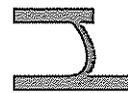


Vi. Final Recommendations

Priority	Housing Needs	Recommended NSP Activities	Target Area Number	Target Area
1	Reduce the number of vacant and foreclosed properties and stabilize neighborhoods using various activities to encourage the purchase and/or occupation of those residential structures.	<ol style="list-style-type: none"> 1. Acquisition/Rehabilitation/Resale 2. Acquisition/Rehabilitation/Resale or Rent – Medina Metropolitan Housing Authority 3. Down payment Assistance Rehabilitation 4. Rental Rehabilitation 	<p>2, 4, 7, 8</p> <p>3, 5, 6</p> <p>1, 5</p> <p>5, 6</p>	<p>Wooster, Orrville Rittman, Chippewa</p> <p>Lodi, City of Medina, Brunswick</p> <p>Wadsworth, City of Medina</p> <p>City of Medina, Brunswick</p> <p>Wadsworth, Wooster, Brunswick, Rittman</p> <p>Wadsworth, Chippewa</p>
2	Demolition of blighted structures and replace with new construction to stimulate further residential development	<ol style="list-style-type: none"> 1. Acquisition/Demolition/Reconstruction 	<p>1, 2, 6, 7</p>	
3	Demolition of unsafe structures which are unfit for human occupancy.	<ol style="list-style-type: none"> 1. Demolition of blighted and unsafe structures 	<p>1, 8</p>	

**Ohio Neighborhood
Stabilization Program (NSP)
Target Area No. 1
Wadsworth City**

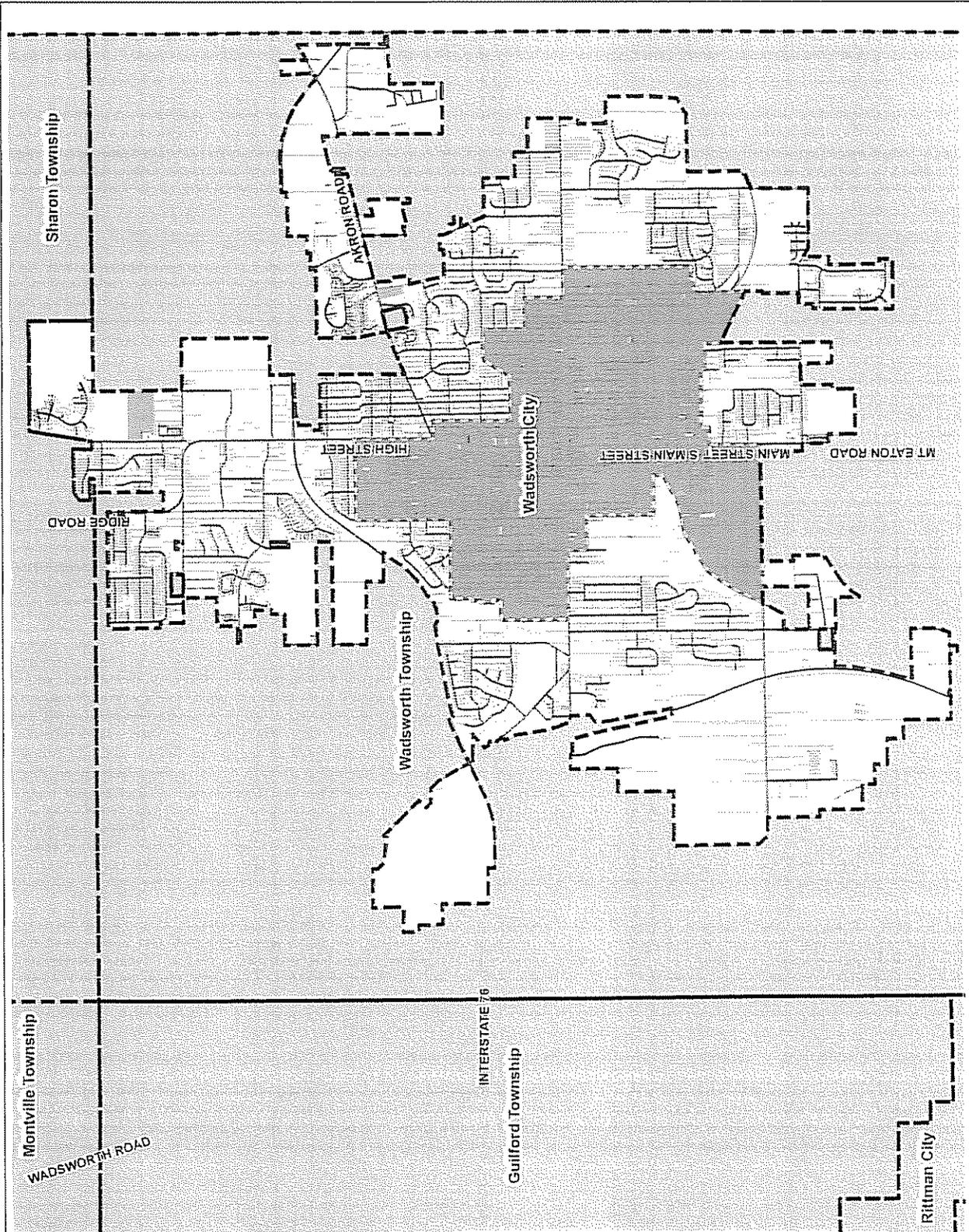
Legend	
	Township/Municipal Boundary
	Target Areas
	Vacant Homes
	Current RED's
	All 2008 Foreclosures
	January 2009
	February 2009 Possibilities



0 0.5 1 Miles

February 20, 2009


 Prepared by
**Department of
Planning Services**
City of Wadsworth, Ohio • 734-426-0100 • Fax: 734-426-0104
 Website on the web at www.planning.co.medina.oh.us



Draft NSP Action Plan

Target Area No. 1
Medina County - Wadsworth

Strategies

1. To partner with agencies providing housing by providing financial assistance to these agencies to either purchase and/or rehabilitate targeted foreclosed properties for their rental/rent-to-own inventory. Potential partnering agencies include, but are not limited to, Medina Metro Housing Authority, Medina Creative Housing and other developers targeting LMI clients.
2. To demolish vacant housing units declared to be a public nuisance due to dilapidation and other conditions that would prevent fiscally-responsible rehabilitation.
3. To provide downpayment assistance only to a housing provider, such as Habitat for Humanity, interested in acquiring building lots within the City.

Estimated Units Impacted

1. DPA/Rehabilitation: Units purchased/rehabilitated - 3 units.
2. Demolition: Housing units demolished as public nuisances - 2 units.
3. DPA Only: Assist Habitat for Humanity with purchase price of building lots - 2 lots*.

*These may or *may not* be the same lots as the demolition activity.

Estimated Costs

Activity	Units	Max Unit Hard Costs	Max Unit Soft Cost	Total Unit Costs	Total Project Costs
DPA/Rehabilitation (Housing Providers):	3				
DPA (Purchase Assistance)		8,000.00	0.00	8,000.00	24,000.00
Rehabilitation Assistance		29,866.67	5,000.00	34,866.67	104,600.00
Demolition	2	10,000.00	2,000.00	12,000.00	24,000.00
DPA Only (Habitat for Humanity)	2	25,000.00	0.00	25,000.00	50,000.00
Total Estimated Units/Project Costs	7				202,600.00
Administration (the City of Wadsworth will administer projects within it boundaries with assistance from our current CHIP consultant) - @ 10%					20,260.00
Total Estimated NSP Funds Requested					222,860.00

Page 2
City of Wadsworth
NSP Action Plan

Target Area

See attached map. These projects are concentrated in the southeast quadrant of the target area.

Data Sources

- Wadsworth City Utility Office Vacancy Records
- Foreclosure Data – Medina County
- Sheriff Sales Records
- HUD Data
- Windshield Surveys

Rationale

- The southern part of the NSP target area is within the City's CHIP target area.
- Since 1999, the City has invested approximately \$3.5MM in CHIP funds to rehabilitate this area. Concentrating NSP funding to this area helps to protect the existing "reinvestment" expended to date and can have the greatest impact in stabilizing the neighborhood.
- The City has committed CDBG Formula funds to demolish blighted and abandoned non-residential structures in this area. NSP funds invested in this area, in conjunction with past investments in the area help to continue the City's rehabilitation efforts.
- Area has a high number of foreclosed and/or vacant properties.

Target Area 2 - Wayne County - Wooster

Wooster Mid-Town Neighborhood Area



February 10, 2009

Target Area #2
Wayne County – Wooster

TARGET AREA DESCRIPTION

The target area in Wooster is the neighborhood just north of the downtown area, bounded on the north by Bowman, on the south by Liberty\Pittsburgh, on the west by Liberty\Oak Hill, and on the east by Palmer and on the south by Henry Street.

SOURCES OF DATA USED IN SELECTION

The target area was selected after review of foreclosures and Sheriff's Sale records, code complaints to the City Division of Building Standards, and other programs targeting the area.

RATIONALE FOR SELECTION

The downtown area adjacent to the target area has seen significant re-investment consisting of retail, service and second and third story living units. Little reinvestment has been seen in the single family target area and the neighborhood is at risk. Vacant houses, foreclosures, and absentee landlords have contributed to the deterioration of the area.

Residents of the neighborhood have requested increased code enforcement and police presence. In response to these requests, the Wooster Police Department and the Wooster Division of Building Standards have increased activity in the area.

PROJECTED SIGNIFICANT IMPACT OF ACTIVITIES

There are numerous houses in the area in need of rehabilitation as well as vacant houses in the area that are in need of demolition; the initial assessment by Howey Houses of these houses indicates that the cost of rehabilitation will far exceed the cost of renovation. The City of Wooster anticipates the demolition of two properties. Following demolition, the lots will be made available to Habitat for Humanity. Demolition will be accomplished through green practices to the maximum extent possible. The local Habitat for Humanity has an established ReStore which makes used and other donated building material available to people in need of affordable housing materials. All proceeds are used in the construction of new homes in Wayne County for families in need of affordable housing.

The balance of the funds will be used to acquire and rehabilitate properties. All properties will be single family housing when completed and will be marketed to families that have completed Homebuyer Education Counseling. Coordination will occur with Wayne Metropolitan Housing Authority's Housing Choice Voucher Home Ownership Program.

For this activity, the final outcome will be home ownership by a LMMI family. The project properties will help spur the re-development of the neighborhood; an activity which has been started by is stymied by the presence of vacant and poorly maintained properties.

COORDINATION OF OTHER FUNDS

Six local banks have pledged up to \$600,000 in zero interest loans to a local not-for-profit, Howey Houses, to purchase and rehabilitate houses in the target area for sale as owner occupied, single family units. This loan is being backstopped by six local foundations. A local church has indicated its intent to purchase at least one house in the area and rehabilitate it. The city has agreed to waive fees and to provide technical assistance through the building department to assess the houses and develop work lists. The area is in an existing Community Reinvestment area and the City's CAS target district. This area corresponds with the City's CHIP target area.

PROJECTED OUTCOMES

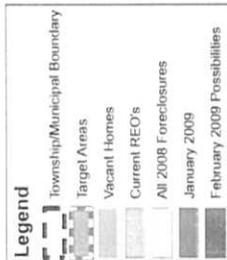
The City of Wooster is projecting to complete five (5) residential development projects, namely three (3) Acquisition/Rehab at a cost of about \$110,000 each and two (2) Demolition/Reconstruction at a cost of about \$80,427 between the projects.

MARKETING PLAN

The building lots acquired through demolition will be transferred to Habitat for Humanity. Habitat has indicated they have both the capacity to build the houses and a backlog of eligible families.

The houses acquired and rehabilitated will be marketed to clients of the Wayne Metropolitan Housing Authority's Housing Choice Voucher Home Ownership Program. Wayne Metropolitan Housing Authority indicates they have several eligible applicants who are participating successfully in this program. We will also coordinate with local lenders and local realtors.

**Ohio Neighborhood
Stabilization Program (NSP)
Target Area No. 3
Lodi Village Medina County**

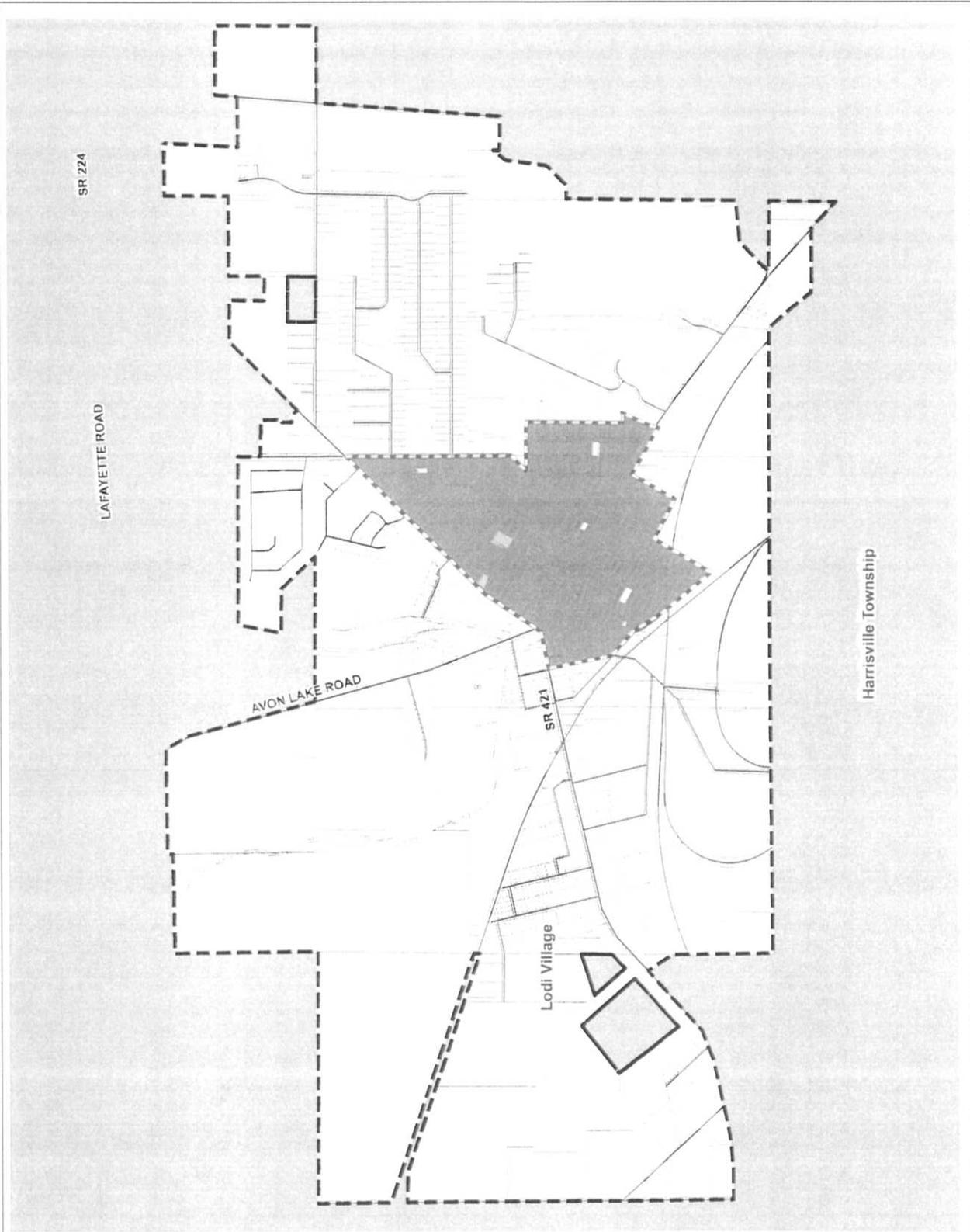


February 20, 2009

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**Target Area No. 3
Medina County - Lodi**

Target Area Description

See attached map.

Data Sources

- Foreclosure Data – Medina County
- Sheriff Sales Records
- Field checks
- Census data
- HUD data (<http://www.development.ohio.gov/cdd/ohcp/neighborhoodstabilizationprogram.htm>)

Rationale for Selection

Lodi Village

- Number of foreclosures, vacant and abandoned homes within selected target area – approx. 8
- Number of foreclosures, vacant and abandoned homes within one-mile radius – approx. 20
- Predicted foreclosure rate 10-15%
- Within 120% AMI criterion for HERA eligibility
- High Risk for foreclosure and abandonment 8-10 high risk score
- 30-40% subprime loan rate by zip code

Estimated Units Impacted

Lodi Village

Units purchased by a housing agency: 4 units

Projected Significant Impact of Activities

Medina County is projecting to complete four (4) residential development projects at a cost of approximately \$124,000 in a neighborhood that has been forecasted as high risk for foreclosure and abandonment according to HUD data.

Coordination of Funds - Strategies

1. To partner with agencies providing housing by providing financial assistance to these agencies to either purchase and/or rehabilitate targeted foreclosed properties for their rental/rent-to-own inventory. Potential partnering agencies include, but are not limited to, Medina Metropolitan Housing Authority, Medina Creative Housing and Habitat for Humanity.
2. To partner with agencies providing housing to sell rehabilitated properties to qualified homeowners by providing down payment assistance to the end-purchaser in the form of a deferred loan.

Projected Outcomes - Estimated Costs

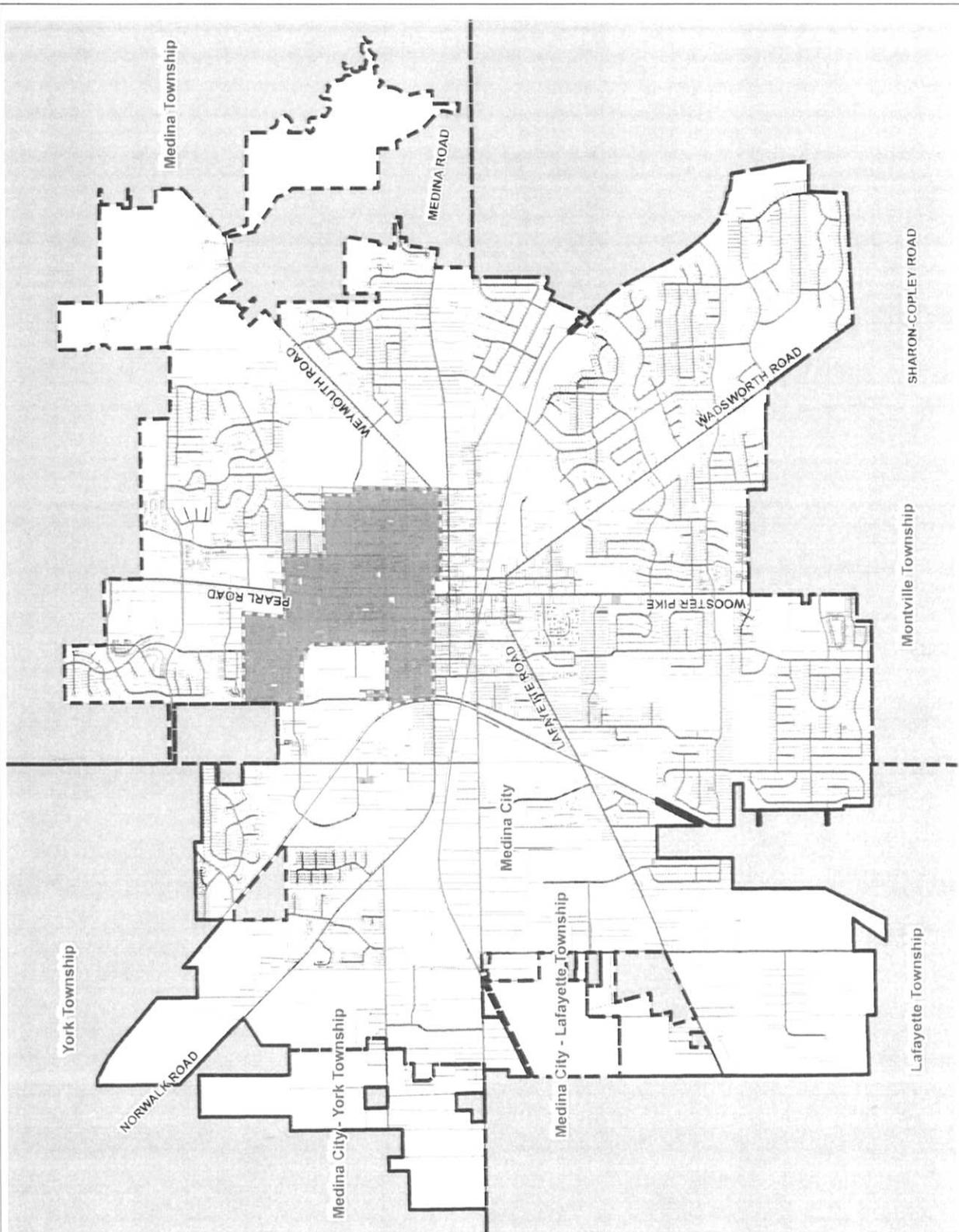
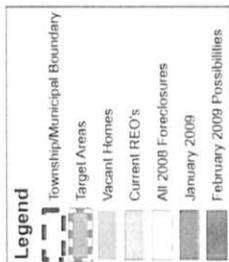
Activity	Units	Max Unit Hard costs	Max Unit Soft costs	Total Unit Costs	Total Project Costs
<u>Lodi</u>					
Purchase, Rehab & Resell	4	30,000	1000	31,000	124,000
Estimated Project Costs					124,000

Marketing Plan

Marketing efforts will include:

- a. Coordinate efforts with the Medina County Comprehensive Housing Improvement Plan, the Housing Network members, and the Medina Metropolitan Housing Authority to market the program;
- b. Partner with local housing community comprehensive planning committees to focus on revitalization in the target areas;
- c. Collaborate with Medina County Foreclosure Task Force to generate interest in the program and generate a strong referral system, and
- d. Educate key partners about the Neighborhood Stabilization Program.

**Ohio Neighborhood Stabilization Program (NSP)
Target Area No. 5
Medina City**



0 0.5 1 Miles

February 20, 2009

Prepared by
**Department of
Planning Services**

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Planning Department
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Ph (330) 722-0397 www.medinaoh.org

Neighborhood Stabilization Plan
Target Area No. 5 – City of Medina

Target Area:

The City of Medina target area focuses on the historic neighborhoods located at the north side of the downtown district (map attached).

Data Sources:

The City of Medina mapped the following data to determine areas of need:

1. Sheriff sales from Jan 2008 through Feb 2009 (Medina County sheriff dept)
2. City of Medina utility shut offs – residential structures with utilities shut off
3. Areas meeting 120% median income (www.huduser.org)
4. Abandonment Risk Score (www.huduser.org)
5. Field observation of blighted and vacant properties

Rationale for selection:

The target area is comprised largely of single family structures built from the late 1800s to the 1950s. The target area contains a high concentration of foreclosed and vacant properties. The target area incorporates much of the city's low to moderate income (LMI) census block groups. The target area is within the 120%AMI criterion for HERA eligibility. The city has focused significant Community Housing Improvement Strategy (CHIP) and Community Development Block Grant (GDBG) funds to stabilize this area. In addition to the area containing concentrations of LMI residents, the area contains much of the city's historic residential structures.

Projected significant impact of activities:

The City anticipates assisting with the purchase and rehabilitation of properties within the target area. The total project funds dedicated to the district will be \$221,760. The City of Medina anticipates investment up to \$32,000 for each targeted property (six properties estimated) for the acquisition and buyer assistance of foreclosed or blighted properties. The City of Medina will contract with qualified housing agencies to perform the work. The City has obtained commitments from Medina County Metropolitan Housing Authority, Medina Creative Living, and Habitat for Humanity to participate in the program. The partner agencies will leverage additional funding sources to purchase and rehabilitate the properties for sale to owner occupants or as part of their managed portfolios to serve their community clients.

The goals of the project funding will be:

1. Improve the visual appearance of the target area neighborhoods
2. Assist property owners with the restoration of residential housing
3. Increase the property values of the target area by improving blighted properties
4. Increase single family owner occupancy within the target area.

The rehabilitation of these properties will address blighted conditions within the district. The removal of these blighted conditions will improve the desirability of the target neighborhood for future owner occupants within the district. The rehabilitation will also assist in stabilizing the condition and property values within the target area.

Estimated Costs

Activity	Units	Max Unit Hard Costs	Max Unit Soft Costs	Total Project Costs
Private Rental Rehabilitation	1	\$30,000.00	\$5,000.00	\$35,000.00
Down payment assistance/Private owner rehabilitation	2	\$35,000.00	\$5,000.00	\$80,000.00
Acquisition/rehabilitation/resale	3	\$30,000.00	\$5,000.00	\$90,000.00
Total Estimated Project Costs				\$205,000.00
Administration Costs – 10%				\$20,500.00
Total Estimated NSP Funds Requested				\$225,500.00

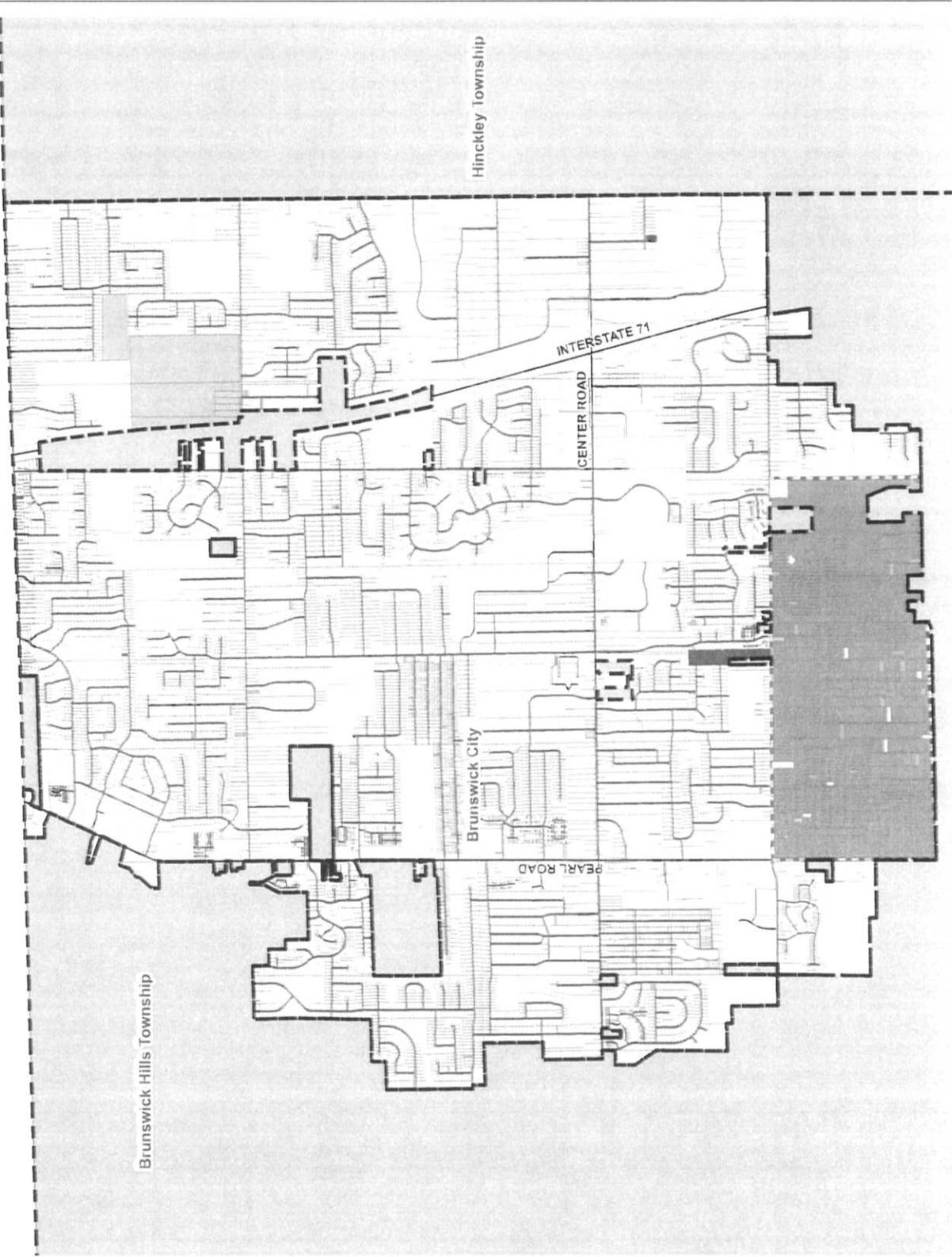
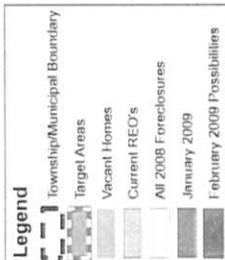
*Soft Costs: Initial Inspection, Lead Based Paint Risk Assessment and Report, Specifications for Rehab and Specifications for Lead Hazard Reduction, Bidding Process, Preparation of Contracts, Preparation of Loan Documents, Processing of Contracts and Loan Documents, Interim Inspections, Inspection for Lead Compliance, Lead Clearance Inspection and Report, Final Inspection, Project Close Out.

Marketing Plan:

Marketing efforts will include:

- a. Coordinate efforts with the Medina County Comprehensive Housing Improvement Plan, the Housing Network members, and the Medina Metropolitan Housing Authority to market the program;
- b. Partner with local housing community comprehensive planning committees to focus on revitalization in the target areas;
- c. Collaborate with Medina County Foreclosure Task Force to generate interest in the program and generate a strong referral system, and
- d. Educate key partners about the Neighborhood Stabilization Program.

**Ohio Neighborhood
Stabilization Program (NSP)
Target Area No. 6
Brunswick City**



February 20, 2009

Presented by
**Department of
Planning Services**

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CITY OF BRUNSWICK

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Neighborhood Stabilization Program - Region 5 Target Area No. 6 – City of Brunswick February 24, 2009

Strategies

1. To partner with agencies providing housing by providing financial assistance to these agencies to either purchase and/or rehabilitate targeted foreclosed properties for their inventory. Potential partnering agencies include, but are not limited to, Medina Metropolitan Housing Authority, Medina Creative Housing, and Habitat for Humanity.
2. To partner with agencies providing housing to sell rehabilitated properties to qualified homeowners by providing downpayment assistance to the end-purchaser in the form of a deferred loan.
3. To demolish vacant housing units declared to be a public nuisance due to dilapidation and other conditions that would prevent fiscally-responsible rehabilitation and to provide downpayment assistance to a housing provider, such as Habitat for Humanity.

Estimated Units Impacted and Estimated Costs

Activity	Units	Max Unit Hard Costs	Max Unit Soft Cost	Total Unit Costs	Total Project Costs
1. Acquisition/Rehabilitation/Resale	2	32,592.00	4,800.00	37,392.00	74,784.00
2. Demolition	2	10,500.00	1,000.00	11,500.00	23,000.00
3. Downpayment Assistance/Rehabilitation	1	50,000.00	5,000.00	55,000.00	55,000.00
4. Rental Rehabilitation	1	30,000.00	5,000.00	35,000.00	35,000.00
5. Acquisition/Demolition/Reconstruction	1	20,000.00	0.00	20,000.00	20,000.00
Total Estimated Project Costs	7				207,784.00
Administration Costs – 10%					20,778.00
Total Estimated NSP Funds Requested					228,562.00



4095 CENTER ROAD - BRUNSWICK, OHIO 44212
CITY HALL PHONE: (330) 225-9144 - FAX: (330) 273-8023 - POLICE & FIRE PHONE: (330) 225-9111 - FAX: (330) 225-6002
<http://www.brunswick.oh.us>

Target Area

See attached map. These projects are concentrated in the Pinewood Acres/Laurel Hills/Brunswick Meadows Subdivisions target area.

Data Sources

- City of Brunswick Refuse Department
- Foreclosure Data – Medina County
- Sheriff Sales Records
- Fannie Mae
- Site Inspections
- HUD data
- Ohio Department of Development Policy Research and Strategic Planning

Rationale

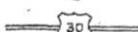
- This target area has nearly thirty (30) vacant properties as of this date, consisting of both foreclosures and vacancies. By rehabilitating and/or providing downpayment assistance to a portion of these residences, we feel this would give a strong impact to the neighborhood.
- The target area meets the 120% area median income criterion for HERA eligibility in Region 5.

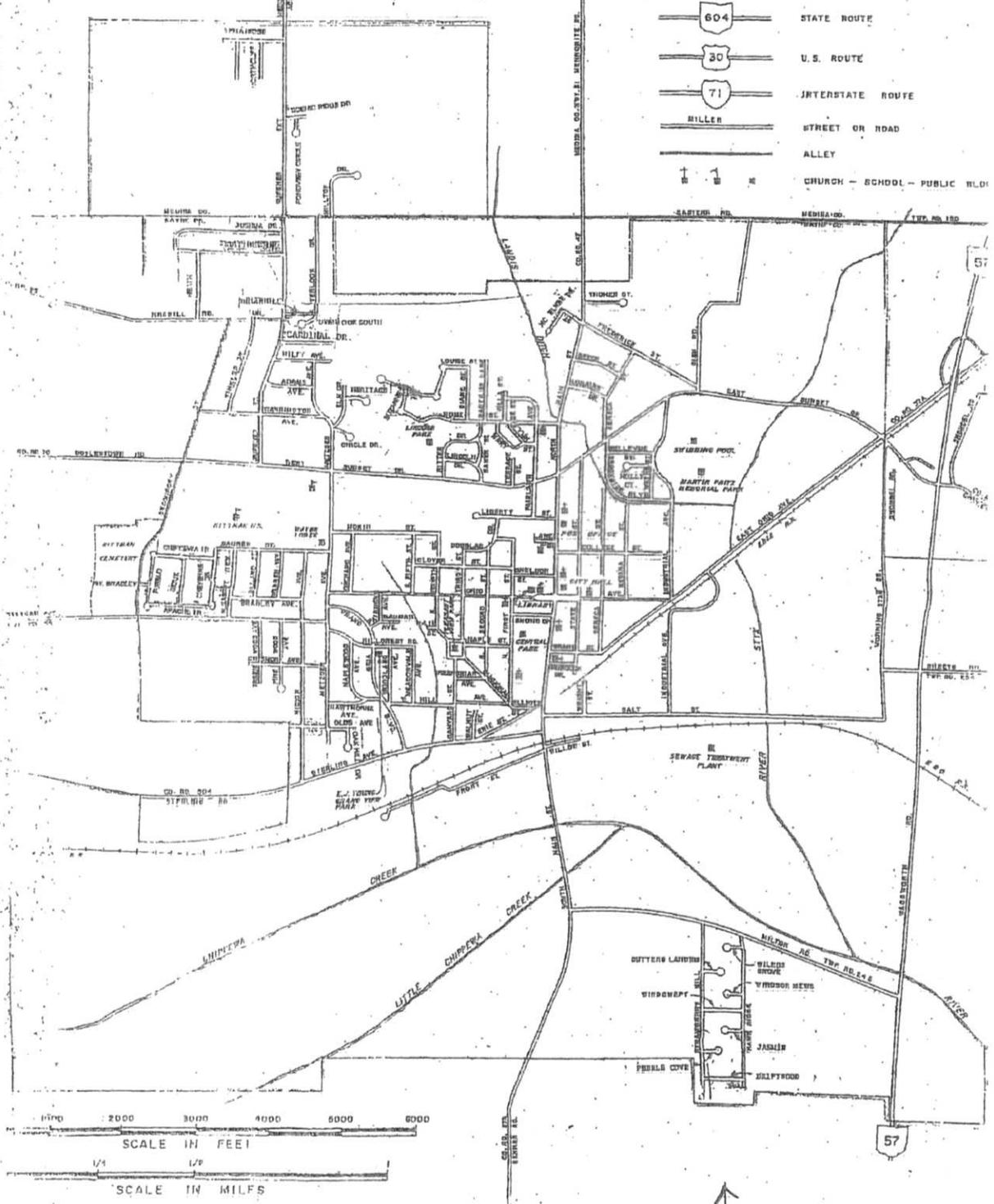
Marketing Plan

- Efforts will be coordinated with The Medina County Board of Realtors, the Housing Network members, and the Medina Metropolitan Housing Authority to market the program.
- We will also partner with local housing community comprehensive planning committees to focus on revitalization in the target areas.
- Information will be posted on community bulletin boards, the city's web site and cable access channel of the availability of the funding and target area.
- Educate key partners about the Neighborhood Stabilization Program.

Wayne County Target Area
 City of Rittman
 February 10, 2009

LEGEND

-  COUNTY LINE
-  CORPORATION OR VILLAGE LIMITS
-  RAILROAD
-  STREAM OR RIVER
-  STATE ROUTE
-  U.S. ROUTE
-  INTERSTATE ROUTE
-  STREET OR ROAD
-  ALLEY
-  CHURCH - SCHOOL - PUBLIC BLDG.



Target Ara #7
Wayne County - Rittman

TARGET AREA DESCRIPTION

Looking at the map of the City of Rittman starting from the NSP South boundary the description is as follows:

South Main (both sides of the street). Sterling Ave. to Erie Street, Elliot Street to S. First Street (both sides) of S. First Street to Central Park.

South Main Street (both Sides) through the square, (becomes N. Main Street)
North Main St (both sides) to Thonen Street – all of Thonen Street.

The NSP area along South and North Main Streets follow our CRA area with Salt Street to Wright Street, Grant Street to S. Seneca Street, Ohio Ave to N. Seneca Street to College Street to Industrial.

Industrial to W. Sunset Dr. to Gish Rd. Gish Rd to Fredrick St. Fredrick Street back to North Main Street. North Main to Thonen Street.

On the West side of N. Main Street the NSP area takes in both sides of Home Street up to Diane Street (both sides) It takes in Villa, Nautilus Ln. and Fairlawn Ave.

Source of Data - The source of data for this target area was the use of our Utility Department billing, Wayne County Sheriff's Office foreclosure records and visual inspections.

RATIONALE FOR SELECTION

This area is one of the older sections of Rittman with the majority of the housing being over 50 years in age and small single family owned or rental properties. The population of this area is LMI and the neighborhood has started to decay in many areas due to the lack of funding to provide routine maintenance. While other areas of our city have a higher density of housing that is currently in foreclosure, those properties are in better condition and match the current conditions of the neighborhood than does our specified target area. Within our target area there is approximately 6 bank owned foreclosures and 3 privately owned residential structures that have been abandoned for more than three years.

PROJECTED SIGNIFICANT IMPACT OF ACTIVITIES

The project director for this target area has identified 1 residential structure that is in such poor shape no one would bid on it from two different Sheriff's auctions and the

bank walked away from the property leaving an extremely run down home within a neighborhood section of well maintained structures. If this grant is successful, this structure will be targeted for demolition and the property will be turned over to Habitat for Humanity if desired. There is one home that is bank owned that has been abandoned and is in foreclosure proceedings that will be targeted either for demolition or renovation depending upon the condition once an evaluation has been completed on the inside of the residence. There are three other homes that have been abandoned for more than three years that are privately owned that will be targeted for demolition or renovation, again depending upon evaluations of possible usage and costs.

COORDINATION OF OTHER FUNDS

This area has previously been targeted by the City of Rittman with several CDBG projects for LMI areas for community improvements and anticipates using local government funds with the CDBG funds. The city has also targeted this section for a potential ODOT grant for "safe streets" to put in approximately 1 mile of sidewalks in an area that has never had sidewalks previously, and has a large student walking population within 1 mile of our school districts. City of Rittman will continue to coordinate with the Community Housing Improvement Program regarding various CHIP activities in the FY 2009 grant.

PROJECTED OUTCOMES

The City of Rittman is projecting to complete three (3) residential development projects, namely one (1) Acquisition/Rehab at a cost of about \$136,000 and two (2) Demolition/Reconstruction at a cost of about \$64,000 between the two projects.

MARKETING PLAN

Houses that are demolished will be turned over to Habitat for Humanity in Wayne County, Inc., and the houses acquired will be rehabilitated and there will be coordination with Wayne Metropolitan Housing Authority's Housing Choice Voucher Home Ownership Program and the Community Housing Improvement Program Homeownership activity.

Budget Table

ACTIVITY	NSP PROJECT AMOUNT	OTHER FUNDS		OUTCOMES
		AMOUNT	SOURCE	
RESIDENTIAL DEVELOPMENT - New Construction(Owner/Renter) - Acquisition/Rehab (Resale/Rent) - DPA/Rehabilitation - Rental Rehabilitation - Demolition/Reconstruction (Owner/Renter)	\$1,579,769	\$600,000	Local Banks	35
		\$200,000	ODOT	
LAND BANKS/DEMOLITION - Demolition of blighted residential structures - Establishment of land banks	\$41,000			3
SUBTOTAL:	\$1,620,769	\$800,000		
ADMINISTRATION:	\$180,085			
TOTAL:	\$1,800,854	\$800,000		

SECTION VI
ACTIVITY DESIGN REQUIREMENTS

ACTIVITY: RESIDENTIAL DEVELOPMENT

Region 5 will include Down payment Assistance/Rehabilitation, Rental Rehabilitation, Acquisition/Demolition/Reconstruction, Acquisition/Rehab/Resale, and Acquisition/Rehab/Rent as part of its program to address foreclosed and abandoned properties and stabilize neighborhoods under the Neighborhood Stabilization Program.

DOWNPAYMENT ASSISTANCE/PRIVATE OWNER REHABILITATION

A. ACTIVITY DESIGN

Down payment / Private Owner Rehabilitation – Region 5 will, through its Neighborhood Stabilization Program, implement a client-based single family Down payment/ Private Owner Rehabilitation Program in the Target Areas identified in the application.

The purpose of the Down payment / Private Owner Rehabilitation Program is to market vacant and foreclosed upon properties available in the target areas to homebuyers who qualify for private lender financing but lack sufficient savings resources for down payment and repair costs.

The Down Payment Assistance/Private Owner Rehabilitation Program will assist applicants with annual incomes at or below 120% AMI in overcoming initial barriers to home ownership through down payment assistance. The program will consist of two components; (1) down payment assistance; and, (2) housing rehabilitation assistance to ensure that the purchased house complies with Residential Rehabilitation Standards to provide a decent, safe and sanitary environment for the household.

The Target Areas in Region 5 utilizing this activity are currently running Down payment Assistance programs in conjunction with their CHIP programs. Additional marketing will be done to educate local lenders and real estate companies about the target areas and advantages of utilizing the NSP funding in the purchase of foreclosed and vacant properties within those areas.

This activity will be carried out in accordance with the NSP guidelines as established by the Ohio Department of Development.

B. CLIENT SELECTION CRITERIA

In order to be eligible for this activity the applicant must have an annual income at or below 120% AMI, purchasing a foreclosed upon, vacant for 90 day property in a Target Area identified in the application.

Regional residents will be notified of the program through local newspapers, public meetings, County employees, realtors and lending institutions. Applications will be available through the County offices and the Program Administrator and may be submitted to either. It is anticipated that the realtors will be essential in helping to market this activity to the public.

Applicants will be selected based on their income and an evaluation of the prospective home on a first-come/first-served basis as long as funds are available.

- Only single-family units that serve as the principal place of residence for the income qualified household are eligible for the Down Payment Assistance/Private Owner Rehabilitation program;
- The home being purchased must be within a Target Area of Region 5.
- The project may exceed the program limits if the applicant will provide additional funding to bring the property in compliance with OHCP's Residential Rehabilitation Standard.

Down payment Assistance/Private Owner Housing rehabilitation assistance is structured to ensure that after rehabilitation, principal, interest, taxes and insurance do not exceed 30% of the homeowner's monthly income.

B. LIMITS OF ASSISTANCE

Region 5 has chosen a of 10 % of the purchase with a maximum of \$10,000.00 for Down payment Assistance and maximum of \$35,000.00 for Rehabilitation if no lead based paint hazards are present, less than \$40,000.00 if lead based paint hazards are present for the combination of down payment and rehabilitation as the amount of requested NSP funds for this activity. Soft Costs for this activity are expected to average \$5,000.00.

Region 5 will assist applicants at or below 120% AMI in the purchase of foreclosed upon and vacant homes in the target area at an affordable price and ensure that the clients served by this assistance remain stable homeowners by providing rehabilitation assistance. Additionally, Region 5 will contract with a Counseling Service for homebuyer counseling sessions for all clients receiving down payment assistance. A tentative proposed scope of services is attached.

D. HOUSING STANDARDS

The Program will employ the use of OHCP's Residential Rehabilitation Standards (RRS) (November 2008 Edition), the 2006 Residential Code of Ohio and local codes for all properties in the program. The Rehabilitation Specialist will conduct all inspections for the Program. The initial evaluation will evaluate the home as its

appropriateness for this program. The conditions will be addressed within the grant's financial limits.

The Program will use OHCP Property Rehabilitation Standards to prioritize work. The unit proposed to purchase will be inspected prior to granting down payment assistance, and will list the rehabilitation items to be completed within six (6) months after the closing.

E. HOMEBUYER COUNSELING

1. PROGRAM DESCRIPTION AND LOCATION

All applicants receiving Down Payment Assistance must attend 8 hours of Homebuyer counseling. This includes Pre-purchase counseling and Post-purchase counseling.

Homebuyer counseling will be provided by a HUD approved Counseling Service having experience conducting sessions for homebuyers. A description and scope of services that they will provide for qualified clients in Region 5 is included in this section.

The proposed scope of services will meet a national objective by serving qualified moderate-income households, a direct benefit to these households.

SCOPE OF SERVICES

Homebuyer Counseling

Homebuyer education and counseling is a requirement of NSP Down Payment Assistance/Rehabilitation program. Any applicant for down payment assistance must be able to show written evidence that education and counseling has taken place prior to being approved for NSP assistance.

The content of the education and counseling program will contain the following elements:

- The homebuyer decision. This element will include: analyzing initial and long-term affordability; finding the "right" house; identifying the players; making the offer and signing the contract; shopping the financing and arranging for insurance.
- Budgeting and credit management. This element will include: establishing a savings plan and setting goals; understanding credit; building and maintaining a credit record; and understanding the consequences of default and the pros and cons of refinancing.
- The mortgage loan closing process. This element will include: understanding the pre-closing requirements; understanding the loan closing documents; and understanding the closing process.

- Fair Housing Component. This element will include: education activities containing a fair housing component that includes information related to potential discriminatory actions related to home ownership such as abusive and unfair lending, insurance redlining, unfair appraisals and other related services.
- Home maintenance and repair. This element will include; developing a maintenance plan; identifying problems and performing basic preventive maintenance; understanding basic repair safety precautions; and hiring and dealing with a contractor.
- Client follow-up. This element will describe how the provider will assess the degree of success that recipients are having with home ownership. Follow-up contact should be made three months after closing. The provider will inform the Program Administrator of the findings of the follow-up.

The Counseling Service will perform the counseling, and be paid from NSP Project Activity Line Item Budget for Residential Development. This service will be provided at a cost \$ 50.00 per household.

PRIVATE RENTAL REHABILITATION

A. ACTIVITY DESIGN

Private Rental Rehabilitation – Region 5 will, through its Neighborhood Stabilization program, implement a client-based single family renter occupied housing rehabilitation program, making rental rehabilitation assistance available to persons interested in purchasing foreclosed upon and/or abandoned properties within the Target Areas identified in the grant application and subsequently rent those purchased properties to Low, Moderate, Middle Income families making 120% AMI for the affordability period.

Region 5 anticipates that by providing rental rehabilitation assistance, more interest will be generated in obtaining vacant properties for the purpose of renting those properties to LLMI persons.

The potential landlord will be required to pay for the acquisition and all closing costs associated with the purchase of the property. Region 5 through its rental rehabilitation program will provide assistance in the rehabilitation of the property to meet Residential Rehab Standards. Rental assistance can be provided for vacant and/or foreclosed upon properties, with the stipulation being that the property will be occupied by a tenant whose income meets 120% of AMI prior to the end of the grant period. This activity will be carried out in accordance with the NSP guidelines as established by the Ohio Department of Development.

C. CLIENT / PROJECT SELECTION

In order to be eligible for this activity the buyer must be purchasing a foreclosed upon, vacant for 90 day property in a Target Area identified in the application and rent the unit to a tenant with an annual income at or below 120% AMI. The property must be occupied by an eligible tenant prior to the completion of the grant.

The property selected by the purchaser must contain four (4) units or less. The landlord/property owner must provide evidence of fee simple title and Property Insurance prior to a contract for rehabilitation being entered into. Mobile Homes are ineligible for this activity.

The program will be marketed through various means. Regional residents will be notified of the program through local newspapers, public meetings, County employees, realtors and lending institutions. Applications will be available through the County offices and the Program Administrator and may be submitted to either. Notices will be mailed to the local officials in Region 5. It is anticipated that the realtors will be essential in helping to market this activity to the public.

C. LIMITS OF ASSISTANCE

The following criteria will be incorporated for determinations for limits of assistance:

1. The cost per unit is expected to vary depending on the conditions of the house assisted, but will not exceed \$25,000 w/o lead based paint hazards being present and less than \$30,000.00 per unit with lead based paint hazards. Soft Costs for this activity are expected to average \$5,000.
2. Prior to the purchase of the property, the Rehab Specialist will inspect the property to determine whether the property can be rehabilitated within the funding allowance. Should the rehabilitation including assumed lead hazard reduction assumptions exceed the maximum assistance for rehabilitation, the purchaser of the rental property must invest his/her own monies to bring the units into compliance the OHCP Residential Rehabilitation Standard.

D. HOUSING STANDARDS

The Program will employ the use of OHCP's Residential Rehabilitation Standards (RRS) (November 2008 Edition), the 2006 Residential Code of Ohio and local code for all properties in the program. The Rehabilitation Specialist will conduct all inspections in the Region. The initial evaluation will evaluate the property for appropriateness for this program. The conditions will be addressed within the grant's financial limits.

The Program will use OHCP Property Rehabilitation Standards to prioritize work. The unit proposed to be purchased will be inspected prior to granting rehabilitation assistance, and will list the rehabilitation items to be completed within six (6) months after the closing.

E. HOMEBUYER COUNSELING

Homebuyer Counseling is not applicable to this activity.

ACQUISITION / DEMOLITION / RECONSTRUCTION

A. ACTIVITY DESIGN

This activity will involve the acquisition of blighted foreclosed upon or 90 day vacant properties. The property being acquired must be located within the target areas identified in the application. The intention of this activity is to eliminate blighted structures and replace them with new occupied structures.

The NSP Program Funding will be utilized in purchasing the property and in demolishing the blighted structure. Habitat for Humanity will construct a new residential property and provide an income qualified household to stabilize the neighborhood.

B. CLIENT / PROJECT SELECTION

Properties selected will be inspected and meet the NSP definition of blighted. Properties selected will be approved by Habitat as a desired site.

Direct Beneficiary Participants of the Project shall be those selected through the Habitat application process and who additionally satisfy all applicable NSP program requirements. Habitat will build and sell affordable homes to very low income (65% of LMI) first time buyers who will contribute volunteered "sweat equity" to the Project.

C. LIMITS OF ASSISTANCE

The NSP Program will provide up to a Maximum of \$62,000 towards the purchase of the property and demolition of the structure. Habitat for Humanity will provide the remaining funding required in order to purchase, sell and occupy the housing unit.

D. HOUSING STANDARDS

The construction of the units will be according to the 2006 Residential Code of Ohio and other standards as may be required by OHCP's Residential Rehabilitation Standards (November 2008). All units will be inspected by for compliance. All units must meet this standard in order to be eligible.

E. HOMEBUYER COUNSELING

1. PROGRAM DESCRIPTION AND LOCATION

All applicants receiving Down Payment Assistance must attend 8 hours of Homebuyer counseling. This includes Pre-purchase counseling and Post-purchase counseling.

Homebuyer counseling will be provided by a HUD approved Counseling Service having experience conducting sessions for homebuyers. A description and scope of services that they will provide for qualified clients in Region 4 is included in this section.

The proposed scope of services will meet a national objective by serving qualified moderate-income households, a direct benefit to these households.

SCOPE OF SERVICES

Homebuyer Counseling

Homebuyer education and counseling is a requirement of NSP Down Payment Assistance/Rehabilitation program. Any applicant for down payment assistance must be able to show written evidence that education and counseling has taken place prior to being approved for NSP assistance.

The content of the education and counseling program will contain the following elements:

- The homebuyer decision. This element will include: analyzing initial and long-term affordability; finding the "right" house; identifying the players; making the offer and signing the contract; shopping the financing and arranging for insurance.
- Budgeting and credit management. This element will include: establishing a savings plan and setting goals; understanding credit; building and maintaining a credit record; and understanding the consequences of default and the pros and cons of refinancing.
- The mortgage loan closing process. This element will include: understanding the pre-closing requirements; understanding the loan closing documents; and understanding the closing process.
- Fair Housing Component. This element will include: education activities containing a fair housing component that includes information related to potential discriminatory actions related to home ownership such as abusive and unfair lending, insurance redlining, unfair appraisals and other related services.
- Home maintenance and repair. This element will include; developing a maintenance plan; identifying problems and performing basic preventive maintenance; understanding basic repair safety precautions; and hiring and dealing with a contractor.
- Client follow-up. This element will describe how the provider will assess the degree of success that recipients are having with home ownership. Follow-up contact should be made three months after closing. The provider will inform the Program Administrator of the findings of the follow-up.

The Counseling Service will perform the counseling, and be paid by Habitat for Humanity. This service will be provided at a cost \$ 50.00 per household.

ACQUISITION / REHABILITATION / RESALE OR RENT – MEDINA METROPOLITAN HOUSING AUTHORITY

A. ACTIVITY DESIGN

This activity will involve the acquisition by Medina Metropolitan Housing Authority of foreclosed upon, 90 day vacant properties. The properties being acquired must be located within the Medina County target areas identified in the application. The intention of this activity is provide homeownership or rental opportunities to households with income at or below 120% AMI; provide improvement and reuse of vacant and abandoned properties, in addition to stabilizing neighborhoods identified by the Medina County as in most need.

The program will provide assistance to Medina Metropolitan Housing Authority in the purchase of foreclosed upon, 90 vacant properties within the Medina County identified target areas for Region 5. The NSP Program Funding will be utilized in purchasing the property and in providing down payment assistance to 120% AMI direct beneficiary or if rented a buy down of the mortgage. Medina Metropolitan Housing Authority will rehabilitate the property to meet the 2006 Residential Code of Ohio and OHCP's November 2008 Residential Rehabilitation Code and either transfer the property (if sale) or rent the property (if rental) to an income qualified household to stabilize the neighborhood.

B. CLIENT / PROJECT SELECTION

Direct Beneficiary Participants of the Project shall be those selected through the Medina Metropolitan Housing Authority application process and who additionally satisfy all applicable NSP program requirements. Medina Metropolitan Housing Authority will acquire, rehab and resell or rent homes to low, moderate middle income (120% AMI) households. Should the house be sold, it will be to a first time homebuyer. Direct Beneficiaries selected will pay no more than 30% of their monthly income on Principal, Interest, Taxes and Insurance. Properties which become rentals will charge Fair Market Rent.

C. LIMITS OF ASSISTANCE

The NSP Program will provide up to \$10,000 towards Medina Metropolitan Housing Authority's purchase of the property. The NSP Program will additionally provide up to \$20,000 towards down payment to the direct beneficiary purchasing the property from Medina Metropolitan Housing Authority or if rented, \$20,000 to Medina Metropolitan Housing Authority to buy down the mortgage. The Maximum Assistance per project is \$30,000. Medina Metropolitan Housing Authority will provide the remaining funding required in order to purchase, sell and occupy the housing unit.

D. HOUSING STANDARDS

The rehabilitation of the units will be according to the 2006 Residential Code of Ohio and other standards as may be required by OHCP's Residential Rehabilitation Standards (November 2008). All units will be inspected by the Program for compliance. All units must meet this standard in order to be eligible.

E. HOMEBUYER COUNSELING

1. PROGRAM DESCRIPTION AND LOCATION

All applicants receiving Down Payment Assistance must attend 8 hours of Homebuyer counseling. This includes Pre-purchase counseling and Post-purchase counseling.

Homebuyer counseling will be provided by a HUD approved Counseling Service having experience conducting sessions for homebuyers. A description and scope of services that they will provide for qualified clients in Region 5 is included in this section.

The proposed scope of services will meet a national objective by serving qualified moderate-income households, a direct benefit to these households.

SCOPE OF SERVICES

Homebuyer Counseling

Homebuyer education and counseling is a requirement of NSP Down Payment Assistance/Rehabilitation program. Any applicant for down payment assistance must be able to show written evidence that education and counseling has taken place prior to being approved for NSP assistance.

The content of the education and counseling program will contain the following elements:

- The homebuyer decision. This element will include: analyzing initial and long-term affordability; finding the "right" house; identifying the players; making the offer and signing the contract; shopping the financing and arranging for insurance.
- Budgeting and credit management. This element will include: establishing a savings plan and setting goals; understanding credit; building and maintaining a credit record; and understanding the consequences of default and the pros and cons of refinancing.
- The mortgage loan closing process. This element will include: understanding the pre-closing requirements; understanding the loan closing documents; and understanding the closing process.
- Fair Housing Component. This element will include: education activities containing a fair housing component that includes information related to potential discriminatory actions related to home ownership such as abusive and unfair lending, insurance redlining, unfair appraisals and other related services.
- Home maintenance and repair. This element will include; developing a maintenance plan; identifying problems and performing basic preventive maintenance; understanding basic repair safety precautions; and hiring and dealing with a contractor.
- Client follow-up. This element will describe how the provider will assess the degree of success that recipients are having with home ownership. Follow-up contact should be

made three months after closing. The provider will inform the Program Administrator of the findings of the follow-up.

The Counseling Service will perform the counseling, and be paid by Medina Metropolitan Housing Authority.

ACQUISITION/REHABILITATION/RESALE

A. ACTIVITY DESIGN

This activity will provide homeownership opportunities to households with income at below 120% AMI; provide improvement and reuse of vacant, foreclosed and abandoned properties, in addition to stabilizing the neighborhood.

Properties within the identified Target Areas will be evaluated for cost effectiveness and impact. An appraisal conducted by a licensed qualified appraiser will be obtained for properties considered for acquisition. This activity will be conducted in accordance with the NSP guidelines established by the Ohio Department of Development.

Properties acquired will be rehabilitated and sold to individuals or families meeting the 120% AMI income qualifications.

The Program Administrator will request an RFQ from Appraisers and Title Companies. Companies selected will submit agreements for services which will be available when the grant agreements are signed.

B. CLIENT/PROJECT SLECTION

Client/Project Selection will be based on a first-come first serve basis and must meet the following criteria: 1) applicants must meet the income eligibility criteria of 120% AMI; 2) applicants must have attended the required eight hour homebuyer counseling course; units selected must first meet NSP criteria for homeownership and be within the price range for acquiring and/or rehabilitating with allocated funds.

C. LIMITS OF ASSISTANCE

The maximum assistance for both Acquisition and Rehabilitation for properties acquired with activity shall not exceed \$136,000. Soft costs for Rehabilitation are expected to average \$5,000.

D. HOUSING STANDARDS

The Program will employ the use of OHCP's Residential Rehabilitation Standards (RRS) (November 2008), the 2006 Residential Code of Ohio and local code for all properties in the program. The Rehabilitation Specialist will conduct all inspections for the Program. The initial evaluation will evaluate the home as its appropriateness for this program. The conditions will be addressed within the grant's financial limits.

The Program will use OHCP Property Rehabilitation Standards to prioritize work. The unit proposed to purchase will be inspected prior to granting down payment assistance, and will list the rehabilitation items to be completed within six (6) months after the closing.

E. HOMEBUYER COUNSELING

1. PROGRAM DESCRIPTION AND LOCATION

All applicants receiving Down Payment Assistance must attend 8 hours of Homebuyer counseling. This includes Pre-purchase counseling and Post-purchase counseling.

Homebuyer counseling will be provided by a HUD approved Counseling Service having experience conducting sessions for homebuyers. A description and scope of services that they will provide for qualified clients in Region 5 is included in this section.

The proposed scope of services will meet a national objective by serving qualified moderate-income households, a direct benefit to these households.

SCOPE OF SERVICES

Homebuyer Counseling

Homebuyer education and counseling is a requirement of NSP Down Payment Assistance/Rehabilitation program. Any applicant for down payment assistance must be able to show written evidence that education and counseling has taken place prior to being approved for NSP assistance.

The content of the education and counseling program will contain the following elements:

- The homebuyer decision. This element will include: analyzing initial and long-term affordability; finding the "right" house; identifying the players; making the offer and signing the contract; shopping the financing and arranging for insurance.
- Budgeting and credit management. This element will include: establishing a savings plan and setting goals; understanding credit; building and maintaining a credit record; and understanding the consequences of default and the pros and cons of refinancing.
- The mortgage loan closing process. This element will include: understanding the pre-closing requirements; understanding the loan closing documents; and understanding the closing process.
- Fair Housing Component. This element will include: education activities containing a fair housing component that includes information related to potential discriminatory

actions related to home ownership such as abusive and unfair lending, insurance redlining, unfair appraisals and other related services.

- Home maintenance and repair. This element will include; developing a maintenance plan; identifying problems and performing basic preventive maintenance; understanding basic repair safety precautions; and hiring and dealing with a contractor.
- Client follow-up. This element will describe how the provider will assess the degree of success that recipients are having with home ownership. Follow-up contact should be made three months after closing. The provider will inform the Program Administrator of the findings of the follow-up.

The Counseling Service will perform the counseling, and be paid from NSP Project Activity Line Item Budget for Residential Development. This service will be provided at a cost \$ 50.00 per household.

ACTIVITY: LAND BANKS/DEMOLITION

DEMOLITION OF BLIGHTED STRUCTURES

A. Activity Description

This activity will involve the demolition of blighted structures, in accordance with HUD's definition of blighted structure.

The units will be demolished by the community after following the legal process established for such action by the community. The units will be publicly bid in accordance with the NSP guidelines established by the Ohio Department of Development. A lien will be filed on the property by the Community and the property deed remains with the existing owner.

B. Client/Project Selection

The jurisdiction will identify the units which are blighted. The units selected to be demolished will be provided to the local Air Pollution Control Agency to verify if the federal asbestos requirements have to be met. Once approved by the local Air Pollution Control Agency, the units will be publicly bid following the any requirement for public procurement, combined with CDBG requirements.

C. Limits of Assistance

The limits of assistance will vary from community to community. However, the maximum limit of assistance in the Region will be \$20,000.00 per unit, including soft costs.

D. Housing Rehabilitation Standards

Housing Rehabilitation Standards (RRS) will not apply to this activity when the blighted structure definition is utilized to demolish the unit. However, the RRS can be utilized in determining that the structure can not be rehabilitated due to prohibitive costs.

E. Homebuyer Counseling

Homebuyer Counseling is not applicable to this activity.

ACQUISITION / DEMOLITION OF BLIGHTED STRUCTURES

A. Activity Description

This activity will involve the demolition of blighted structures, in accordance with HUD's definition of blighted structure.

Blighted properties within the identified Target Areas will be evaluated for reuse. Those properties located within a 120% AMI benefit area and deemed to benefit the area by being demolished and **not** rebuilt will be acquired, demolished and made green space or when practical divided between adjacent property owners. Reasons for not rebuilding a structure include but are not limited to the structure being located within a flood plain and having flood damage or the lot is not sufficient to meet code for a buildable lot.

An appraisal conducted by a licensed qualified appraiser will be obtained for properties considered for acquisition. The units will be publicly bid in accordance with the NSP guidelines established by the Ohio Department of Development.

B. Client/Project Selection

The jurisdiction will identify the units which are blighted. The units selected to be demolished will be provided to the local Air Pollution Control Agency to verify if the federal asbestos requirements have to be met. Once approved by the local Air Pollution Control Agency, the units will be publicly bid following any requirement for public procurement, combined with CDBG requirements.

C. Limits of Assistance

The maximum limit of assistance in the Region will be \$20,000.00 per unit, including soft costs.

D. Housing Rehabilitation Standards

Housing Rehabilitation Standards (RRS) will not apply to this activity when the blighted structure definition is utilized to demolish the unit. However, the RRS can be utilized in determining that the structure can not be rehabilitated due to prohibitive costs.

E. Homebuyer Counseling

Homebuyer Counseling is not applicable to this activity.