

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Romancak, Donald
Email Address	dromancak@loraincounty.us
Phone Number	440-328-2323
Mailing Address	Lorain County Admin Bldg – 5 th Floor, 226 Middle Avenue, Elyria, OH 44035

2. Areas of Greatest Need

Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.

Response:

Mapping tool provided by the US Department of Housing and Urban Development.
Data provided by the US Department of Housing and Urban Development found at:
<http://www.huduser.org/portal/datasets/NSP.html>

Determination of Areas of Greatest Need and Applicable Tiers

Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.

Response:

Mapping tool provided by the US Department of Housing and Urban Development.
Conversations and meetings with community representatives and officials from the City of Elyria, City of Lorain, and City of Oberlin.

Public meetings and solicitation of comments on the selected areas.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	Lorain County and any and all recipients of NSP 3 funds that flow through the County will be applying the definition of “blight” found within the Ohio Revised Code General Provisions – 1.08. A link to the ORC definition is provided here. http://codes.ohio.gov/orc/gp1.08

Affordable Rents	Lorain County and any and all recipients of NSP 3 funds that flow through the County will be applying the Affordable Rents as determined and updated by HUD. The 2010 rents are the latest available and can be accessed at http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/rent/2010/oh.pdf . HOME regulations at 24 CFR 92.252 and available online at http://edocket.access.gpo.gov/cfr_2005/aprqtr/24cfr92.252.htm .
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Descriptions

Term	Definition
Long-Term Affordability	Lorain County and any and all recipients of NSP 3 funds that flow through the County will be applying the Long Term Affordability from the HOME regulations at 24 CFR 92.252(e) and available online at http://edocket.access.gpo.gov/cfr_2005/aprqtr/24cfr92.252.htm .
Housing Rehabilitation Standards	Lorain County and any and all recipients of NSP 3 funds that flow through the County will use the HOME regulations found at http://www.hud.gov/offices/cpd/affordablehousing/library/homefires/volumes/vol3no1.cfm

4. Low-Income Targeting

Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00%

Total funds set aside for low-income individuals = \$404,868.50

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Response:

Lorain County and its partners will be using a minimum of 25% of the NSP 3 allocation to acquire and rehabilitate foreclosed and abandoned buildings in targeted areas. While there is a preference towards the sale of these properties for homeownership, the entities will ensure that the units are occupied by income eligible families through the first sale of home to an eligible family at or below the cost of the project in compliance with NSP 3 requirements or in the event of an inability to locate eligible home buyers, to provide the units to local non-profits to own and rent at the appropriate FMR to an income eligible family, or in the case that no local non-profits are able to acquire then the property will be made available to private investors.

The development of these housing units may be completed using in house staff and contractors or a developer to deliver the project.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., $\leq 80\%$ of area median income)?	Yes
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If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., $\leq 80\%$ of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	57
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq 120\%$ of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	4
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	6

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.

Response:

The County in cooperation with the Cities of Elyria and Lorain posted the application on their respective web pages on February 11, 2011 for public review and comment. Additionally, public meetings were held at Lorain City Hall and Elyria City Hall respectively on February __, 2011 and February 10, 2011.

The meetings were advertised in the newspaper and posted on the web pages. The advertisements solicited comments and informed the public of where the application could be viewed and how to submit comments.

Summary of Public Comments Received.

The summary of public comments received is included as an attachment.

7. NSP Information by Activity

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled “Activity Number 4,” “Activity Number 5,” “Activity Number 6,” and “Activity Number 7.” If you are unsure how to delete a table, see the instructions [above](#).)

The field labeled “Total Budget for Activity” will populate based on the figures entered in the fields above it.

Consult the [NSP3 Program Design Guidebook](#) for guidance on completing the “Performance Measures” component of the activity tables below.

Activity Number 1		
Activity Name	Administration	
Uses	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	General Program Administration – 24 CFR 570.206	
National Objective	Low Mod Benefit (Assumed)	
Activity Description	General administration and program oversight.	
Location Description	N/A	
Budget	Source of Funding	Dollar Amount
	NSP3	\$161,947.40
	(Other funding source)	\$0.00
	(Other funding source)	\$0.00
Total Budget for Activity	\$161,947.40	
Performance Measures	N/A	
Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	County of Lorain
	Location	226 Middle Ave., Elyria, Ohio 44035
	Administrator Contact Info	440-328-2323 dromancak@loraincounty.us

Activity Number 2		
Activity Name	Demolition	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input checked="" type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	

CDBG Activity or Activities	Clearance – 24 CFR 570.201 (d)	
National Objective	Low Moderate Income Area Benefit	
Activity Description	Demolition and demolition related activities of properties determined to be blighted that are located within the NSP 3 Target Neighborhoods. Target Neighborhoods are at or below 120% of the area median income. After demolition these properties will be placed in the City's Land Bank or demolitions will be completed through the nuisance demolition process where properties will not be acquired.	
Location Description	See Maps (Neighborhood ID# 7963134, #7555541, #2087646, #5448364, #3282409, #5565917, #).	
Budget	Source of Funding	Dollar Amount
	NSP3	\$728,413.30
	(Other funding source)	\$0.00
	(Other funding source)	\$0.00
Total Budget for Activity	\$728,413.30	
Performance Measures	Fifty-Seven (57) structures to be demolished.	
Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	County of Lorain
	Location	226 Middle Ave., Elyria, Ohio 44035
	Administrator Contact Info	440-328-2323 dromancak@loraincounty.us

Activity Number 3		
Activity Name	Acquisition Rehabilitation (25% Set Aside)	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
	<input type="checkbox"/>	Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201 (a) Acquisition, (b) Disposition, (e) Housing Counseling, 24 CFR 570.202 Eligible Rehabilitation.	
National Objective	Low Income Housing (25% set-aside) (LH25)	
Activity Description	Acquisition and Rehabilitation of eligible properties located in the NSP 3 Target Areas for sale or lease purchase to individuals at or below 50% of the area median income. Prospective purchasers of the properties will be required to complete eight (8) hours of HUD certified housing counseling. The City and County will offer for sale and offer a soft second or offer a lease purchase contract. The total cost for purchase or lease purchase will be less than what the City has invested into the property. HOME Periods of affordability shall apply. The City and County will utilize recapture versus resale.	
Location Description	See Maps (Neighborhood ID#7963134, #7555541, #2087646, #5448364, #3282409, #5565917, #).	
Budget	Source of Funding	Dollar Amount

	NSP3	\$404,868.50
	(Other funding source)	\$0.00
	(Other funding source)	\$0.00
Total Budget for Activity		\$404,868.50
Performance Measures	5 Houses	
Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	County of Lorain
	Location	226 Middle Ave., Elyria, Ohio 44035
	Administrator Contact Info	440-328-2323 dromancak@loraincounty.us

Activity Number 4		
Activity Name	Acquisition Rehab (Up to 120%)	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201 (a) Acquisition, (b) Disposition, (e) Housing Counseling, 24 CFR 570.202 Eligible Rehabilitation.	
National Objective	Low Moderate Middle Income Housing (LMMH)	
Activity Description	Acquisition and Rehabilitation of properties located in the NSP 3 Target Areas for sale or lease purchase to individuals at or below 120% of the area median income. Will only use NSP 3 funds to rehabilitate property if already acquired by the City. Prospective purchasers of the properties will be required to complete eight (8) hours of HUD certified housing counseling. The City will offer for sale and offer a soft second or offer a lease purchase contract. The total cost for purchase or lease purchase will be less then what the City has invested into the property. HOME periods of affordability shall apply. The City shall use recapture versus resale.	
Location Description	See Maps (Neighborhood ID# 7963134, #7555541, #2087646, #5448364, #3282409, #5565917, #).	
Budget	Source of Funding	Dollar Amount
	NSP3	\$159,437.40
	(Other funding source)	\$0.00
	(Other funding source)	\$0.00
Total Budget for Activity		\$159,437.40
Performance Measures	4 Houses	
Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	County of Lorain
	Location	226 Middle Ave., Elyria, Ohio 44035
	Administrator Contact Info	440-328-2323 dromancak@loraincounty.us

Activity Number 5		
Activity Name	Land Bank	
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input checked="" type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201 (a) Acquisition and (b) Disposition	
National Objective	Low Income Area Benefit	
Activity Description	Acquisition and disposition of eligible properties and/or land for future reutilization. Activities will also be undertaken which are required to hold and maintain the property while in the Land Bank. Properties will be purchased which are located in the NSP Target Areas which are at or below 120% of the area median income. Properties will be disposed of in accordance with NSP regulations.	
Location Description	See Maps (Neighborhood ID# 7963134, #7555541, #2087646, #5448364, #3282409, #5565917, #).	
Budget	Source of Funding	Dollar Amount
	NSP3	\$165,447.40
	(Other funding source)	\$0.00
	(Other funding source)	\$0.00
Total Budget for Activity	\$165,447.40	
Performance Measures	Acquisition of eight (8) properties.	
Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	County of Lorain
	Location	226 Middle Ave., Elyria, Ohio 44035
	Administrator Contact Info	440-328-2323 dromancak@loraincounty.us

8. Certifications

Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

- (12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:
- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
 - b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

Signature/Authorized Official

Date

Title

Certifications for Non-Entitlement Local Governments

- (1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing.
- (2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.
- (3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.
- (6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.
- (7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (9) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.
- (10) **The jurisdiction certifies:**
 - a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
 - b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect

to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(11) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

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(13) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(14) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(15) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(16) **Development of affordable rental housing.** The jurisdiction certifies that it will be abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

Signature/Authorized Official

Date

Title

Appendix: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	<input type="checkbox"/>

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	<input type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• With the highest percentage of home foreclosures?	<input type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and	<input type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	<input type="checkbox"/>
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html ?	<input type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input type="checkbox"/>

3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	<input type="checkbox"/>
• Blighted structure in context of state or local law,	<input type="checkbox"/>

<ul style="list-style-type: none"> • Affordable rents, 	<input type="checkbox"/>
<ul style="list-style-type: none"> • Ensuring long term affordability for all NSP funded housing projects, 	<input type="checkbox"/>
<ul style="list-style-type: none"> • Applicable housing rehabilitation standards for NSP funded projects 	<input type="checkbox"/>

4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	<input type="checkbox"/>
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	<input type="checkbox"/>

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> • The planned activity, 	<input type="checkbox"/>
<ul style="list-style-type: none"> • The number of units that will result in displacement, 	<input type="checkbox"/>
<ul style="list-style-type: none"> • The manner in which the grantee will comply with URA for those residents? 	<input type="checkbox"/>

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	<input type="checkbox"/>
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	<input type="checkbox"/>

7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	<input type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	

• Eligible use or uses?	<input type="checkbox"/>
• Correlated eligible CDBG activity or activities?	<input type="checkbox"/>
• Associated national objective?	<input type="checkbox"/>
• How the activity will address local market conditions?	<input type="checkbox"/>
• Range of interest rates (if any)?	<input type="checkbox"/>
• Duration or term of assistance?	<input type="checkbox"/>
• Tenure of beneficiaries (e.g. rental or homeowner)?	<input type="checkbox"/>
• If the activity produces housing, how the design of the activity will ensure continued affordability?	<input type="checkbox"/>
• How you will, to the maximum extent possible, provide for vicinity hiring?	<input type="checkbox"/>
• Procedures used to create affordable rental housing preferences?	<input type="checkbox"/>
• Areas of greatest need addressed by the activity or activities?	<input type="checkbox"/>
• Amount of funds budgeted for the activity?	<input type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	<input type="checkbox"/>
• Expected start and end dates of the activity?	<input type="checkbox"/>
• Name and location of the entity that will carry out the activity?	<input type="checkbox"/>

8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input type="checkbox"/>

9. Additional Documentation

	Yes
Did you include a signed SF-424?	<input type="checkbox"/>

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Romancak, Donald
Email Address	dromancak@loraincounty.us
Phone Number	440-328-2323
Mailing Address	Lorain County Admin Bldg – 5 th Floor, 226 Middle Avenue, Elyria, OH 44035

2. Areas of Greatest Need

Map Submission

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3. Definitions and Descriptions

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Affordable Rents	
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Descriptions

Term	Definition
Long-Term Affordability	
Housing Rehabilitation Standards	

4. Low-Income Targeting

Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00%

Total funds set aside for low-income individuals = \$0.00

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Response:

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	(Select One)
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If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	
The number of dwelling units reasonably expected to be made available for	

households whose income does not exceed 50 percent of area median income.	
---	--

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.
Response:

Summary of Public Comments Received.

The summary of public comments received is included as an attachment.

7. NSP Information by Activity

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled "Activity Number 4," "Activity Number 5," "Activity Number 6," and "Activity Number 7." If you are unsure how to delete a table, see the instructions above.)

The field labeled "Total Budget for Activity" will populate based on the figures entered in the fields above it.

Consult the NSP3 Program Design Guidebook for guidance on completing the "Performance Measures" component of the activity tables below.

Activity Number 1		
Activity Name	Administration	
Uses	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	General Program Administration – 24 CFR 570.206	
National Objective	Low Mod Benefit (Assumed)	
Activity Description	General administration and program oversight.	
Location Description	N/A	
Budget	Source of Funding	Dollar Amount
	NSP3	\$46,000.00
	(Other funding source)	\$0.00
	(Other funding source)	\$0.00
Total Budget for Activity	\$46,000.00	
Performance Measures	N/A	

Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	City of Elyria
	Location	131 Court Street Elyria, Ohio 44035
	Administrator Contact Info	440-326-1541 abyington@cityofelyria.org

Activity Number 2		
Activity Name	Demolition	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input checked="" type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	Clearance – 24 CFR 570.201 (d)	
National Objective	Low Moderate Income Area Benefit	
Activity Description	Demolition and demolition related activities of properties determined to be blighted that are located within the NSP 3 Target Neighborhoods. Target Neighborhoods are at or below 120% of the area median income. After demolition these properties will be placed in the City's Land Bank.	
Location Description	See Maps (Neighborhood ID# 7555541and#7963134).	
Budget	Source of Funding	Dollar Amount
	NSP3	\$262,000.00
	(Other funding source)	\$0.00
	(Other funding source)	\$0.00
Total Budget for Activity	\$262,000.00	
Performance Measures	13-20 structures to be demolished.	
Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	City of Elyria
	Location	131 Court Street Elyria, Ohio 44035
	Administrator Contact Info	440-326-1541 abyington@cityofelyria.org

Activity Number 3		
Activity Name	Acquisition Rehabilitation (25% Set Aside)	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201 (a) Acquisition, (b) Disposition, (e) Housing Counseling, 24 CFR 570.202 Eligible Rehabilitation.	

National Objective	Low Income Housing (25% set-aside) (LH25)	
Activity Description	Acquisition and Rehabilitation of eligible properties located in the NSP 3 Target Areas for sale or lease purchase to individuals at or below 50% of the area median income. Prospective purchasers of the properties will be required to complete eight (8) hours of HUD certified housing counseling. The City will offer for sale and offer a soft second or offer a lease purchase contract. The total cost for purchase or lease purchase will be less than what the City has invested into the property. HOME Periods of affordability shall apply. The City will utilize recapture versus resale.	
Location Description	See Maps (Neighborhood ID# 7555541and#7963134).	
Budget	Source of Funding	Dollar Amount
	NSP3	\$146,000
	(Other funding source)	\$0.00
	(Other funding source)	\$0.00
Total Budget for Activity	\$146,000.00	
Performance Measures	2 Houses	
Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	City of Elyria
	Location	131 Court Street Elyria, Ohio 44035
	Administrator Contact Info	440-326-1541 abyington@cityofelyria.org

Activity Number 4		
Activity Name	Land Bank	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input checked="" type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201 (a) Acquisition and (b) Disposition	
National Objective	Low Income Area Benefit	
Activity Description	Acquisition and disposition of eligible properties and/or land for future reutilization. Activities will also be undertaken which are required to hold and maintain the property while in the Land Bank. Properties will be purchased which are located in the NSP Target Areas which are at or below 120% of the area median income. Properties will be disposed of in accordance with NSP regulations.	
Location Description	See Maps (Neighborhood ID# 7555541and#7963134).	
Budget	Source of Funding	Dollar Amount
	NSP3	\$129,000
	(Other funding source)	\$0.00
	(Other funding source)	\$0.00
Total Budget for Activity	\$129,000	

Performance Measures	Acquisition of 5-7 properties	
Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	City of Elyria
	Location	131 Court Street Elyria, Ohio 44035
	Administrator Contact Info	440-326-1546 abyington@cityofelyria.org

Activity Number 5		
Activity Name		
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities		
National Objective		
Activity Description		
Location Description		
Budget	Source of Funding	Dollar Amount
	NSP3	
	(Other funding source)	\$0.00
	(Other funding source)	\$0.00
Total Budget for Activity		\$0.00
Performance Measures		
Projected Start Date		
Projected End Date		
Responsible Organization	Name	
	Location	
	Administrator Contact Info	

Activity Number 6		
Activity Name	(Enter the name of Activity Number 6)	
Use	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	(Enter each applicable CDBG Activity or Activities)	
National Objective	(Select One)	
Activity Description	(Enter narrative describing the activity being undertaken and expected	

	benefit to income-qualified persons. See additional requirements in instructions.)	
Location Description	(Area or possible areas of greatest need where activity is being undertaken)	
Budget	Source of Funding	Dollar Amount
	NSP3	\$
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity		\$0.00
Performance Measures	(Enter all performance measures here)	
Projected Start Date		
Projected End Date		
Responsible Organization	Name	(Organization Name)
	Location	(Organization Address)
	Administrator Contact Info	(Administrator phone, email)

Activity Number 7	
Activity Name	(Enter the name of Activity Number 7)
Use	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	(Enter each applicable CDBG Activity or Activities)
National Objective	(Select One)
Activity Description	(Enter narrative describing the activity being undertaken and expected

	benefit to income-qualified persons. See additional requirements in instructions.)	
Location Description	(Area or possible areas of greatest need where activity is being undertaken)	
Budget	Source of Funding	Dollar Amount
	NSP3	\$
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity		\$0.00
Performance Measures	(Enter all performance measures here)	
Projected Start Date		
Projected End Date		
Responsible Organization	Name	(Organization Name)
	Location	(Organization Address)
	Administrator Contact Info	(Administrator phone, email)

8. Certifications

Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

- (12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:
- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
 - b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

Signature/Authorized Official

Date

Title

Certifications for Non-Entitlement Local Governments

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(10) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect

to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(11) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

(12) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(13) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(14) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(15) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(16) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

Signature/Authorized Official

Date

Title

Appendix: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	<input type="checkbox"/>

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	<input type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• With the highest percentage of home foreclosures?	<input type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and	<input type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	<input type="checkbox"/>
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html ?	<input type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input type="checkbox"/>

3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	<input type="checkbox"/>
• Blighted structure in context of state or local law,	<input type="checkbox"/>

<ul style="list-style-type: none"> Affordable rents, 	<input type="checkbox"/>
<ul style="list-style-type: none"> Ensuring long term affordability for all NSP funded housing projects, 	<input type="checkbox"/>
<ul style="list-style-type: none"> Applicable housing rehabilitation standards for NSP funded projects 	<input type="checkbox"/>

4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	<input type="checkbox"/>
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	<input type="checkbox"/>

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> The planned activity, 	<input type="checkbox"/>
<ul style="list-style-type: none"> The number of units that will result in displacement, 	<input type="checkbox"/>
<ul style="list-style-type: none"> The manner in which the grantee will comply with URA for those residents? 	<input type="checkbox"/>

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	<input type="checkbox"/>
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	<input type="checkbox"/>

7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	<input type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	

• Eligible use or uses?	<input type="checkbox"/>
• Correlated eligible CDBG activity or activities?	<input type="checkbox"/>
• Associated national objective?	<input type="checkbox"/>
• How the activity will address local market conditions?	<input type="checkbox"/>
• Range of interest rates (if any)?	<input type="checkbox"/>
• Duration or term of assistance?	<input type="checkbox"/>
• Tenure of beneficiaries (e.g. rental or homeowner)?	<input type="checkbox"/>
• If the activity produces housing, how the design of the activity will ensure continued affordability?	<input type="checkbox"/>
• How you will, to the maximum extent possible, provide for vicinity hiring?	<input type="checkbox"/>
• Procedures used to create affordable rental housing preferences?	<input type="checkbox"/>
• Areas of greatest need addressed by the activity or activities?	<input type="checkbox"/>
• Amount of funds budgeted for the activity?	<input type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	<input type="checkbox"/>
• Expected start and end dates of the activity?	<input type="checkbox"/>
• Name and location of the entity that will carry out the activity?	<input type="checkbox"/>

8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input type="checkbox"/>

9. Additional Documentation

	Yes
Did you include a signed SF-424?	<input type="checkbox"/>



Neighborhood ID: 2087646

NSP3 Planning Data

Grantee ID: 3909300C

Grantee State: OH

Grantee Name: LORAIN COUNTY

Grantee Address: 226 Middle Ave. Elyria OH 44035

Grantee Email: ascott@loraincounty.us

Neighborhood Name: STwp(E36,Elyria Ave)

Date:2011-01-04 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 336

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 90.3

Percent Persons Less than 80% AMI: 70.27

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 330

Residential Addresses Vacant 90 or more days (USPS, March 2010): 34

Residential Addresses NoStat (USPS, March 2010): 2

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 90

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 42.8

Percent of Housing Units 90 or more days delinquent or in foreclosure: 11.8

Number of Foreclosure Starts in past year: 8

Number of Housing Units Real Estate Owned July 2009 to June 2010: 4

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 2

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -10.7

Place (if place over 20,000) or county unemployment rate June 2005: 5.92

Place (if place over 20,000) or county unemployment rate June 2010: 9.98

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

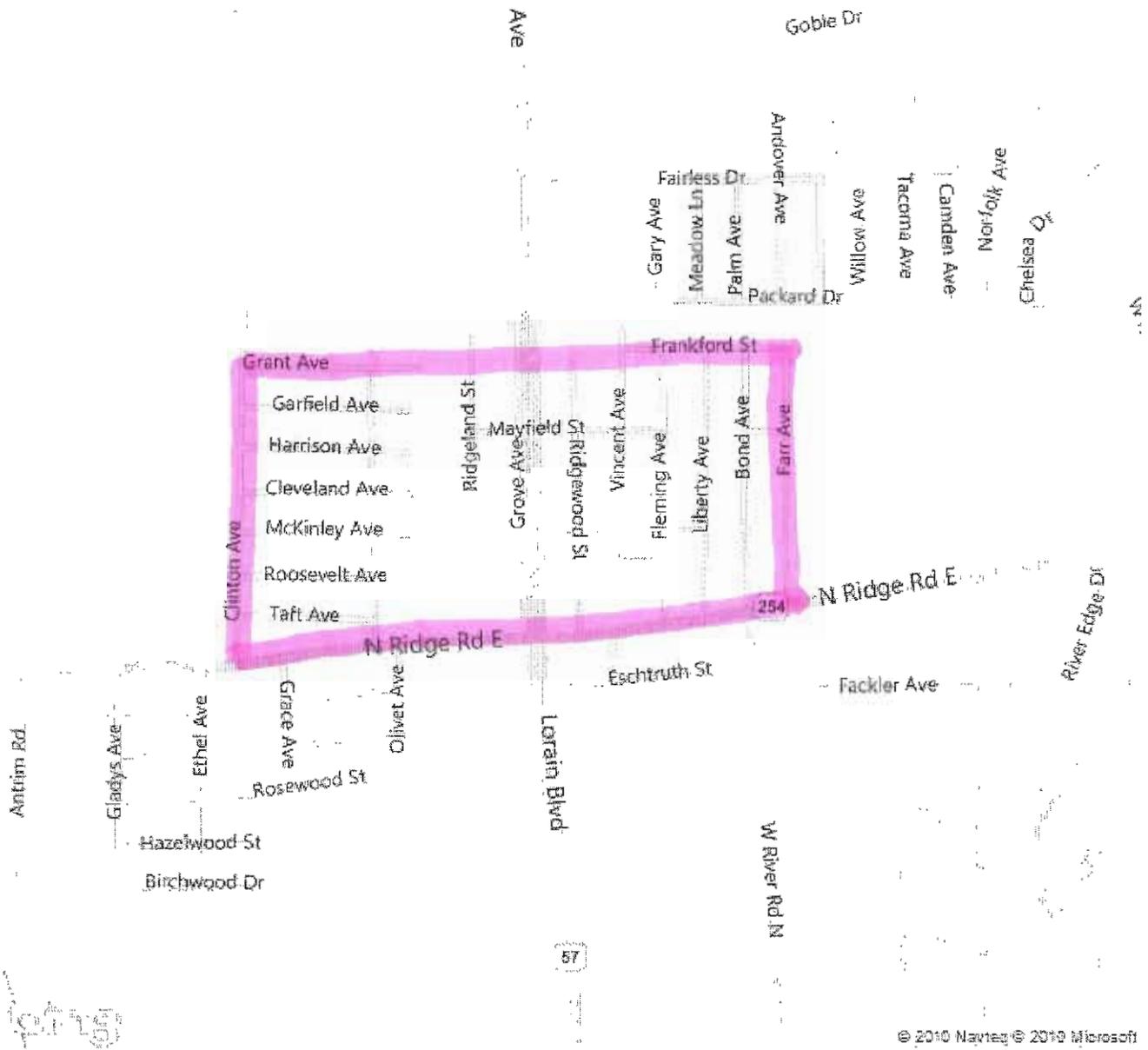
1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-82.160568 41.437322 -82.149754 41.437450 -82.148209 41.436035 -82.148552 41.426768 -82.161255 41.433332

Blocks Comprising Target Neighborhood

390930239001001, 390930239001006, 390930239001009, 390930239001008, 390930239001005,
390930239001002, 390930239001003, 390930239001004, 390930239001000, 390930239001007,
390930239001010, 390930239001012,



Neighborhood ID: 5448364

NSP3 Planning Data

Grantee ID: 3909300C

Grantee State: OH

Grantee Name: LORAIN COUNTY

Grantee Address: 226 Middle Ave. Elyria OH 44035

Grantee Email: ascott@loraincounty.us

Neighborhood Name: SheffieldTwp(Clinton,Grant,Farr,NRidge)

Date:2011-01-04 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 18

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 375

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 81.08

Percent Persons Less than 80% AMI: 58.94

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 425

Residential Addresses Vacant 90 or more days (USPS, March 2010): 17

Residential Addresses NoStat (USPS, March 2010): 2

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 91

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 36.5

Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.8

Number of Foreclosure Starts in past year: 7

Number of Housing Units Real Estate Owned July 2009 to June 2010: 4

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 2

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -10.7

Place (if place over 20,000) or county unemployment rate June 2005*: 5.4

Place (if place over 20,000) or county unemployment rate June 2010*: 9.4

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-82.126708 41.418369 -82.126493 41.424676 -82.112975 41.424516 -82.112975 41.419399

Blocks Comprising Target Neighborhood

390930238001013, 390930238001012, 390930238001011, 390930238001010, 390930238001009,
390930238001008, 390930238001007, 390930238001006, 390930238001005, 390930238001017,
390930238001016, 390930238001015, 390930238001014, 390930238002007, 390930238002009,
390930238002018, 390930238002017, 390930238002016, 390930238002015, 390930238002014,
390930238002013, 390930238002012, 390930238002011, 390930238002010, 390930238002008,



Neighborhood ID: 5565917

NSP3 Planning Data

Grantee ID: 3909300C

Grantee State: OH

Grantee Name: LORAIN COUNTY

Grantee Address: 226 Middle Ave. Elyria OH 44035

Grantee Email: ascott@loraincounty.us

Neighborhood Name: SLake(Lake Breeze,Harris, Lake)

Date:2011-01-04 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 17

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1354

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 64.18

Percent Persons Less than 80% AMI: 32.04

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1258

Residential Addresses Vacant 90 or more days (USPS, March 2010): 23

Residential Addresses NoStat (USPS, March 2010): 3

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 487

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 28.4

Percent of Housing Units 90 or more days delinquent or in foreclosure: 9.1

Number of Foreclosure Starts in past year: 33

Number of Housing Units Real Estate Owned July 2009 to June 2010: 19

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 7

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -10.7

Place (if place over 20,000) or county unemployment rate June 2005: 5.4

Place (if place over 20,000) or county unemployment rate June 2010: 9.4

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-82.113190 41.489485 -82.113276 41.478618 -82.094736 41.478683 -82.094479 41.493792

Blocks Comprising Target Neighborhood

390930281009004, 390930212001003, 390930212001004, 390930212001005, 390930212001006,
390930212001007, 390930212001008, 390930212001009, 390930212001010, 390930212001011,
390930212001012, 390930212001013, 390930212001014, 390930212001015, 390930212001016,
390930212001017, 390930212001018, 390930212001019, 390930212001020, 390930212001021,
390930212001022, 390930212001023, 390930212001024, 390930212001025, 390930212001026,
390930212001027, 390930212001028, 390930212001029, 390930212001030, 390930212001031,
390930212001032, 390930212002000, 390930212002001, 390930212002002, 390930212002003,
390930212002004, 390930212002005, 390930212002006, 390930212002007, 390930212002008,
390930212002009, 390930212002010, 390930212002011, 390930212002012, 390930212003000,
390930212003001, 390930212003002, 390930212003003, 390930212003004, 390930212003005,
390930212003006, 390930212003007, 390930212003008, 390930212003009, 390930212003010,
390930212003011, 390930212003012, 390930212003013, 390930212003014, 390930212003015,
390930212003016, 390930212003017, 390930212003018, 390930212003019, 390930212004000,
390930212004001, 390930212004002, 390930212004003, 390930212004004, 390930212004005,
390930212004006, 390930212004007, 390930212004008, 390930212004009, 390930212004010,



Neighborhood ID: 3282409

NSP3 Planning Data

Grantee ID: 3909300C

Grantee State: OH

Grantee Name: LORAIN COUNTY

Grantee Address: 226 Middle Ave. Elyria OH 44035

Grantee Email: ascott@loraincounty.us

Neighborhood Name: SLake(Lake,LakeBreeze,Devonshire,Park

Date:2011-01-04 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 17

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 622

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 66.71

Percent Persons Less than 80% AMI: 35.33

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 578

Residential Addresses Vacant 90 or more days (USPS, March 2010): 10

Residential Addresses NoStat (USPS, March 2010): 1

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 225

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 28.4

Percent of Housing Units 90 or more days delinquent or in foreclosure: 9.1

Number of Foreclosure Starts in past year: 15

Number of Housing Units Real Estate Owned July 2009 to June 2010: 9

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 3

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -10.7

Place (if place over 20,000) or county unemployment rate June 2005: 5.4

Place (if place over 20,000) or county unemployment rate June 2010: 9.4

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-82.124562 41.485981 -82.124348 41.478650 -82.113361 41.478650 -82.113190 41.489453

Blocks Comprising Target Neighborhood

390930212005004, 390930212005005, 390930212005006, 390930212005007, 390930212005008,
390930212005009, 390930212005010, 390930212005011, 390930212005012, 390930212005013,
390930212006000, 390930212006001, 390930212006002, 390930212006003, 390930212006004,
390930212006005, 390930212006006, 390930212006010, 390930212006011, 390930212006012,
390930212006013,

Neighborhood ID: 7963134

NSP3 Planning Data

Grantee ID: 3909300C

Grantee State: OH

Grantee Name: LORAIN COUNTY

Grantee Address: 131 Court Street Elyria Ohio 44035

Grantee Email: abyington@cityofelyria.org

Neighborhood Name: 2.3.11(2)

Date:2011-02-03 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 375

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 80.31

Percent Persons Less than 80% AMI: 59.19

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 363

Residential Addresses Vacant 90 or more days (USPS, March 2010): 34

Residential Addresses NoStat (USPS, March 2010): 5

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 89

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 50.24

Percent of Housing Units 90 or more days delinquent or in foreclosure: 13.65

Number of Foreclosure Starts in past year: 9

Number of Housing Units Real Estate Owned July 2009 to June 2010: 5

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 2

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -10.7

Place (if place over 20,000) or county unemployment rate June 2005*: 5.3

Place (if place over 20,000) or county unemployment rate June 2010*: 9.6

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

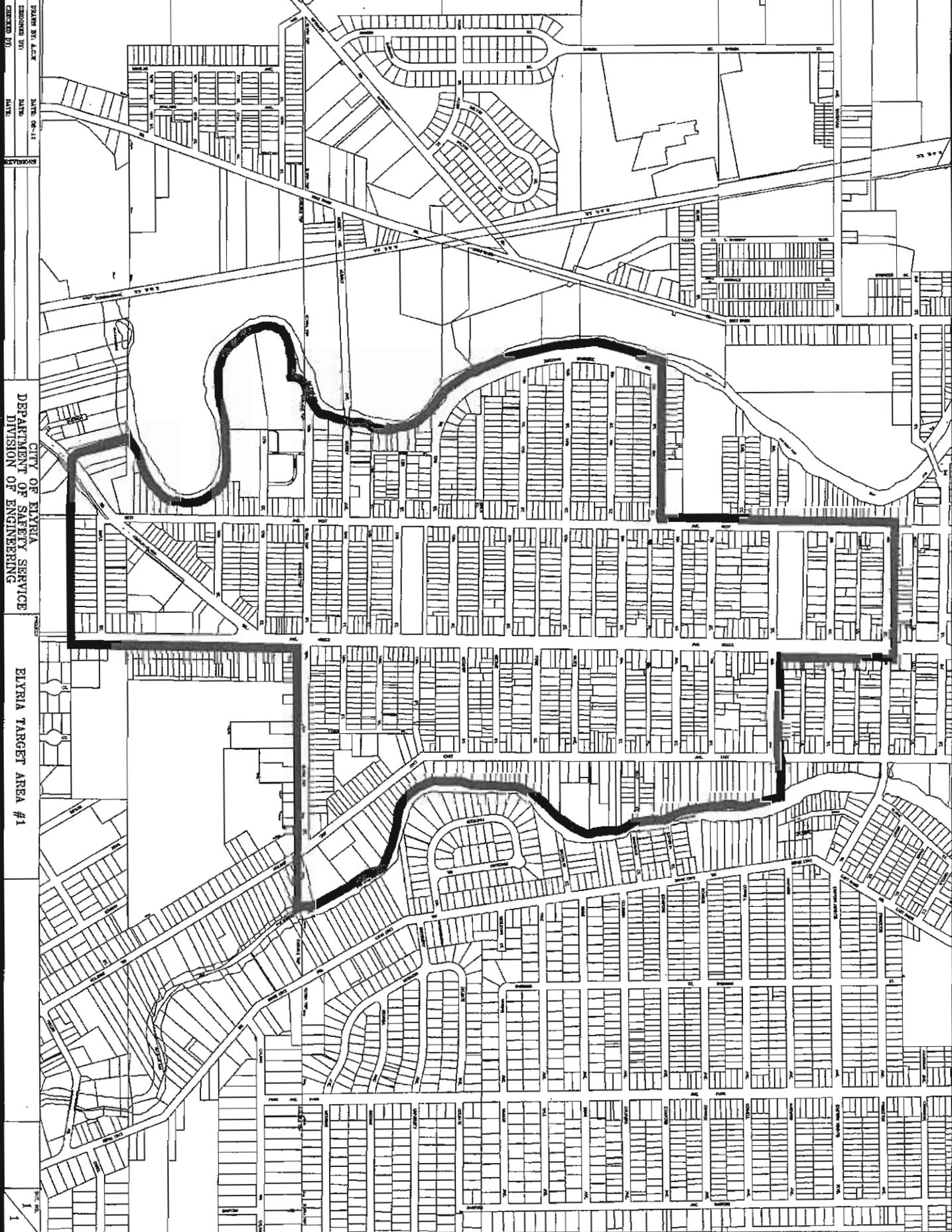
1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-82.108383 41.380737 -82.115850 41.374039 -82.117653 41.371334 -82.112160 41.370690 -82.112246
41.369273 -82.106838 41.367791 -82.110186 41.377002 -82.106752 41.380351

Blocks Comprising Target Neighborhood

390930705001005, 390930705001006, 390930705001022, 390930705001021, 390930705001020,
390930705001018, 390930705001017, 390930705001025, 390930705001024, 390930705001004,
390930708002000, 390930708002001, 390930708002014, 390930708002012, 390930708002011,
390930708002002,



PLANNED BY: A.C.W.
DESIGNED BY: J.A.S.
CHECKED BY: J.A.S.
DATE: 10-1-11

CITY OF ELYRIA
DEPARTMENT OF SAFETY SERVICE
DIVISION OF ENGINEERING

ELYRIA TARGET AREA #1

1" = 100'

Neighborhood ID: 7555541

NSP3 Planning Data

Grantee ID: 3909300C

Grantee State: OH

Grantee Name: LORAIN COUNTY

Grantee Address: 131 Court Street Elyria Ohio 44035

Grantee Email: abyington@cityofelyria.org

Neighborhood Name: 2.3.11

Date:2011-02-03 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1971

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 82.73

Percent Persons Less than 80% AMI: 64.02

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1820

Residential Addresses Vacant 90 or more days (USPS, March 2010): 247

Residential Addresses NoStat (USPS, March 2010): 41

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 375

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 43.85

Percent of Housing Units 90 or more days delinquent or in foreclosure: 12.23

Number of Foreclosure Starts in past year: 34

Number of Housing Units Real Estate Owned July 2009 to June 2010: 19

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 6

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -10.7

Place (if place over 20,000) or county unemployment rate June 2005: 5.3

Place (if place over 20,000) or county unemployment rate June 2010: 9.6

Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

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41.351686 -82.116022 41.351299 -82.115679 41.350784 -82.114563 41.350010 -82.113361 41.350075
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Blocks Comprising Target Neighborhood

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FRIDAY, FEBRUARY 11, 2011



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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides address the problems associated with homes that have foreclosed upon and are creating economic problems communities.

Enter an Address, city or state

Select a State Select a County

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): — Tract Outline

Click here for an Overview

NSP3 Options

- 14 Current Zoom Level
- Show Tracts Outline (Zoom 11+)

DRAW

VIEW DATA

VIEW PROJECTS

METHODOLOGY INSTRUCTIONS

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Map data ©2011 Google

Neighborhood ID: 1371612

NSP3 Planning Data

Grantee ID: 3909300C

Grantee State: OH

Grantee Name: LORAIN COUNTY

Grantee Address: 200 W. Erie Ave. Lorain OH 44052

Grantee Email: jan_mackert@cityoflorain.org

Neighborhood Name: Proposed 1

Date:2011-01-03 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19.1

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 9822

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 81.52

Percent Persons Less than 80% AMI: 62.12

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 9794

Residential Addresses Vacant 90 or more days (USPS, March 2010): 916

Residential Addresses NoStat (USPS, March 2010): 85

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 2306

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 43.67

Percent of Housing Units 90 or more days delinquent or in foreclosure: 12.62

Number of Foreclosure Starts in past year: 209

Number of Housing Units Real Estate Owned July 2009 to June 2010: 120

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 42

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -10.7

Place (if place over 20,000) or county unemployment rate June 2005': 6.4

Place (if place over 20,000) or county unemployment rate June 2010': 10.5

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

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Blocks Comprising Target Neighborhood

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