

Grantee: Hamilton County, OH

Grant: B-08-UN-39-0004

April 1, 2015 thru June 30, 2015 Performance Report



Grant Number:

B-08-UN-39-0004

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

Hamilton County, OH

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

Submitted - Await for Review

Grant Award Amount:

\$7,970,490.00

Grant Status:

Active

QPR Contact:

Katie Rademacher

LOCCS Authorized Amount:

\$7,970,490.00

Estimated PI/RL Funds:

\$1,550,000.00

Total Budget:

\$9,520,490.00

Disasters:

Declaration Number

NSP

Narratives

Areas of Greatest Need:

Hamilton County, Ohio is made up of 48 cities, villages, and townships outside the central city of Cincinnati. Of these 48 communities, 40 participate in the County's Entitlement CDBG Program. All of this area has been impacted by the foreclosure crisis, but some areas have been impacted more severely than others. In determining what data would be helpful to determine the areas of greatest need, staff from the Departments of Community Development, Regional Planning, and County Commissioners reviewed information from the Clerk of Courts and Auditor's office regarding foreclosure filings and completed foreclosures, studies completed by Working in Neighborhoods (a non-profit developer and counseling agency), and data provided by HUD, including USPS vacancy rates, Low/Mod/Middle income data, Estimated Foreclosure abandonment risk score, HMDA high cost loan rates, and predicted 18 month underlying problem foreclosure rate. This data was examined at the community level, broken down by census tract and block group. Further information regarding the final areas of greatest need is described below. To identify communities to be targeted with NSP funds, we began by examining a previously published report on Hamilton County's foreclosure problem. The statistics in this report indicated that there were natural breaks in the data when attempting to identify communities most severely impacted. In other words, it seemed readily apparent which communities were most affected. To further validate this observation we examined the Hamilton County Clerk of Court's records for foreclosures completed during the period from 1/1/2006 to approximately 10/15/08. Total foreclosures were calculated for each of our participating communities and were then divided by the total number of housing units in that community. The resulting "Foreclosures as a Percentage of Housing Units" allowed us to rank communities on this basis. Total foreclosures in community 2006-2008 = Foreclosures as % of Housing Units Total housing units in community A baseline of >2% was set as the minimum required in order to receive further consideration for targeting. Communities meeting the >2% minimum were then compared using foreclosure data provided by HUD. To be further considered for targeting, communities had to meet the following parameters: • "Estimated foreclosure abandonment risk score" of 8 or above in a minimum of 50% of block groups; • Community average for "Predicted 18 month underlying problem foreclosure rate" of 6% or more; • Minimum of 50% of block groups classified as "low moderate middle income eligible". After tabulating these measurements a list of approximately 20 communities remained that were potentially eligible for targeting. At this point a decision was made to eliminate from consideration any community with less than 1,000 housing units. Although these communities had relatively high foreclosure rates, the actual number of foreclosures was minimal when compared to larger jurisdictions. A portion of our NSP funding has been reserved for such areas, i.e., small pockets where foreclosure is a problem, yet not large enough to justify designation as a targeted area. In the end, a total of 15 jurisdictions within Hamilton County qualified for targeting.

Distribution and and Uses of Funds:

As described in the section above, the data used to analyze the areas of greatest need in Hamilton County consisted of the following: (1) numbers and % of completed foreclosures from 2006, 2007, and 2008 through 10/15/08, obtained from the Clerk of Courts office, (2) data supplied from HUD indicating the percentage of loans in each block group that were classified as a high cost loan per HMDA, (3) the HUD supplied "Estimated Foreclosure Abandonment Risk Score", (4) the HUD supplied "Predicted 18 month underlying problem foreclosure rate", (5) the HUD supplied "USPS residential vacancy rate", and (6) the HUD supplied data indicating the numbers of households, by census tract and block group, below 120% of median income. The first 3 points of data address the required areas of the statute, where the greatest percentage of home foreclosures, the highest percentage of homes financed by a subprime mortgage related loan, and identified as likely to face a significant rise in the rate of home foreclosures, be used in the targeting. In determining the uses of the funds, the Department of Community Development and the Board of County Commissioners arranged several meetings with the communities identified as targeted, to educate them about the NSP program and eligible uses, and to receive input regarding the needs of the communities. Using a survey instrument, information



was collected to identify the most common types of projects that would be needed by these communities, and approximate total funding needs for each activity. In determining distribution of the funds, the number of foreclosures, using 2006, 2007, and 2008 data through 10/15/08, was ranked by targeted community, and funds were allocated by means of a funding cap, in that order. A decision was made to allocate the funds to different projects, and then to impose a cap by community, to access these funds. Communities that will access funds for projects that create program income will then be able to access more funding in the future by having the program income replenish the funds in their allocation cap. The charts identified below demonstrate the allocations for different projects and the funding caps by targeted community. NSP Activities and Costs Activity Average Cost # of homes Cost/home Total Cost Program Income # of homes Valley Homes Redevelopment 25% of NSP funds 13 \$153,308 \$1,993,000 Acquisition (for demolition) avg. of \$25,000 subsidy/house 40 \$25,000 \$1,000,000 Demolition (residential) avg. of \$8500/house 85 \$8,500 \$722,500 Demolition (commercial) avg. of \$16,500/commercial 20 \$16,500 \$330,000 Acquisition (for rehab) avg. of \$40,000 subsidy/house 26 \$40,000 \$1,040,000 \$832,000 20 Rehab or New Construction avg. of \$60,000 subsidy/house 26 \$60,000 \$1,560,000 \$1,248,000 20 Homebuyer Downpayment Assistance avg. of \$5,000/buyer 26 \$5,000 \$130,000 Homebuyer Soft Second Mortgage avg. of \$10,000/buyer 26 \$10,000 \$260,000 Homebuyer Counseling avg. of \$750/buyer 26 \$750 \$19,500 Appraisal and Legal Services avg. of \$1800/house 66 \$1,800 \$118,800 Administration 10% of grant \$797,050 Total \$7,970,850 \$2,080,000 Grand total \$10,050,850 (with anticipated program income) Spending Caps by Community Jurisdiction # Foreclosures 2006 - 2008 Funding Cap Appraisal/Legal Services 25% rental Admin Colerain Township 844 \$585,000 Springfield Township 610 \$510,000 Forest Park 434 \$435,000 Norwood 289 \$375,000 North College Hill 229 \$350,000 Cheviot 145 \$300,000 Golf Manor 108 \$260,000 Mt. Healthy 106 \$260,000 St. Bernard 87 \$235,000 Cleves 75 \$230,000 Lincoln Heights 73 \$230,000 Elmwood Place 69 \$225,000 Lockland 68 \$225,000 Silverton 63 \$225,000 Woodlawn 50 \$215,000 Balance of County \$400,000 Subtotal \$5,060,000 \$120,000 \$1,993,000 \$797,000 Total of all funds \$7,970,000 In determining the use of the 25% of funds to go to households at or below 50% of median income, discussions indicated that the use of these funds would mainly have to be rental, as the income level for these households would not be high enough to be considered by lenders for homeownership. Discussions among staff led to the belief that using these funds to be targeted to one community and project would have the most impact. At the same time, there was a proposed redevelopment of housing in Lincoln Heights (one of the targeted communities, and also one of the lowest income communities in Hamilton County), that had been awarded Low Income Housing Tax Credits by the state of Ohio. However, this project still had a gap in development funding of over 2 Million dollars. This project consists of older dilapidated housing, of which approximately 1/3 of the units are vacant and abandoned, and in need of demolition. Tax liens have been filed against the property, as taxes have gone unpaid. Although the property is not currently in foreclosure, the foreclosure will be initiated if that is the only requirement left for eligibility of the NSP funds. Funds set aside for this project will be used for both demolition of the blighted buildings, and redevelopment of new housing to be occupied by households at or below 50% of median income.

Definitions and Descriptions:

Low Income Targeting:

Acquisition and Relocation:

Public Comment:

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$16,810,074.02
Total Budget	\$25,000.00	\$8,870,426.02
Total Obligated	\$25,000.00	\$8,817,348.64
Total Funds Drawdown	\$36,778.72	\$8,537,778.53
Program Funds Drawdown	\$36,778.72	\$7,318,374.28
Program Income Drawdown	\$0.00	\$1,219,404.25
Program Income Received	\$0.00	\$1,219,404.25
Total Funds Expended	\$36,778.72	\$8,537,613.82
Match Contributed	\$0.00	\$0.00



Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$1,195,573.50	\$0.00
Limit on Admin/Planning	\$797,049.00	\$661,460.24
Limit on State Admin	\$0.00	\$661,460.24

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$1,992,622.50	\$2,276,752.73

Overall Progress Narrative:

Project number NSP-2, Acquisition for Rehabilitation, is nearing completion. During the quarter, 1702 Sundale was sold to an income-eligible household with \$14,999 in down payment assistance. A couple potential rehab projects are in the works and may be added to this project in the next quarter if they come to fruition. To date, 25 houses have been rehabbed and 25 have been sold.

Project number NSP-3, Demolition of Residential and Commercial Properties, is also nearing completion. One property was demolished during the quarter. To date, 122 properties have been demolished under this activity. More properties will be added to this activity during the next quarter. Many of the properties being demolished are condemned structures and pose a danger to public health or safety or they are demolished in concert with a coordinated program of rehab and/or redevelopment and/or other demolition activities within a target area and qualify in this manner as LMMA. In some situations the following end uses have been developed: community gardens, expansion of existing public parks, floodplain protection areas or the vacant lots have been donated to income-eligible adjoining property homeowners.

There are no updates to mention for project number NSP-4, Acquisition for Redevelopment.

Activities reported as completed on previous QPRs were not updated as part of this report. The following activities were updated: 2/11, 3/23 and 6/1.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
NSP - 1, Redevelopment - rental properties for <50%	\$0.00	\$1,993,000.00	\$1,993,000.00
NSP - 2, Acquisition for Rehabilitation	\$14,999.00	\$3,650,000.00	\$2,255,154.38
NSP - 3, Demolition of residential and commercial property	\$12,865.00	\$1,325,000.00	\$1,023,667.28



NSP - 4, Acquisition of Residential properties for	\$0.00	\$1,669,408.12	\$1,535,938.34
NSP - 5, Financing Mechanisms for Downpayment Assistance	\$0.00	\$0.00	\$0.00
NSP - 6, Administration	\$8,914.72	\$813,941.58	\$509,864.28
NSP - 7, Purchase and Rehab - Homebuyer Counseling	\$0.00	\$7,330.41	\$750.00



Activities

Project # / Title: NSP - 2 / Acquisition for Rehabilitation

Grantee Activity Number: 2/11

Activity Title: Acq/Rehab of residential properties in NCH

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP - 2

Projected Start Date:

02/01/2010

Benefit Type:

Direct Benefit (Households)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Acquisition for Rehabilitation

Projected End Date:

02/28/2013

Completed Activity Actual End Date:

Responsible Organization:

Homesteading and Urban Redevelopment Corporation

Overall	Apr 1 thru Jun 30, 2015	To Date
Total Projected Budget from All Sources	N/A	\$630,000.00
Total Budget	\$0.00	\$630,000.00
Total Obligated	\$0.00	\$630,000.00
Total Funds Drawdown	\$14,999.00	\$578,083.61
Program Funds Drawdown	\$14,999.00	\$431,493.16
Program Income Drawdown	\$0.00	\$146,590.45
Program Income Received	\$0.00	\$228,731.14
Total Funds Expended	\$14,999.00	\$578,083.61
Homesteading and Urban Redevelopment Corporation	\$14,999.00	\$578,083.61
Match Contributed	\$0.00	\$0.00

Activity Description:

24 CFR 570.201 (a): Acquisition of vacant foreclosed properties for the purposes of rehabilitation.

24 CFR 570.202: Rehabilitation of these foreclosed properties will occur after acquisition takes place. The intent is to acquire these properties, rehab them, and then sell to LMMH households.

Location Description:

North College Hill, Ohio 45239

Activity Progress Narrative:

During the quarter 1702 Sundale was sold to an income-eligible household. Down payment assistance in the amount of \$14,999 was also provided to the buyer.



Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	5/5
#High efficiency heating plants	0	5/5
#Efficient AC added/replaced	0	5/5
#Replaced thermostats	0	5/5
#Replaced hot water heaters	0	5/5
#Low flow toilets	0	6/5
#Low flow showerheads	0	5/5
#Units with bus/rail access	0	5/5

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	5/5
# of Singlefamily Units	0	5/5

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	5/5	5/5	100.00
# Owner Households	0	1	1	0/0	5/5	5/5	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: NSP - 3 / Demolition of residential and commercial property

Grantee Activity Number: 3/23
Activity Title: Demolitions in 15 NSP Communities

Activity Category:
 Clearance and Demolition

Activity Status:
 Under Way

Project Number:
 NSP - 3

Project Title:
 Demolition of residential and commercial property



Projected Start Date:

02/01/2010

Projected End Date:

02/28/2013

Benefit Type:

Area Benefit (Census)

Completed Activity Actual End Date:**National Objective:**

NSP Only - LMMI

Responsible Organization:

Hamilton County Community Development

Overall	Apr 1 thru Jun 30, 2015	To Date
Total Projected Budget from All Sources	N/A	\$800,000.00
Total Budget	\$25,000.00	\$800,000.00
Total Obligated	\$25,000.00	\$800,000.00
Total Funds Drawdown	\$12,865.00	\$784,366.60
Program Funds Drawdown	\$12,865.00	\$584,199.50
Program Income Drawdown	\$0.00	\$200,167.10
Program Income Received	\$0.00	\$500.00
Total Funds Expended	\$12,865.00	\$784,366.60
Hamilton County Community Development Department	\$12,865.00	\$784,366.60
Match Contributed	\$0.00	\$0.00

Activity Description:

24 CFR 570.201(d) Demolition of blighted properties throughout Hamilton County's 15 NSP Targeted Communities. These properties are either residential, commercial, or mixed-use. In addition, these vacant properties are blighted or condemned, and have negative effects on the communities. There are a few demolitions recorded under this activity that were also acquired with NSP funds and those acquisitions are recorded under Project Number 4. Refer to Project 4 and its associated activities to see which demolitions were also acquired.

Location Description:

CLEVES, COLERAIN, ELMWOOD PLACE, FOREST PARK, GOLF MANOR, LINCOLN HEIGHTS, LOCKLAND, MT HEALTHY, NORTH COLLEGE HILL, SPRINGFIELD TWP, and WOODLAWN in HAMILTON COUNTY, OHIO

Activity Progress Narrative:

During the quarter 20-22 E. Leslie was demolished, a single family home and detached garage, both blighted and condemned.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	1	80/88
# of buildings (non-residential)	0	0/3

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	1/85
# of Multifamily Units	0	0/7
# of Singlefamily Units	0	1/78

Beneficiaries Performance Measures

	Beneficiaries - Area Benefit Census Method			
	Low	Mod	Total	Low/Mod
# of Persons	21859	23169	137966	32.64

LMI%:	32.64
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Activity Locations

Address	City	County	State	Zip	Status / Accept
20-22 E. Leslie	Cincinnati		Ohio	45215	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: NSP - 6 / Administration

Grantee Activity Number:	6/1
Activity Title:	Administration of NSP Program

Activity Category:	Activity Status:
Administration	Under Way
Project Number:	Project Title:
NSP - 6	Administration



Projected Start Date:

03/01/2009

Benefit Type:

N/A

National Objective:

N/A

Projected End Date:

03/31/2015

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

Hamilton County Community Development

Overall	Apr 1 thru Jun 30, 2015	To Date
Total Projected Budget from All Sources	N/A	\$813,941.58
Total Budget	\$0.00	\$813,941.58
Total Obligated	\$0.00	\$777,872.67
Total Funds Drawdown	\$8,914.72	\$661,460.24
Program Funds Drawdown	\$8,914.72	\$509,864.28
Program Income Drawdown	\$0.00	\$151,595.96
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$8,914.72	\$661,460.24
Hamilton County Community Development Department	\$8,914.72	\$661,460.24
Match Contributed	\$0.00	\$0.00

Activity Description:

24 CFR 570.206 This activity is administration of the NSP Program.

Location Description:

Hamilton County Community Development's office is located at 138 E. Court St. Room 1002, Cincinnati, Ohio 45202.

Activity Progress Narrative:

Administration of the NSP program continued during the quarter. At this point, activities have slowed down and are nearing completion. Program income continues to be generated and will result in new activities.

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
Other funds	\$0.00
Total Other Funding Sources	\$0.00

