

Grantee: Youngstown, OH

Grant: B-08-MN-39-0014

July 1, 2009 thru September 30, 2009 Performance Report

Grant Number:

B-08-MN-39-0014

Obligation Date:**Grantee Name:**

Youngstown, OH

Award Date:**Grant Amount:**

\$2,708,206.00

Contract End Date:**Grant Status:**

Active

Review by HUD:

Reviewed and Approved

Submitted By:

No Submitter Found

Disasters:

Declaration Number

NSP

Plan Description:

Home Foreclosures: The foreclosure rate in Youngstown is 14.7%, the highest in the State of Ohio. This figure is more than twice the State of Ohio percentage of 6.2% and 2% more than the second highest foreclosure rate of 12.7% in Cleveland, Ohio. Foreclosures impact the stability of Youngstown neighborhoods in many ways including; decreased property values, decreased owner occupancy, and increased abandonment. A total of 1,044 bank foreclosures from January 2007 through July 2008 were initiated This information was mapped to determine if a pattern of high concentration existed. While bank foreclosures have affected the entire City of Youngstown, it is clear that there are areas of highly concentrated foreclosures and thus have a greater need for NSP intervention Areas of High Subprime Mortgages & Likely to see a Significant Rise in Foreclosures The subprime lending industry emerged as a way to provide loans to borrowers who had poor credit and could not qualify for prime rate loans. With 75% of the population in Youngstown living at or below 80% of the area median income, it is no surprise that the City of Youngstown would feel the effects of the subprime industry. According to the HMDA information provided by HUD 54.9% of the mortgage loans made in the City of Youngstown during 2004 through 2006 were subprime. This is the highest percentage in the State of Ohio (State of Ohio is 22.6%) and one of the highest in the Nation. The information displayed by census tract block group shows the areas most affected by subprime lending Abandonment & Blight Population and economic decline have significantly contributed to excess housing and in turn created a weak housing market and cycle of abandonment. In 2006 the City of Youngstown expended over \$1.24 million for blight removal and demolished 351 structures. Again in 2007 over \$1.36 million was used to remove an additional 474 structures. There are currently 1,031 structures identified as abandoned and needing to be demolished (928 residential and 103 commercial). These structures are currently being processed for demolition however the problem of abandonment and blight runs much deeper. According to the 2007 US Census estimate there are 8,405 vacant units (22.8%) in the City of Youngstown and the US Postal Service has 7,496 chronically undeliverable addresses (June 2008). These figures indicate that the City of Youngstown has one of the highest per capita vacancy rates in the Nation. Of the census estimated 8,405 vacant structures a very conservative estimate of properties meeting the definition of blight would be 2,000. The average cost of a residential demolition is \$3,500 and \$40,000 for commercial properties. Administrative Capacity - The City of Youngstowns capacity within CDA to administer the NSP is adequate with the exception of hiring or contracting a program coordinator. The administration of housing acquisition & rehabilitation, environmental reviews, financial management, and compliance of the NSP can be accomplished with the current CDA personnel. Information Systems - One of the greatest challenges Youngstown faces is easy access to accurate information. Several sources of information are needed in determining the location, status, and effects of foreclosures. Currently this information is held with several different entities and not easily accessible. The establishment of a regional property information system that would be a coordinated database of critical data needed to identify property status and conditions will greatly enhance the ability to more effectively identify potential problem areas early on.

Recovery Needs:

As outlined in the needs section of this application the total conservative needs estimate for stabilizing the City of Youngstown is \$42.9 million. It is not realistic to expect that the \$2.7 million of NSP funds the City of Youngstown

will receive can solve the foreclosure, subprime and blight problems of the entire City of Youngstown. The City of Youngstown will have to target the use of funds in areas of the City where it will have the most impact on stabilization. Funding will be used as follows:

Acquisition & Rehabilitation	\$1,118,000
Rental 50% AMI (Minimum 25%)	\$678,000
Homeowner 120% AMI	\$450,000
Demolition	\$1,310,206
Administration (Max 10%)	\$ 270,000
TOTAL	\$2,708,206

Section 2301(c)(2) of HERA requires that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by subprime mortgage related loans, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. Map 1 is the best indicator of where the greatest foreclosure need is geographically.

We obviously can not address every property in every at-risk neighborhood. Focusing the NSP funds in the areas of high foreclosures will provide a stabilizing effect in those areas. Eliminating the blighted structures, strategic acquisition and rehabilitation of foreclosed properties and reestablishing homeownership, or rental where appropriate will help in stabilizing sustainable neighborhoods of choice within the City of Youngstown.

Other factors used in determining where funds should be focused were neighborhood conditions, density, higher percentage of homeownership, and areas where neighborhood associations are actively involved. Areas like the Idora Neighborhood, Garden District, and the Arlington Heights Neighborhood have completed neighborhood plans that are consistent with the goals of the Youngstown 2010 plan and involve achieving stability, not redevelopment. The neighborhood associations along with the MVOC are currently surveying the property conditions and vacancy status of neighborhoods. This information will increase our ability to effectively implement the goals of NSP.

For those reasons funding will be targeted in the following neighborhoods:

- Eastside: Lincoln Knolls, 81, 82, 83, 84
- Northside: 112, 103, 120, 5th Ave, Golf View Acres E & W
- Southside: Idora, Newport, Handels, Pleasant Grove, 33, 34, Boulevard Park, Lansingville Hgts, Buckeye, Brownlee Woods,
- Westside: Garden District, 8, 9, 10, 14, 15, 29

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$2,708,206.00
Total CDBG Program Funds Budgeted	N/A	\$2,708,206.00
Program Funds Drawdown	\$171,281.84	\$181,596.84
Obligated CDBG DR Funds	\$236,925.74	\$334,739.39
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

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	\$406,230.90	\$0.00
Limit on Admin/Planning	\$270,820.60	\$0.00
Limit on State Admin	\$0.00	\$0.00

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

Overall Progress Narrative:

Signed all subrecipient agreements. Processed and contracted demolition of 66 structures. Completed demolition of 25 structures. Entered into administrative contracts for services regarding implementation of NSP program.

Project Summary

Project #, Project Title	This Report Period		To Date	
	Project Funds Budgeted	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
1, Demolition	\$0.00	\$158,598.05	\$1,310,206.00	\$168,463.05
2, Acquisition & Rehabilitation	\$0.00	\$0.00	\$450,000.00	\$450.00
3, Neighborhood CDC	\$0.00	\$0.00	\$353,000.00	\$0.00
4, Arlington Heights Housing	\$0.00	\$0.00	\$325,000.00	\$0.00
5, Administration	\$0.00	\$12,683.79	\$270,000.00	\$12,683.79
9999, Restricted Balance	\$0.00	\$0.00	\$0.00	\$0.00

Activities

Grantee Activity Number: 2

Activity Title: Acquisition & Rehabilitation

Activity Category:

Acquisition - general

Project Number:

2

Projected Start Date:

03/28/2009

National Objective:

NSP Only - LMMI

Activity Status:

Planned

Project Title:

Acquisition & Rehabilitation

Projected End Date:

12/31/2013

Responsible Organization:

City of Youngstown

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$450,000.00
Total CDBG Program Funds Budgeted	N/A	\$450,000.00
Program Funds Drawdown	\$0.00	\$450.00
Obligated CDBG DR Funds	\$0.00	\$450.00
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:

NSP Sec. 2301(c)(3)(B) CDBG 24 CFR 570.206 Acquisition & Rehab of 12 foreclosed properties for resale to upto 120% AMI or non profit agency.

Location Description:

Census Tracts 8025, 8029, 8030, 8035 & 8001.

Activity Progress Narrative:

working with local banks and Fanniemae to identify REO to acquire and rehab for sale to benefit families at or below 120% AMI.

Performance Measures

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

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:	3
Activity Title:	Neighborhood CDC

Activity Category:

Acquisition - general

Project Number:

3

Projected Start Date:

03/28/2009

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Planned

Project Title:

Neighborhood CDC

Projected End Date:

12/31/2013

Responsible Organization:

Youngstown Neighborhood CDC

Overall	Jul 1 thru Sep 30, 2009	To Date
Total Projected Budget from All Sources	N/A	\$353,000.00
Total CDBG Program Funds Budgeted	N/A	\$353,000.00
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:

NSP Sec. 2301(c)(3)(B) CDBG 24 CFR 570.206 Acquisition of 6 housing units for benefit of 50% or below AMI households.

Location Description:

Census Tracts 8025, 8029 & 8030.

Activity Progress Narrative:

Signed subrecipient agreement with Youngstown Neighborhood Development Corporation for the acquisition and rehab of 6 housing units to benefit families at or below 50% AMI.

Performance Measures

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

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: 4

Activity Title: Arlington Heights Housing

Activity Category:

Acquisition - general

Project Number:

4

Projected Start Date:

03/28/2009

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Planned

Project Title:

Arlington Heights Housing

Projected End Date:

12/31/2013

Responsible Organization:

YMHA

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$325,000.00
Total CDBG Program Funds Budgeted	N/A	\$325,000.00
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:

NSP Sec. 2301(c)(3)(B) CDBG 24 CFR 570.206 Acquisition of 6 housing units for benefit of 50% or below AMI.

Location Description:

Arlington Heights Neighborhood Census Tract 8035.

Activity Progress Narrative:

Signed subrecipient agreement with Youngstown Metropolitan Housing Authority for the acquisition and rehab of 6 housing units to benefit families at or below 50% AMI.

Performance Measures

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

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:	5
Activity Title:	Administration

Activity Category:

Administration

Activity Status:

Planned

Project Number:

5

Project Title:

Administration

Projected Start Date:

01/01/2009

Projected End Date:

10/28/2010

National Objective:

N/A

Responsible Organization:

City of Youngstown

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$270,000.00
Total CDBG Program Funds Budgeted	N/A	\$270,000.00
Program Funds Drawdown	\$12,683.79	\$12,683.79
Obligated CDBG DR Funds	\$71,953.79	\$128,333.79
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:

NSP - Sec. 2301 (c) (3) CDBG - 24 CFR 570.205 and 206 NSP Coordinator Services, Develop a Regional web based property information system

Location Description:

9 W. Front Street Suite 205 Youngstown, Ohio 44503

Activity Progress Narrative:

Entered into a consultant services contract with Youngstown State University for a Regional Property Information System
Entered into a consultant service agreement with Maureen O'Neil for property registration program development and implementation.
Entered into a consultant service agreement with Robert Weily for NSP property acquisition

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: NSP 09-01

Activity Title: Demolition

Activity Category:

Clearance and Demolition

Activity Status:

Planned

Project Number:

1

Project Title:

Demolition

Projected Start Date:

03/28/2009

Projected End Date:

10/30/2010

National Objective:

NSP Only - LMMI

Responsible Organization:

City of Youngstown

Overall

Jul 1 thru Sep 30, 2009

To Date

Total Projected Budget from All Sources	N/A	\$1,310,206.00
Total CDBG Program Funds Budgeted	N/A	\$1,310,206.00
Program Funds Drawdown	\$158,598.05	\$168,463.05
Obligated CDBG DR Funds	\$164,971.95	\$205,955.60
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:

NSP - Sec. 2301(c) (3) (D) CDBG - 24 CFR 570.201 (d) Demolition of abandoned, blighted housing units.

Location Description:

Census Tracts 8001, 8004, 8011, 8012, 8013, 8014, 8015, 8016, 8025, 8027.2, 8029, 8030, 8035, 8042, and 8043. Approved NSP target areas.

Activity Progress Narrative:

Demolition of abandoned blighted structures and the deconstruction of two structures. Deconstruction resulted in diverting 70% of the materials from the landfill and those materials will be marketed and re-used.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	25	0/0	0/0	25/400

Activity Locations

Address	City	State	Zip
363 E. Philadelphia	Youngstown	NA	44511
63 W. Florida	Youngstown	NA	44511
441 Almyra	Youngstown	NA	44511
926 W. LaCiede	Youngstown	NA	44511
945 Brentwood	Youngstown	NA	44511
44 Eleanor	Youngstown	NA	44511
861 W Indianola	Youngstown	NA	44511

907 Sherwood	Youngstown	NA	44511
35 Vermont	Youngstown	NA	44511
910 W. Indianola	Youngstown	NA	44511
717 Mineral Springs	Youngstown	NA	44511
338 E. Avondale	Youngstown	NA	44511
1734 Oakwood	Youngstown	NA	44511
743 Parkwood	Youngstown	NA	44511
2711 Utilis	Youngstown	NA	44511
249 E Florida	Youngstown	NA	44511
32 Rhoda	Youngstown	NA	44509
44 N Bon Air	Youngstown	NA	44509
429 Rhoda	Youngstown	NA	44509
623 W. Boston	Youngstown	NA	44511
931 Brentwood	Youngstown	NA	44511
905 Parkview	Youngstown	NA	44511
2419 Mahoning	Youngstown	NA	44509
52 S Evanston	Youngstown	NA	44509
127 Millet	Youngstown	NA	44509
143 N. Evanston	Youngstown	NA	44511

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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