/14/2010

Completed Activity Actual End Date:**Responsible Organization:**

City of Lorain1

Overall	Jul 1 thru Sep 30, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$140,723.74
Total Budget	\$0.00	\$140,723.74
Total Obligated	\$0.00	\$140,723.74
Total Funds Drawdown	\$0.00	\$82,516.22
Program Funds Drawdown	\$0.00	\$61,739.90
Program Income Drawdown	\$0.00	\$20,776.32
Program Income Received	\$0.00	\$11,971.93
Total Funds Expended	\$99.30	\$82,643.50
City of Lorain1	\$99.30	\$82,643.50
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

NSP Eligible Use 2301(c)3B CDBG Activities 24CFR570.201(a) Acquisition, (b) Disposition, (n) Direct Homeownership Assistance including as modified by 24CFR570.202. The acquisition and rehabilitation of properties within the City to be made available for resale at a discount to households earning 50% or less of Area Median Income to avoid continuing concentration of low income families. This item includes paying for costs associated with the required counseling. For housing related activities, include: tenure of beneficiaries—These properties will be for owner occupied or as a lease, it is anticipated that it will be 5 sale and 14 lease or lease purchase; duration or term of assistance; Up to 15 years on purchase, and 5 years on lease Discounted acquisition and the installation of energy efficient furnaces and water tanks will ensure that the properties cost of ownership is reduced. The sale of homes will not exceed the costs incurred by the City. If necessary, the City will use a 2nd mortgage to ensure affordable payments. Deed restrictions will be filed to ensure that if housing unit were to sell it would remain affordable to 50% of Area Median Income. For acquisition activities, include: discount rate Not less than 5% on any individual acquisition and not less than 15% on an aggregated basis. The City will pursue strategies to acquire at prices below these minimums by pursuing donations and partial donations where appropriate. For financing activities, include: If a purchase money mortgage is needed as a part of the sale, the City shall use an interest rate not to exceed 3.25% .

Location Description:

314 W 32nd St, Lorain, OH Census Tract 235

Activity Progress Narrative:

Accomplishments Performance Measures

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Properties	0	1/1

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	0	2/1
# of Singlefamily Units	0	2/1

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources

No Other Funding Sources Found

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None



Grantee Activity Number: 08-005-010

Activity Title: 1005-1007 W 17th St

Activity Type:

Acquisition - general

Project Number:

P08-005

Projected Start Date:

10/26/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Acquisition for Rehab and Sale 25% set-aside

Projected End Date:

09/14/2010

Completed Activity Actual End Date:**Responsible Organization:**

City of Lorain1

Overall	Jul 1 thru Sep 30, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$183,444.62
Total Budget	\$0.00	\$183,444.62
Total Obligated	\$0.00	\$183,444.62
Total Funds Drawdown	\$0.00	\$141,042.05
Program Funds Drawdown	\$0.00	\$49,020.87
Program Income Drawdown	\$0.00	\$92,021.18
Program Income Received	\$0.00	\$5,706.54
Total Funds Expended	\$135.51	\$141,460.96
City of Lorain1	\$135.51	\$141,460.96
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

NSP Eligible Use 2301(c)3B CDBG Activities 24CFR570.201(a) Acquisition, (b) Disposition, (n) Direct Homeownership Assistance including as modified by 24CFR570.202. The acquisition and rehabilitation of properties within the City to be made available for resale at a discount to households earning 50% or less of Area Median Income to avoid continuing concentration of low income families. This item includes paying for costs associated with the required counseling. For housing related activities, include: tenure of beneficiaries—These properties will be for owner occupied or as a lease, it is anticipated that it will be 5 sale and 14 lease or lease purchase; duration or term of assistance; Up to 15 years on purchase, and 5 years on lease Discounted acquisition and the installation of energy efficient furnaces and water tanks will ensure that the properties cost of ownership is reduced. The sale of homes will not exceed the costs incurred by the City. If necessary, the City will use a 2nd mortgage to ensure affordable payments. Deed restrictions will be filed to ensure that if housing unit were to sell it would remain affordable to 50% of Area Median Income. For acquisition activities, include: discount rate Not less than 5% on any individual acquisition and not less than 15% on an aggregated basis. The City will pursue strategies to acquire at prices below these minimums by pursuing donations and partial donations where appropriate. For financing activities, include: If a purchase money mortgage is needed as a part of the sale, the City shall use an interest rate not to exceed 3.25% .

Location Description:

1005-1007 W 17th St, Lorain, OH, Census Tract 229

Activity Progress Narrative:

Accomplishments Performance Measures

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Properties	0	1/1

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	0	8/4
# of Multifamily Units	0	8/4

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources

No Other Funding Sources Found

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None

