

Grantee: Springfield, OH

Grant: B-08-MN-39-0012

January 1, 2021 thru March 31, 2021 Performance Report

Grant Number: B-08-MN-39-0012	Obligation Date:	Award Date:
Grantee Name: Springfield, OH	Contract End Date:	Review by HUD: Reviewed and Approved
Grant Award Amount: \$2,270,009.00	Grant Status: Active	QPR Contact: No QPR Contact Found
LOCCS Authorized Amount: \$2,270,009.00	Estimated PI/RL Funds: \$495,000.00	
Total Budget: \$2,765,009.00		

Disasters:

Declaration Number

NSP

Narratives

Areas of Greatest Need:

(6/12/13 JS) The areas of greatest need have not substantially changed. This amendment primarily addresses the allocation of program income received from the Acquisition-Rehab-Resale project. Amendment does address the addition of an activity to address homes sole within the Acquisition-Rehab-Resale project to households that were at or below 50% AMI. This new activity will allow the city to count expenditures for these homes towards the 25% set aside requirement.

The City determined the geographic areas of interest by looking at the data required by HUD first. Along with this data, staff analyzed data from a 2002 housing study completed by Wittenberg University, the 2005-2009 Consolidated Plan, census information and staff knowledge of the area in terms of type, age and condition of housing in the areas, neighborhood resiliency and the market for the sale of homes in the areas being analyzed. The first data set of concern for staff was the percentage of foreclosures in each census tract and block group. This information was gathered using data from 2007 and 2008 Sheriff's sales that were plotted on a map and counted by census tract and block group. This set of data would prove to be the cornerstone upon which our decision would be based. The NSP funds are to be used, not to prevent foreclosures, but to address the neighborhoods in which the foreclosures had already occurred and had had a blighting influence. Staff agreed upon the importance of structuring programs to assist in stabilizing the neighborhoods where hi numbers of foreclosures had already occurred; including 5-2 (5.6%), 11.01-1 (5%), 11.02-3 (4.8%), 12-6 (4.7%), 15-5 (4.6%), 15-3 (4.5%), 6-1 (4.3%), 21-1 (4.1%), 11.01-2 (4.1%), and 6-3 (4%). The second analysis was conducted on the areas with the highest percentage of HMDA Hi-Cost Loan Rates and the Predicted 18 month Foreclosure Rate. Staff utilized date provided from HUD for this analysis. When ranking this data from highest percentages to lowest, staff found that he two data sets aligned throughout the chart. Analysis found these numbers to be much less concentrated that the foreclosure rate with 20 block groups having a HMDA Hi-Cost Loan Rate of at least 55.6%. The following numbers indicate block groups in this category; 9.02-2, 9.02-1, 3-2, 3-4, 3-3, 3-1, 5-2, 5-1, 5-3, 12-6, 12-1, 12-5, 12-3, 12-2, 12-4, 11.02-3, 11.02-1, 11.01-1, and 11.01-2. In combining these three sets of data, staff looked for areas that ranked highest in the percentage of foreclosures and also ranked high in the second analysis, As a result of this analysis, staff began concentrating on the areas of 5-2, 6-1, 12-6, 11.01 and 11.02. It should be noted that all block groups contained

Distribution and and Uses of Funds:

(6/12/13 JS) The distribution percentatges for the grant will remain the same. Admin and Demo will both be capped at 10% of the grant budget plus any program income earned. Activities benefiting households at or below 50% AMI will also meet at least the 25% set aside requirement. Following the preliminary data analysis, the City held a round table discussion with representatives from the banking and realty business, the local BIA, the Housing Authority, the City's CHDO, other housing related non-profits, a local appraiser, political officials, and other interested parties. The City gathered input regarding areas of concentration for this program and anticipated activities under this program. Staff used the expertise in the room, as well as their own professional experience within the Springfield neighborhoods to come up with the following areas and strategies: Census Tract 11.01 and 11.02 - herein referred to as the Highland Southgate Area. These census tracts contained the 2nd and 3rd highest foreclosure rates for block groups in the City and had a total of 3 block groups in the top twn block groups. Additionally, the Hi-Cost Loan rate for the 2 census tracts ranged between 57% and 55%, indicating that the foreclosure issue is not nearly over in this area. In looking at the Wittenberg Housing Study conducted for the City in 2002, this area was called a Transitional Area. Transitional Areas are areas within the City where the house values are lower that would be predicted by the median income of the area. In these areas, homeowners could afford a higher priced home. These homeowners might be likely to leave the area for higher home values, or they could alos invest more into their current homes. A surbey of the housing stock in the Highland Southgate Area found a dichotomy of housing types. The Northern and far Eastern boundaries of thie area contain larger, older homes, which might be less expensive to purchase, but will liikely have a much higher rehab and utility costs (which speaks to the long term affordability of the home). West of the Limestone boundary and South of Perrin Avenue there are also a number of smaller, newer, ne-story homes, many of which are also brick. Rehab and utility costs for these homes are likely to be lower, making them ideal for rehab. Both the design and fabric



of this neighborhood are fairly strong despite the foreclosures negative influences. In 11.02 especially, the neighborhood is well planned with larger lots and a neighborhood friendly layout. Throughout both census tracts, there are neighborhood groups that have had a strong influence in bringing resources to the area. It is this combination that staff believes will make a difference in the revitalization efforts in the area. Funds for this area will be geared towards acquisition, rehab and disposition, with some circumstances where demolition and new construction or demolition of blighted structures may also benefit the area. Staff will be looking at activities in terms of how they will impact the entire neighborhood. In doing so, it is the goal to keep this neighborhood intact. The majority of the activity will be done with an end buyer and the neighborhood in mind. In fact, ideally the end buyer would be identified in initial stages of identifying a vacant and foreclosed home and will have input on the rehab process. Rehab done in this area will employ green technology and energy efficiency measures as utility expenses that the

Distribution and Uses of Funds:

future homeowners will need to address. The City also plans to conduct open houses and workshops for the neighborhood residents utilize these homes to showcase what is being done. Staff sees this as a real opportunity to assist the rest of them be done to cut utility costs in homes. In the instance that there is a blighted vacant-foreclosed home in the area that is integral to the continuity of the neighborhood, all effort will be made to do both demolition and reconstruction in order to preserve

Definitions and Descriptions:

(6/12/13 JS) No new definitions or descriptions were added as a result of the amendment.

Low Income Targeting:

(6/12/13 JS) The amendment specifies that no less than 25% of the grant funds plus any earned program income will be used for households at or below 50% of AMI. Amendment does create an activity that would allow expenditures made for homes that were sold to households at or below 50% of AMI to be counted in the low income targeting requirement.

Acquisition and Relocation:

(6/12/13 JS) Amendment did not add anything to acquisition and relocation.

Public Comment:

(6/12/13 JS) There were no public comments as a result of the public notice for the Amendment.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	\$30,000.00	\$2,980,332.10
Total Budget	\$30,000.00	\$2,739,589.49
Total Obligated	\$30,000.00	\$2,739,589.49
Total Funds Drawdown	\$36,540.00	\$2,670,690.24
Program Funds Drawdown	\$0.00	\$2,229,903.81
Program Income Drawdown	\$36,540.00	\$440,786.43
Program Income Received	\$13,893.33	\$556,030.77
Total Funds Expended	\$36,540.00	\$2,670,690.24
HUD Identified Most Impacted and Distressed	\$0.00	\$0.00
Other Funds	\$ 0.00	\$ 240,742.61
Match Funds	\$ 0.00	\$ 240,742.61
Non-Match Funds	\$ 0.00	\$ 0.00

Funds Expended

Overall	This Period	To Date
City of Springfield	\$ 36,540.00	\$ 2,670,690.24

Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
Overall Benefit Percentage	99.99%	.00%	.00%
Minimum Non Federal Match	\$.00	\$.00	\$240,742.61
Overall Benefit Amount	\$276,473,249.91	\$.00	\$.00



Limit on Public Services	\$340,501.35	\$.00	\$.00
Limit on Admin/Planning	\$227,000.90	\$276,434.00	\$.00
Limit on Admin	\$.00	\$276,434.00	\$.00
Most Impacted and Distressed	\$.00	\$.00	\$.00
Progress towards LH25 Requirement	\$691,252.25		\$1,188,452.37

Overall Progress Narrative:

The city has a plan to use NSP1/2 funds and close out the grants that is contingent upon the award of a tax credit project to be announced later this spring.

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
ADMIN 100, Administration	\$0.00	\$276,434.00	\$109,781.09
AR 400, Acquisition Rehab (B)	\$0.00	\$965,331.00	\$873,836.59
AR-RENTAL 500, Acquisition Rehab- Rental-25% set aside	\$0.00	\$880,753.38	\$859,618.87
DEMO 200, Demolition (D)	\$0.00	\$255,500.00	\$100,000.00
DEMO 300, Redevelopment-Reconstruction -25% set aside	\$0.00	\$307,699.00	\$286,667.26
Redevelopment 600, Redevelopment-Reconstruction	\$0.00	\$75,000.00	\$0.00

Activities

Project # / AR 400 / Acquisition Rehab (B)

Grantee Activity Number: ACQ-REHAB 400

Activity Title: Rehabilitation

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

AR 400

Projected Start Date:

03/31/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Completed

Project Title:

Acquisition Rehab (B)

Projected End Date:

03/31/2013

Completed Activity Actual End Date:

Responsible Organization:

City of Springfield

Overall

	Jan 1 thru Mar 31, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$589,443.78
Total Budget	\$0.00	\$589,443.78
Total Obligated	\$0.00	\$589,443.78
Total Funds Drawdown	\$0.00	\$589,443.78
Program Funds Drawdown	\$0.00	\$532,951.39
Program Income Drawdown	\$0.00	\$56,492.39
Program Income Received	\$13,893.33	\$514,335.96
Total Funds Expended	\$0.00	\$589,443.78
City of Springfield	\$0.00	\$589,443.78
Most Impacted and Distressed Expended	\$0.00	\$0.00

Ancillary Activities

Responsible Organization	Activity Type	Project #	Grantee Activity #	Activity Title	Program Income Account
City of Springfield	Acquisition - general	AR 400	ACQUISITION-R 400	Acquisition	General Account
City of Springfield	Rehabilitation/reconstruction of residential structures	AR 400	AR PROJECT DEL 400	Project Delivery Costs	General Account

Association Description:

AR Project Del 400 and Acquisition 400 are related activities in the Acquisition-Rehab-Resale project under-taken by the City of Springfield. In an attempt not to double/triple beneficiaries, all performance data will be collected on the Acq-Rehab 400 activity.

Activity Description:

(24CFR570.201(n) and .202) This activity will be utilized to rehab homes for for a homeownership project. The City will purchase a vacant and foreclosed upon home at a discounted rate. Homes will be carefully considered based on the potential discount and the cost of rehab. Once purchased, the City will draft rehab spec to bring the home up to code and make it decent, safe and sanitary. The specs will also include provisions that will make the home more energy efficient for the homeowner in the long run. It is in the City's best interest to keep these homes as affordable as possible for the new homeowners. Therefore, extra measures will be taken to ensure that the homeowner will not have unnecessarily high utility bills. In order to promote not only this



program, but also other City assistance programs, local contractors and energy consumption awareness, the City will also organize workshops and open houses in the area. These events will serve as an educational tool. While the NSP program is not intended to prevent foreclosure, the City hopes to utilize the program as a teaching tool for other homeowners educating them about what they might do to their homes to cut their utility costs. See Acquisition, purchase assistance and project delivery cost activities for more details on the project.

Location Description:

The primary location for this activity will be in the Highland Southgate Area (Census Tracts 11.01 and 11.02), providing additional home-ownership opportunities in the area. The area contains smaller, newer built homes that will enable the city to keep the rehab costs lower than rehabbing a larger/older home.

Activity Progress Narrative:

Program Income receipted for loan payments made in this activity.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	9/10
#Energy Star Replacement	0	75/50
#Additional Attic/Roof	0	9/10
#High efficiency heating plants	0	9/10
#Efficient AC added/replaced	0	9/10
#Replaced thermostats	0	9/10
#Replaced hot water heaters	0	9/10
#Light Fixtures (indoors)	0	98/50
#Light fixtures (outdoors)	0	30/20
#Refrigerators replaced	0	4/10
#Clothes washers replaced	0	2/0
#Dishwashers replaced	0	1/0
#Units with solar panels	0	0/0
#Low flow toilets	0	11/10
#Low flow showerheads	0	10/10
#Units with bus/rail access	0	9/10
#Units exceeding Energy Star	0	0/0
#Sites re-used	0	9/10
#Units deconstructed	0	0/0
#Units & other green	0	9/10
Activity funds eligible for DREF	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	9/10
# of Singlefamily Units	0	9/10

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	2/0	5/10	9/10	77.78
# Owner Households	0	0	0	2/0	5/10	9/10	77.78

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

Activity Supporting Documents: None

Project # / DEMO 200 / Demolition (D)



Grantee Activity Number:	DEMO 200
Activity Title:	Demolition

Activity Type:
Clearance and Demolition

Project Number:
DEMO 200

Projected Start Date:
03/30/2009

Benefit Type:
Area (Census)

National Objective:
NSP Only - LMMI

Activity Status:
Under Way

Project Title:
Demolition (D)

Projected End Date:
03/30/2013

Completed Activity Actual End Date:

Responsible Organization:
City of Springfield

Overall	Jan 1 thru Mar 31, 2021	To Date
Total Projected Budget from All Sources	\$0.00	\$255,000.00
Total Budget	\$30,000.00	\$255,000.00
Total Obligated	\$30,000.00	\$255,000.00
Total Funds Drawdown	\$36,540.00	\$254,048.88
Program Funds Drawdown	\$0.00	\$100,000.00
Program Income Drawdown	\$36,540.00	\$154,048.88
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$36,540.00	\$254,048.88
City of Springfield	\$36,540.00	\$254,048.88
Most Impacted and Distressed Expended	\$0.00	\$0.00

Activity Description:

(24 CFR 570.201(d)) - The most benefit can be derived from de-concentrating the housing in the Lagonda Corridor. Much of the housing is obsolete and owner occupied units have been replaced with rental units, many of which are vacant as well. By demolishing the worst of the vacant homes, staff believes that the remaining residents will have a better chance at assisting in the stabilization of their community. While the majority of the work in this area will be demolition of blighted structures, in instances where it makes sense to utilize NSP funds to purchase the property, demolish the structure and dispose of the property to adjoining property owners to increase yard space, etc., the City will certainly make that change. Likewise, if there are owner occupants that wish to upgrade the home they are currently living in, the City is willing to utilize their HOME funds or other assistance in order to accomplish the end goal of stabilizing this neighborhood. In the remaining target areas, demolition without acquisition will only be used for structures that are blighted and in a location that it would not make sense to replace it with another residential structure. Independent of location, the funds used for this activity will not be used to house persons at or below 50% area median income.

Location Description:

This is an Area Benefit activity. DRGR Area Benefit-Census Tract screens would not allow input of Springfield Census Tract information. DRGR hotline was contacted and DRGR hotline representative, Cynthia Cary is working on a solution. Springfield Census Tracts 3, 5, 6, 7, 8, 11.01, 11.02 and 12 will benefit.
The primary location for this activity will be in the Lagonda Corridor, an area that has experienced the highest rate of foreclosure and is in one of the highest tiers for the Hi-Cost Loan rate. In some cases, it might also make sense to utilize this activity judiciously in the other target locations: Highlands/Southgate, Grand Avenue South and the Old McGuffy School Site. This activity will be used in these areas, only when property conditions and site locations warrant.



Activity Progress Narrative:

Demolished a vacant and blighted structure within the NSP target area.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	1	44/43
# of buildings (non-residential)	1	1/0
# of public facilities	0	0/0
# of Businesses	0	0/0
# of Non-business	0	0/0
Activity funds eligible for DREF	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	43/43

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	

Activity Supporting Documents: None

