

City of Cincinnati



Office of the City Manager

Room 152, City Hall
801 Plum Street
Cincinnati, Ohio 45202-5706
Phone (513) 352-3241
Fax (513) 352-6284

December 1, 2008

Ms. Jorgelle Lawson, Director
Community Planning & Development
Department of Housing and Urban Development
200 N. High Street
Columbus, OH 43215-2499

Milton Dohoney, Jr.
City Manager

SUBJECT: 2008 Action Plan Substantial Amendment NSP

Dear Ms. Lawson:

Enclosed are an original and four copies of the City of Cincinnati's 2008 Action Plan Substantial Amendment for the Neighborhood Stabilization Program (NSP).

Our submission includes the NSP checklist, Amendment based on the template provided, the SF-424 Application for Federal Assistance forms, and the Certifications. Citizen comments received as well as the public hearing notices are also included in this submission.

If you have any questions concerning our submission, please contact Oren J. Henry of my staff at 513-352-6264.

Thank you for your assistance.

Sincerely,

A handwritten signature in cursive script that reads "Milton Dohoney Jr".

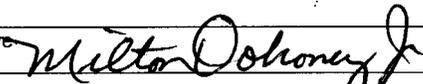
Milton Dohoney, Jr.
City Manager

Cc: Lea Carroll, Budget Director
Michael Cervay, Community Development Director
Oren Henry, Community Development Administrator

APPLICATION FOR FEDERAL ASSISTANCE

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	2. DATE SUBMITTED December 1, 2008	Applicant Identifier BO01M39003
			3. DATE RECEIVED BY STATE	State Application Identifier
			4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
5. APPLICANT INFORMATION				
Legal Name: City of Cincinnati			Organizational Unit: Department: City Manager's Office	
Organizational DUNS: 04-332-5158			Division: Office of Budget and Evaluation	
Address: Street: City Hall Suite 142 801 Plum Street			Name and telephone number of person to be contacted on matters involving this application (give area code)	
City: Cincinnati			Prefix: Mr.	First Name: Oren
County: Hamilton			Middle Name J.	
State: OH			Last Name Henry	
Zip Code 45202			Suffix:	
Country: United States			Email: Oren.Henry@cincinnati-oh.gov	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 31-6000064			Phone Number (give area code) 513-352-6264	Fax Number (give area code) 513-352-3233
8. TYPE OF APPLICATION: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input checked="" type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) A <input type="checkbox"/> Other (specify)			7. TYPE OF APPLICANT: (See back of form for Application Types) Municipal Other (specify)	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 34-002			9. NAME OF FEDERAL AGENCY: Federal Mediation and Conciliation Service	
TITLE (Name of Program): Labor Management Cooperation Program			11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Neighborhood Stabilization Program	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): Cincinnati, OH				
13. PROPOSED PROJECT Start Date: March 1, 2009			14. CONGRESSIONAL DISTRICTS OF: a. Applicant Ohio First and Second	
Ending Date: February 28, 2013			b. Project Ohio First and Second	
15. ESTIMATED FUNDING:			16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?	
a. Federal	\$	8,361,592 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON	
b. Applicant	\$	0 ⁰⁰	DATE:	
c. State	\$	0 ⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
d. Local	\$	0 ⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
e. Other	\$	0 ⁰⁰		
f. Program Income	\$	0 ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?	
g. TOTAL	\$	8,361,592 ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.				
a. Authorized Representative				
Prefix Mr.		First Name Milton	Middle Name	
Last Name Dohoney		Suffix Jr.		
b. Title City Manager		c. Telephone Number (give area code) 513-352-3742		
d. Signature of Authorized Representative 		e. Date Signed 12/1/2008		

ASSURANCES - NON-CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0040), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the awarding agency. Further, certain Federal awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project cost) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
8. Will comply, as applicable, with provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333), regarding labor standards for federally-assisted construction subagreements.
10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. §§2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this award of assistance.
16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE City Manager
APPLICANT ORGANIZATION City of Cincinnati	DATE SUBMITTED 12/01/08

EMERGENCY

City of Cincinnati

CMZ/E

JPC/FAH

200801436
An Ordinance No. 399

-2008

AUTHORIZING the City Manager to submit a Substantial Amendment to the City of Cincinnati's 2008 Consolidated Plan/Action Plan to the Department of Housing and Urban Development for Neighborhood Stabilization Program funding under Title III of Division B of the Housing and Economic Recovery Act, 2008 (HERA) (Public Law 110-289); and further **ESTABLISHING** the Neighborhood Stabilization Fund 438 for the purpose of holding and expending funds to be used for the City's Neighborhood Stabilization Program.

WHEREAS, Title III of Division B of the Housing and Economic Recovery Act, 2008 (HERA) (Public Law 110-289, approved July 30, 2008) appropriates nationally \$3.92 billion for emergency assistance for redevelopment of abandoned and foreclosed homes and residential properties; and

WHEREAS, HERA further provides that grants are to be considered Community Development Block Grant (CDBG) funds, unless HERA states otherwise; and

WHEREAS, the grant program provided under Title III is commonly referred to as the Neighborhood Stabilization Program (NSP); and

WHEREAS, the City of Cincinnati is eligible to apply for up to \$8,361,592.00 in NSP funding directly from HUD; and

WHEREAS, in order to apply for this funding, the City must submit a Substantial Amendment to the Consolidated Plan/Action Plan no later than December 1, 2008; and

WHEREAS, HUD requires the City to use needs data to determine the geographic areas of greatest need in the City and to target funding to these areas; and

WHEREAS, this grant requires no matching funds; and

WHEREAS, implementation of the grant will require the addition of at least one FTE; and

WHEREAS, the grant allows for ten percent (10%) of total funding to be used for Planning and Administration activities; and

WHEREAS, it is anticipated that grant funds will support the additional FTE needed; and

WHEREAS, grant funds will be deposited into the newly created Neighborhood Stabilization Fund 438; now, therefore,

BE IT ORDAINED by the Council of the City of Cincinnati, State of Ohio:

Section 1. That the City Manager is hereby authorized to submit a Substantial Amendment to the City of Cincinnati's 2008 Consolidated Plan/Action Plan to the Department of Housing and Urban Development for Neighborhood Stabilization Program funding under Title III of Division B of the Housing and Economic Recovery Act, 2008 (HERA) (Public Law 110-289) substantially in the form of the attachment hereof.

Section 2. That the Neighborhood Stabilization Fund 438 is hereby established for the purpose of holding and expending funds to be used for the City's Neighborhood Stabilization Program.

Section 3. That the Director of Finance is hereby authorized to deposit grant funds received under Title III of Division B of the Housing and Economic Recovery Act, 2008 (HERA) (Public Law 110-289) into the newly created Neighborhood Stabilization Fund 438.

Section 4. That the proper City officials are hereby authorized to use and expend the grant funds deposited into the newly created Neighborhood Stabilization Fund 438 in accordance with Sections 1 through 3 hereof.

Section 5. That this ordinance shall be an emergency measure necessary for the preservation of the public peace, health, safety and general welfare and shall, subject to the terms of Article II, Section 6 of the Charter, be effective immediately. The reason for the emergency is the immediate need to submit the Substantial Amendment to the City of Cincinnati's 2008 Consolidated Plan/Action Plan to the Department of Housing and Urban Development prior to the December 1, 2008 deadline.

Passed: November 26, 2008

Attest: Melissa A. [Signature]
Clerk

[Signature]
Mayor

399-2008
IN ACCORDANCE WITH THE CHARTER ON 12-9-2008
CLERK OF COUNCIL

NSP GRANT SUBMISSION TEMPLATE **& CHECKLIST**

NSP grant allocations can be requested by submitting a paper NSP Substantial Amendment or a form under the Disaster Recovery Grant Reporting (DRGR) system. This template sets forth the suggested format for grantees under the NSP Program. A complete submission contains the information requested below, including:

- (1) The NSP Substantial Amendment (attached below)
- (2) Signed and Dated Certifications (attached below)
- (3) Signed and Dated [SF-424](#).

Grantees should also attach a completed NSP Substantial Amendment Checklist to ensure completeness and efficiency of review (attached below).

THE NSP SUBSTANTIAL AMENDMENT

Jurisdiction(s): Cincinnati	NSP Contact Person: Oren J. Henry
Jurisdiction Web Address: http://www.cincinnati-oh.gov/cmgr/pages/-12848/-	Address: 801 Plum Street, Rm. 142 Cincinnati, OH 45202
	Telephone: (513) 352-6264
	Fax: (513) 352-3233
	Email: Oren.Henry@cincinnati-oh.gov

A. AREAS OF GREATEST NEED

Provide summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction.

Note: An NSP substantial amendment must include the needs of the entire jurisdiction(s) covered by the program; states must include the needs of communities receiving their own NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdiction's consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the State's own plan. The lead entity for a joint program may likewise incorporate the consolidated plan and needs of other participating entitlement jurisdictions' consolidated plans by reference and hyperlink or state the needs for each jurisdiction in the lead entity's own plan.

HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions. Grantees may wish to consult this data [LINK – to HUD USER data], in developing this section of the Substantial Amendment.

Response:

The City of Cincinnati used a two-step process to identify areas of greatest need for the Neighborhood Support Program. The City combined data from Department of Housing and Urban Development (HUD) and City sources. The City grouped both the HUD data and the City data based on 42 neighborhoods and neighborhood groups.¹ The factors examined included: HUD predicted foreclosure rate, United States Postal Service (USPS) 90 day vacancy rate, Home Mortgage Disclosure Act (HMDA) high cost loan rate, unemployment, Office of Federal Housing and Enterprise Oversight (OFHEO) data on falling home prices, City data on foreclosures in 2006 and 2007 based on the county auditor's website, City data on vacant buildings, and City data on bank-owned buildings. Of all the data examined the City ended up utilizing the following statistics to identify the top ten neighborhoods in greatest need of assistance: HMDA high cost loan rate, City data on foreclosures in 2006 and 2007 based on the county Auditor's website, City data on vacant buildings, and City data on bank-owned buildings. Each of the neighborhood groups was ranked based on those factors.

¹ In some cases multiple neighborhoods were grouped due to overlapping census tract data.

These ranks were then combined through a weighted formula in which a neighborhood's rank was given the following weight for each factor:

- 70% City data on foreclosures in 2006 and 2007 based on the county Auditor's website
- 10% HMDA high cost loan rate
- 10% City data on vacant buildings
- 10% City data on bank-owned buildings

Based on this formula the following ten neighborhood groups were identified as the areas of greatest need in the City of Cincinnati: (in rank order)

East Price Hill
West Price Hill
Avondale
Westwood* (*including East Westwood and Fay Apartments*)
Northside
Evanston*
College Hill*
South Fairmount
Bond Hill
Madisonville*

**Indicates a neighborhood or neighborhood group that includes a census tract that does not meet the income requirements of the NSP program.*

The data utilized to develop this list of neighborhoods of greatest need is provided in Attachment A.

As mentioned above, other statistics were examined but were not included in the formula for the following reasons:

- HUD predicted foreclosure rate: The City determined actual values from the county Auditor were more accurate.
- USPS 90 day vacancy rate: The City determined that its vacant buildings data was a better measure of need in a neighborhood.
- Unemployment: This measure was approximately the same for all neighborhood groups.
- OFHEO data on falling home prices: This measure was approximately the same for all neighborhood groups.

The City of Cincinnati then decided to take a second step to further develop its strategy for investment. The City grouped the neighborhoods of greatest need into high priority investment areas and priority investment areas. The City would like to leverage the work accomplished through the Neighborhood Stabilization Program in the most effective way. It was felt that redevelopment in neighborhoods affected by foreclosed and abandoned properties would be the most successful if other programs and investment were present in a community. The factors considered when determining the priority level for each neighborhood include: a) participation in the City's Neighborhood Enhancement Program

(NEP); b) whether or not a neighborhood has an active Community Development Corporation (CDC); c) neighborhoods identified in the *GO Cincinnati Report*; d) whether or not a neighborhood had an active Tax Increment Financing (TIF) district allocation; e) whether a neighborhood had 30 or more condemned buildings; f) and, whether or not the neighborhood had other major City capital investment planned. A NEP neighborhood is a targeted geographic area that has been designated to receive focused City services over a 90-day period and is done in partnership with neighborhood leaders and businesses who partner with the City. The GO Cincinnati “Growth and Opportunities” Project report outlines fourteen recommendations for a strategic approach for economic development. More than a year of research and discussion took place among over 200 community and business leaders in an effort to help the city reposition its assets to attract businesses, employees and residents. The comprehensive approach to developing the recommendations considered not just job expansion, but workforce development, transportation, neighborhood revitalization, and job attraction and retention.

The table below shows the top ten neighborhoods of greatest need listed by investment priority level.

<u>HIGH PRIORITY</u>	<u>PRIORITY</u>
East Price Hill	Avondale
Madisonville	Bond Hill
Northside	College Hill
West Price Hill	Evanston
Westwood	South Fairmount

The data utilized to determine a neighborhood’s priority level is included in Attachment B.

B. DISTRIBUTION AND USES OF FUNDS

Provide a narrative describing how the distribution and uses of the grantee’s NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. **Note:** The grantee’s narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

Response:

The following data were used to identify the ten neighborhoods of greatest need and fulfill the criteria cited in Section 2301(c)(2) of HERA.

- City data on foreclosures in 2006 and 2007 based on the county Auditor’s website: This statistic identifies the areas most affected by home foreclosures.
- HMDA high cost loan rate: This statistic identifies the areas most affected by subprime mortgages.

- City data on vacant buildings: This statistic indicates a neighborhood in decline that will likely see a rise in foreclosures.
- City data on bank-owned buildings: This statistic also indicates a neighborhood in decline that will likely see a rise in foreclosures.

Once the City begins to work with the identified neighborhoods on specific projects this data along with other data cited in Part A will be examined to ensure proper targeting of resources by census tract and block group within a neighborhood group. There are some neighborhoods of greatest need that include a census tract that does not meet the income requirements of the NSP program.

In creating projects within the neighborhoods of greatest need, the City will focus on the following eligible uses of funds: rehabilitation of homes and residential properties that have been abandoned or foreclosed upon in order to sell, rent, or redevelop these properties; demolition of blighted structures; and redevelopment of demolished or vacant properties.

The City describes how it plans to allocate resources to these uses in the table below. The resource allocation described below also considers the requirement to spend 25% of resources on individuals with incomes 50% of area median income or less, and the restriction that 10% of funding can be spent on planning and administration expense. The City has included only grant resources, since the City is unable at this time to predict program income.

NSP Funding Allocation

	<u>Total Allocation</u>	<u>50% AMI Allocation</u>
(A.) Financing Mechanisms for Redevelopment	\$0	\$0
(B.) Rehabilitation and Redevelopment of Foreclosed or Abandoned Properties	\$4,100,000	\$2,100,000
(C.) Establish Land Bank(s)	\$0	\$0
(D.) Demolition of Blighted Structures	\$3,000,000	\$0
(E.) Redevelopment of Demolished or Vacant Properties	\$750,000	\$0
<u>Planning and Administration</u>	<u>\$511,592</u>	<u>\$0</u>
TOTAL FUNDING	\$8,361,592	\$2,100,000

Funds allocated for housing rehabilitation and redevelopment may be available for all neighborhoods identified as having the greatest need. The City of Cincinnati’s Department of Community Development will use criteria developed for priority ranking neighborhoods as well as the department’s standard criteria for housing projects to evaluate proposals. In addition, projects that will serve individuals and households whose incomes do not exceed 50 percent of the area median income will be considered even if they are not in the neighborhoods identified as having the greatest need.

Funding allocated for demolition of blighted structures will be distributed throughout the ten neighborhoods of greatest need. This funding will be targeted to buildings the City has declared condemned, in particular the subset of condemned buildings declared to be a public nuisance. The table below shows the number of buildings meeting these criteria in each of the targeted neighborhoods.

Neighborhood	Number of Condemned Buildings	Number of Public Nuisance Buildings
Avondale	22	5
Bond Hill	11	3
College Hill	8	2
East Price Hill	65	5
Evanston	19	8
Madisonville	11	2
Northside	35	13
South Fairmount	32	7
West Price Hill	14	2
Westwood	<u>54</u>	<u>13</u>
Total	271	60

C. DEFINITIONS AND DESCRIPTIONS

(1) Definition of “blighted structure” in context of state or local law.

Response:

The City’s definition of “blighted structure” in the Cincinnati Municipal Code is provided below.

Sec. 727-1-B. Blighted Premises.

"Blighted premises" shall mean premises which because of their age, obsolescence, dilapidation, deterioration, lack of maintenance or repair or any combination thereof constitute a serious fire hazard, a serious health hazard, a substantial and unreasonable interference with the reasonable and lawful use and enjoyment of other premises within the neighborhood or a factor seriously depreciating property values in the neighborhood.

The City’s requirements for citation of a structure as blighted in the Cincinnati Municipal Code are provided below.

Sec. 1101-57.4 Findings

If from the evidence received at the public hearing conducted pursuant to § 1101-57.2 CBC and from personal observation of the subject building, the director of buildings and inspections finds:

(1) *The city has exhausted reasonable efforts to cause the building to be brought into compliance with the CBC; and*

(2) *The subject building is a public nuisance under the standards of § 1101-63.1 CBC or because of age, obsolescence, dilapidation, deterioration, lack of maintenance or repair or any combination thereof constitutes a serious fire hazard, a serious health hazard, a substantial and unreasonable interference with the reasonable and lawful use and enjoyment of other premises within the neighborhood or a factor seriously depreciating property values in the neighborhood;*

Then the director shall direct the subject building to be demolished and its premises restored to a safe condition, free from any public nuisance. The director shall reduce the order to writing and incorporate the findings and conclusions supporting the order.

(2) Definition of “affordable rents.” **Note:** Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program –specific requirements such as continued affordability.

Response:

The City of Cincinnati will define “affordable rents” for the Neighborhood Stabilization Program using the Low HOME rents definition as stated in the *Building HOME* training manual. This citation is below.

Units must have rents which are no greater than:

Thirty (30) percent of the tenant's monthly adjusted income, OR thirty (30) percent of the annual income of a family whose income equals 50 percent of median income (Low HOME Rent), OR if a project has a federal or state project-based rental subsidy and the tenant pays no more than 30 percent of his or her adjusted income toward rent, the maximum rent may be the rent allowable under the project-based rental subsidy program.

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

When Neighborhood Stabilization Program (NSP) funds are used to develop affordable rental housing in the City of Cincinnati, a Compliance Period is established at project completion and is based on the number of assisted units developed and the amount of NSP funding invested. This period will range from 5 to 20 years based on the amount of NSP funds invested per unit, and following the HOME regulations for the affordability period. Maximum rent levels will be established annually using the HIGH HOME RENT LIMIT as published by HUD in the HOME Program Rents schedule. The City of Cincinnati reserves the right to impose lower Maximum Rents ("Low HOME Rent Limit") in units designated to serve households that are at or below 50% of the Area Median Income. In that Compliance Period, tenant rents will be monitored in a way similar to the method used by the City to monitor HOME funds. Tenant Leases will be reviewed to insure language that is not

applicable has been removed. Tenant rents will be monitored annually during the affordability period to ensure compliance. The City will determine if properties are in compliance by conducting desk audits of signed self-certifications, on-site visits, and tenant file reviews. On smaller projects, the City will assess 100% of the tenants occupying NSP-assisted units to verify that tenant rents and income meet program requirements. Projects consisting of approximately 25 units or more are evaluated by randomly selecting at least 20% of the NSP-assisted units. A correction period will be noted to allow property management opportunities to correct any findings or concerns. Owners who do not meet the NSP requirements within the remediation period will be referred to the Law Department for legal action. In addition, owners who have not resolved compliance violations will be excluded from participating in other City housing programs until they have corrected the deficiencies and remained in compliance for a year.

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Response:

All properties rehabbed or redeveloped under the Neighborhood Stabilization Program will meet local building code standards.

D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: \$2,100,000.

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:

The City of Cincinnati intends to use approximately \$2,100,000 of its grant funds to benefit individuals or families whose incomes do not exceed 50 percent of area median income. Eligible activities the City anticipates directing these resources towards are: homeownership opportunities, rehabilitation of rental units for Permanent Supportive Housing, the rehabilitation of affordable rental units, and funding for Continuum of Care activities. These activities are projected to produce 31 housing units for individuals or families whose incomes do not exceed 50 percent of area median income. Of the units produced, 11 will be for homeownership opportunities and 20 will be rehabilitated rental units.

E. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., $\leq 80\%$ of area median income).

If so, include:

- 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.
- 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).
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

Response:

The City of Cincinnati plans to demolish and potentially convert low- and moderate-income dwelling units through the Neighborhood Stabilization Program. The table below addresses the number of units in the categories specified by the three bullets above in the area of *Acquisitions and Relocation*. Specifically, the City of Cincinnati expects to demolish 143 housing units. The City projects that each of those units could have housed individuals with incomes less than or equal to 80% of area median income. The number of new housing opportunities made available to individuals with incomes less than or equal to 120% of area median income will total 59. The number of dwelling units expected to become available for households whose income does not exceed 50 percent of area median income, is 31. For specific assumptions on subsidies provided through each type of activity, please refer to the activity descriptions.

NSP Housing Unit Projection

	Total Units	120% AMI Units	80% AMI Units	50% AMI Units
Redevelopment	0	0	0	0
(B.) Rehabilitation and Redevelopment of Foreclosed or Abandoned Properties	59	28	0	31
(C.) Establish Land Bank(s)	0	0	0	0
(D.) Demolition of Blighted Structures	143	0	143	0
(E.) Redevelopment of Demolished or Vacant Properties	1	0	0	0

F. PUBLIC COMMENT

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Response:

Public Hearings on Proposed 2008 Action Plan Substantial Amendment for the Neighborhood Stabilization Program

The City of Cincinnati held four public hearings on the 2008 Action Plan Substantial Amendment for the Neighborhood Stabilization Program. The first was held in City Council Chambers on October 9, 2007. A notice of this public hearing appeared in the Cincinnati Enquirer, the newspaper of general circulation, on October 1, 2008, and in the City Bulletin on October 7, 2008. In addition, notice of the public hearing was e-mailed to all 52 of the City's neighborhood Community Councils. The second public hearing was held on Monday October 13, 2008. This hearing was organized by City Council member Jeff Berding. His office provided email notification of the meeting to relevant parties. The final two public hearings on the Neighborhood Stabilization Program were part of regular Cincinnati City Council Finance Committee meetings on November 17, 2008 and November 24, 2008.

Publication for 15-day Comment Period

As of November 13, 2008, the City published the 2008 Action Plan Substantial Amendment for the Neighborhood Stabilization Program for a 15-day comment period. The Proposed 2008 Action Plan Amendment was made available for citizen review online at <http://www.cincinnati-oh.gov/cmgr/pages/-12848-/>, and in the Office of Budget and Evaluation, City Hall, 801 Plum Street, Cincinnati. A paid advertisement notifying the public of the availability of the 2008 Action Plan Substantial Amendment for the Neighborhood Stabilization Program budget was run on October 1, 2008 in the Cincinnati Enquirer, a widely distributed newspaper. Notice was also placed on the City Cable Bulletin Board, run in the City Bulletin on October 7, 2008. The 2008 Action Plan Substantial Amendment for the Neighborhood Stabilization Program was made available to all interested parties, in both electronic and paper format, who request one by calling the Office of Budget and Evaluation, 352-3232.

In finalizing its 2008 Action Plan Substantial Amendment for the Neighborhood Stabilization Program, the City considered comments received from citizens at the public hearings or in writing 15 days after the publication of the 2008 Action Plan Substantial Amendment for the Neighborhood Stabilization Program. In general comments received either advocated for the funds to be used for a particular type of activity, such as blight removal or rehabilitation. The City also received comments from individuals advocating for funds to be allocated to their neighborhood. The City's plan allocates resources to both rehabilitation activities as well as blight removal activities. Further, the 2008 Action Plan Substantial Amendment provides a detailed explanation of how neighborhoods of greatest need were determined. The City intends to focus resources in those neighborhoods based on the proposals that come forth from organizations within the neighborhoods. The City has provided a summary of public comments and other relevant public notice materials in Attachment C of this document.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) Activity Name: Housing Acquisition, Redevelopment, and Rehabilitation Program

(2) Activity Type: NSP eligible use – (B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent or redevelop such homes and properties. CDBG eligible activity – Acquisition (01), Disposition (02), Relocation (08), Direct Homeownership Assistance (13).

(3) National Objective: Low-Mod-Middle Income Clientele

(4) Projected Start Date: March 1, 2009

(5) Projected End Date: February 28, 2013

(6) Responsible Organization: Acquisition of foreclosed properties will be implemented both by the City of Cincinnati Department of Community Development, Division of Housing Development and agencies under contract with the City. These agency(s) have not been identified although preliminary discussions are being held. The primary contact at the City of Cincinnati's Department of Community Development, Division of Housing Development is Herman Bowling. He can be reached at 513-352-1949, 805 Central Avenue, Suite 700, Cincinnati, OH 45202.

(7) Location Description: The City of Cincinnati plans to target the following neighborhoods of greatest need:

East Price Hill
West Price Hill
Avondale
Westwood (*including East Westwood and Fay Apartments*)
Northside
Evanston
College Hill
South Fairmount
Bond Hill
Madisonville

(8) Activity Description: Through the NSP, residential properties that have been abandoned or foreclosed upon will be purchased in the areas of greatest need in order to sell, rent or redevelop such homes and properties. Additionally, properties will be purchased from lenders who have foreclosed, Federal Housing Administration, Veterans Administration, Fannie Mae and other sources as appropriate. Properties will be appraised and a discounted sales price will be negotiated. A minimum program-wide discount of 15% will be achieved.

Community Development Corporations (CDCs) working in these targeted neighborhoods will be contacted to handle rehabilitation and redevelopment of the properties. All buildings will meet City Building Code standards prior to sale to a new homeowner. Some of the property

redeveloped for homeownership under this activity will be used to meet the low-income housing requirement for those below 50% of area median income.

Homebuyers will be required to take a minimum of 8 hours homebuyer training and counseling prior to purchase of a house. Homebuyers will be eligible for a soft second mortgage in an amount based on their income. This soft second mortgage will be a forgivable loan that will require continued residency for a minimum time period for the forgiveness of the loan. Failure to fulfill the residency requirement will require repayment of all or a portion of the loan.

This activity will ensure continued affordability of the property by providing a tax abatement on the value of the improvements to the property, monitoring the type of mortgage loan the homebuyer obtains, properly educating the homebuyer, and assisting the homebuyer with a soft second mortgage.

To meet the requirement of using 25% of the funds to house families and individuals whose annual income is below 50% of the area median income, the City of Cincinnati will use homeownership activities and rental rehabilitation activities to meet that goal. The nature of the homeownership activities are described above. Rental units will be rehabilitated and an affordability period requirement will be placed on the property. The length of the affordability period will depend on the project and the amount of assistance provided to each assisted unit. Minimally, the affordability period will meet the HOME standards at 24 CFR92.252(a), (c), (e), and (f). The City of Cincinnati is in discussion with Cincinnati/Hamilton County's Continuum of Care related to their needs in an effort to assess whether additional assistance could be provided for rehabilitation of existing housing for individuals and households in this income range.

(9) Total Budget: \$4,100,000 (all public); \$2,100,000 of this amount will benefit individuals whose household income levels are 50 percent of area median income and below.

(10) Performance Measures: The City of Cincinnati expects to produce 59 units of housing through this program. Of the 59 units of housing produced, 31 will be for households with household income levels that are 50 percent of area median income and below. The remaining 28 units produced will be for households with income levels that are 51-120 percent of area median income. A determination of how the 28 housing units will be divided between households with income levels of 51-80 percent of area median income and households with income levels that are 81-120 percent of area median income has not been finalized at this time.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) Activity Name: Hazard Abatement

(2) Activity Type: NSP eligible use - (D) Demolish blighted structures. CDBG eligible activity – Acquisition (01), and Disposition (02).

(3) National Objective: Low-Mod-Middle Income Clientele

(4) Projected Start Date: March 1, 2009

(5) Projected End Date: February 28, 2013

(6) Responsible Organization: The City of Cincinnati's Department of Community Development, Division of Property Maintenance Code Enforcement will be responsible for the NSP Hazard Abatement Program. The contact is the Division Manager, Edward Cunningham, 513-352-1909, 3300 Central Parkway, Cincinnati Ohio, 45225. This division of Cincinnati municipal government is responsible for enforcing property maintenance codes on all existing buildings and administering the Hazard Abatement Program that demolishes - by governmental action - blighted, nuisance buildings in the City of Cincinnati.

(7) Location Description: The City of Cincinnati plans to target the following neighborhoods of greatest need:

- East Price Hill
- West Price Hill
- Avondale
- Westwood (*including East Westwood and Fay Apartments*)
- Northside
- Evanston
- College Hill
- South Fairmount
- Bond Hill
- Madisonville

(8) Activity Description: The mission of the Hazard Abatement Program is the preservation of the public health, safety, and welfare through demolition of abandoned buildings. Vacant, open, and dilapidated buildings are attractive nuisances to children, vandals, drug dealers and arsonists. Under the Demolition Program, condemned buildings citywide are demolished after standard code enforcement activities have been exhausted. Monthly Public Nuisance Hearings are conducted to determine if abandoned buildings are such a nuisance that demolition by the City is warranted. Criteria such as historic value, community support, the degree of fire and safety hazard, the level of criminal activity, and factors that depreciate property values are considered. Removal of blighted buildings leads to stabilization and increased community safety, better property values, and livability of neighborhoods.

This program addresses loss of area property value as a result of abandoned, foreclosed, or blighted structures that have been allowed to stand in neighborhoods. A single blighted or foreclosed property diminishes property values for surrounding property owners. Elimination of derelict, blighted buildings in neighborhoods tends to increase marketability and value of surrounding occupied property. Elimination also creates a safe environment and enhanced quality of life for the residents most affected by high foreclosures and blighted buildings. At

this time it is not anticipated that funds for this activity will be used to meet the low-income housing requirements for those below 50% of area median income.

The City of Cincinnati anticipates using \$1,000,000 in funding to purchase property for demolition through this program. Properties will be appraised and a discounted sales price will be negotiated. A minimum program-wide discount of 15% will be achieved.

Remaining demolition funds will be used to demolish structures that have been declared a public nuisance. In these cases the City does not take ownership of the land and will put a lien on the property for the cost of the demolition.

I. Total Budget: \$3,000,000 (all public)

J. Performance Measures: The City of Cincinnati expects to demolish 143 buildings through this program. It is assumed that each of these buildings could have housed individuals with income levels that are 80 percent of area median income and below.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) Activity Name: Redevelopment of vacant or demolished properties for Public Facilities

(2) Activity Type: NSP eligible use - (E) Redevelop demolished or vacant properties. CDBG eligible activity – Acquisition (01), Disposition (02), Public Facilities and Improvements (03), Relocation (08)

(3) National Objective: Low-Mod-Middle Income Clientele

(4) Projected Start Date: March 1, 2009

(5) Projected End Date: February 28, 2013

(6) Responsible Organization: The City of Cincinnati's Department of Community Development will implement this activity. The primary contact at the City of Cincinnati's Department of Community Development, is Michael Cervay. He can be reached at 513-352-1947, 805 Central Avenue, Suite 700, Cincinnati, OH 45202.

(7) Location Description: The City of Cincinnati plans to target the following neighborhoods of greatest need:

- East Price Hill
- West Price Hill
- Avondale
- Westwood (*including East Westwood and Fay Apartments*)
- Northside
- Evanston
- College Hill

South Fairmount
Bond Hill
Madisonville

(8) Activity Description: The city will use funds to make improvements to public facilities and infrastructure that will foster, stabilize, and complement other Neighborhood Stabilization Program activities in the neighborhoods of greatest need. Public facilities and improvements projects will be identified as neighborhood groups come forth with proposals. Any properties purchased through this activity will be appraised and a discounted sales price will be negotiated. A minimum program-wide discount of 15% will be achieved.

I. Total Budget: \$750,000 (all public)

J. Performance Measures: The City of Cincinnati expects to purchase land for 1 public facilities and improvements project. The purchase of such land will benefit neighborhoods where residents meet the 120% of area median income guidelines.

CERTIFICATIONS

- (1) **Affirmatively furthering fair housing.** The jurisdiction 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-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (3) **Authority of Jurisdiction.** 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.
- (4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.
- (5) **Acquisition and relocation.** The jurisdiction 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.
- (6) **Section 3.** The jurisdiction 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.
- (7) **Citizen Participation.** The jurisdiction 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.
- (8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.
- (9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.
- (10) **Use NSP funds \leq 120 of AMI.** The jurisdiction will comply with the requirement 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.
- (11) **Assessments.** 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: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) 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 non-violent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** 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 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 will comply with applicable laws.

Signature/Authorized Official

Date

Title

NSP Substantial Amendment Checklist

For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the NSP Substantial Amendment and SF-424.

Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s): Cincinnati Jurisdiction Web Address: http://www.cincinnati-oh.gov/cmgr/pages/-12848-/	NSP Contact Person: Oren J. Henry Address: 801 Plum Street, Rm. 142 Cincinnati, OH 45202 Telephone: (513) 352-6264 Fax: (513) 352-3233 Email: Oren.Henry@cincinnati-oh.gov
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The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

A. AREAS OF GREATEST NEED

Does the submission include summary needs data identifying the geographic areas of greatest need in the grantee’s jurisdiction?

Yes No . Verification found on pages 2 – 4, Appendix A and B.

B. DISTRIBUTION AND USES OF FUNDS

Does the submission contain a narrative describing how the distribution and uses of the grantee’s NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes No . Verification found on pages 4-6.

Note: The grantee’s narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

C. DEFINITIONS AND DESCRIPTIONS

For the purposes of the NSP, do the narratives include:

- a definition of “blighted structure” in the context of state or local law,
 Yes No . Verification found on page 6.
- a definition of “affordable rents,”
 Yes No . Verification found on page 7.
- a description of how the grantee will ensure continued affordability for NSP assisted housing,

Yes No . Verification found on pages 7-8.

- a description of housing rehabilitation standards that will apply to NSP assisted activities?

Yes No . Verification found on page 8.

D. LOW INCOME TARGETING

- Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?

Yes No . Verification found on page 8.

- Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?

Yes No . Verification found on page 8.
Amount budgeted = \$2,100,000.

E. ACQUISITIONS & RELOCATION

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?

Yes No . (If no, continue to next heading)
Verification found on pages 8-9.

If so, does the substantial amendment include:

- 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?

Yes No . Verification found on page 9.

- 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)?

Yes No . Verification found on page 9.

- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?

Yes No . Verification found on page 9 and 11.

F. PUBLIC COMMENT PERIOD

Was the proposed action plan amendment published via the grantee jurisdiction's usual methods and on the Internet for no less than 15 calendar days of public comment?

Yes No . Verification found on page 10.

Is there a summary of citizen comments included in the final amendment?

Yes No Verification found on page 10 and in Attachment C.

G. INFORMATION BY ACTIVITY

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- eligible use of funds under NSP,
Yes No Verification found on pages 11, 12, and 14.
- correlated eligible activity under CDBG,
Yes No Verification found on pages 11, 12, and 14.
- the areas of greatest need addressed by the activity or activities,
Yes No Verification found on pages 11, 13, and 14-15.
- expected benefit to income-qualified persons or households or areas,
Yes No Verification found on pages 12, 14, and 15.
- does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes No Verification found on page 12.
- appropriate performance measures for the activity,
Yes No Verification found on page pages 12, 14, and 15.
- amount of funds budgeted for the activity,
Yes No Verification found on pages 12, 14, and 15.
- the name, location and contact information for the entity that will carry out the activity,
Yes No Verification found on pages 11, 13, and 14.
- expected start and end dates of the activity?
Yes No Verification found on pages 11, 13, and 14.
- If the activity includes acquisition of real property, the discount required for acquisition of foreclosed upon properties,
Yes No Verification found on pages 11, 14, and 15.
- If the activity provides financing, the range of interest rates (if any),
Yes No Financing mechanism is downpayment assistance and does not utilize interest rate.

- If the activity provides housing, duration or term of assistance,
Yes No . Verification found on pages 11-12.
- tenure of beneficiaries (e.g., rental or homeownership),
Yes No . Verification found on page pages 11-12.
- does it ensure continued affordability?
Yes No . Verification found on page pages 11-12.

H. CERTIFICATIONS

The following certifications are complete and accurate:

- | | | |
|--|---|-----------------------------|
| (1) Affirmatively furthering fair housing | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-lobbying | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) Authority of Jurisdiction | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (4) Consistency with Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (5) Acquisition and relocation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (6) Section 3 | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (7) Citizen Participation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (8) Following Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (9) Use of funds in 18 months | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (10) Use NSP funds \leq 120 of AMI | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (11) No recovery of capital costs thru special assessments | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (12) Excessive Force | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (13) Compliance with anti-discrimination laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (14) Compliance with lead-based paint procedures | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (15) Compliance with laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

Neighborhoods of Greatest Need Data Analysis

Neighborhood	Number of Households	HMDA High Cost Loan Rate	HMDA High Cost Loan Rate Ranking	Number of Vacated Buildings	Number of Vacated Buildings Ranking	Number of Foreclosures in 2006 & 2007	Number of Foreclosures in 2006 & 2007 Ranking	Number of Bank-owned Properties	Number of Bank-owned Properties Ranking	Weighted Sum of Rankings
Avondale	6,857	51%	5	77	7	179	4	48	7	5
Bond Hill	4,172	50%	6	19	18	130	9	55	4	9
California	372	9%	37	0	41	6	38	1	39	38
Camp Washington	500	39%	14	16	20	6	37	3	35	33
Carthage	1,060	46%	8	7	28	32	26	22	17	24
CDB-Riverfront	1,500	7%	40	4	31	1	39	0	40	38
Clifton	4,571	13%	36	14	25	29	28	9	30	29
College Hill	12,639	37%	16	30	16	169	7	43	8	9
Corryville	1,822	30%	20	14	22	16	32	9	29	30
East End	716	18%	31	9	27	19	31	1	37	31
East Price Hill	7,062	43%	10	161	3	308	2	85	3	3
East Walnut Hills	2,576	16%	33	14	24	23	29	4	34	29
Evanston	3,418	48%	7	32	15	155	8	49	6	8
Fairview/Clifton Heights/Univ. Heights	6883	21%	29	74	10	55	15	19	18	16
Fay Apartments	913	60%	2	0	39	0	42	0	42	38
Hartwell	4,608	31%	19	16	21	36	24	7	31	24
Hyde Park	7,143	6%	41	4	32	12	34	25	15	33
Kennedy Heights	2,542	38%	15	3	33	81	12	15	22	15
Linwood	419	40%	13	21	17	8	36	1	36	32
Lower Price Hill	386	27%	23	35	14	9	35	6	32	31
Madisonville	8,909	22%	28	18	19	170	6	55	5	9
Mt. Adams	1,024	8%	38	3	36	0	40	1	38	39
Mt. Airy	6,270	24%	26	14	23	53	16	15	21	18
Mt. Auburn	2,738	35%	17	77	8	87	11	38	11	11
Mt. Lookout/Columbia Tusculm	2,898	7%	39	0	42	22	30	16	19	31
Mt. Washington	9,151	13%	34	3	35	40	21	15	23	24
North Avondale/Paddock Hills	2,276	30%	21	4	30	47	18	25	14	19
North Fairmount/English Woods	1,743	57%	3	72	11	36	23	15	20	20
Northside	4,058	29%	22	173	2	177	5	39	10	7
Oakley	6,333	-10%	42	3	37	15	33	5	33	34
Over-the-Rhine	3,586	20%	30	248	1	40	20	13	25	20
Pleasant Ridge	4,450	18%	32	3	34	35	25	11	28	27
Riverside-Saylor Park - Sedamsville	2,610	33%	18	51	13	52	17	23	16	17
Roselawn	4,862	44%	9	9	26	75	13	43	9	14
South Cumminville/Millvale	1,415	57%	4	0	40	43	19	15	24	20
South Fairmount	1,323	66%	1	83	6	115	10	29	13	9
Walnut Hills	3,737	26%	24	74	9	73	14	37	12	14
West End	3,944	22%	27	129	4	30	27	11	26	25
West Price Hill	12,084	25%	25	59	12	310	1	103	2	5
Westwood (includes E. Westwood, Fay Apt.)	21,943	13%	35	86	5	308	3	133	1	6
Winton Hills	2,045	43%	12	1	38	0	41	0	41	38
Winton Place	900	43%	11	5	29	37	22	11	27	22

Excluded: Queensgate

**Priority Ranking Criteria for
Neighborhoods of Greatest Need**

Attachment B

<u>Neighborhood</u>	<u>Neighborhood Enhancement Program</u>	<u>Community Development Corporation</u>	<u>GO Cincinnati</u>	<u>TIF District</u>	<u>30 or more Condemned Buildings</u>	<u>Other City Investment</u>	<u>Count</u>	<u>Investment Level</u>
Avondale	X	X				X	3	PRIORITY
Bond Hill			X			X	2	PRIORITY
College Hill	X	X				X	3	PRIORITY
East Price Hill	X	X			X	X	4	HIGH PRIORITY
Evanston	X			X		X	3	PRIORITY
Madisonville	X	X	X	X		X	5	HIGH PRIORITY
Northside	X	X			X	X	4	HIGH PRIORITY
South Fairmount					X		1	PRIORITY
West Price Hill	X	X			X	X	4	HIGH PRIORITY
Westwood	X	X		X	X		4	HIGH PRIORITY

Attachment C:
Public Comment Documentation

Affidavit of Publication

Publisher's Fee 784.06 Affidavit Charge 10.00

State of Ohio

}
}
} SS.
}

Hamilton County

}
}

Personally appeared Roberta D. Hyde

Of the The Enquirer, a newspaper printed in Cincinnati, Ohio and published in Cincinnati, in said County and State, and of general circulation in said county, and as to the Kentucky Enquirer published in Ft. Mitchell, Kenton County, Kentucky, who being duly sworn, depose and saith that the advertisement of which the annexed is a true copy, has been published in the said newspaper 1 times, once in each issue as follows:

10/01/08

- Cincinnati Enquirer
- Kentucky Enquirer
- Cincinnati.Com

Public Hearing Notice
City of Cincinnati
Consolidated Plan/Action Plan
Two Consolidated Plan Amendments
Thursday October 9, 2008
6:00 P.M.
City Council Chambers

A public hearing will be held on both the City's proposed 2009/2010 Requested Consolidated Plan Budget and two amendments to the Consolidated Plan/Action Plan. The Consolidated Plan Budget details the City's plan for the use of the following grants: Community Development Block Grant (CDBG), HOME Investment Partnerships Program, Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). The first proposed Consolidated Plan Amendment would incorporate ordinance 239-2008, which provides funding of \$1,500,000 of HOME funds to the Hamilton County Department of Community Development who work in conjunction with The Center for Independent Living Options to implement a tenant based rental assistance program for eligible households. This action was proposed at the public hearing on October 9, 2007, however the City was unable to conclude its analysis to proceed with this activity before the 2008 Action Plan was approved and submitted to HUD. The second is a substantial Consolidated Plan/Action Plan Amendment related to the filing of Action Plan revisions to enact the Neighborhood Stabilization Program (NSP). The final notice of this program is scheduled to be published in the Federal Register on September 29, 2008.

The Requested Budget Document or the first Consolidated Plan Amendment may be obtained by contacting Oren J. Henry, Community Development Administrator, by telephone at 513-352-6264, by e-mail at Oren.Henry@cincinnati-oh.gov, in writing at the Office of Budget and Evaluation, 801 Plum Street, Room 142, Cincinnati, OH 45202. The Requested Budget may be downloaded from the City's Web site at the following URL: <http://www.cincinnati-oh.gov/cmgr/pages/-12848/>

Written comments should be e-mailed or submit-

Roberta D. Hyde

AFFIANT
Sworn to before me, this

October 2, 2008

Roberta D. Hyde

Notary Public of Ohio



Roberta D. Hyde
Notary Public, State of Ohio
My Commission Expires 05-19-2013

1-275 & Montg
513-530
AGU
Close
Jacob

NOTICE OF SALE

On September 24, 2008 the following Ordinance was before Cincinnati City Council for consideration captioned: "AUTHORIZING the sale of a portion of McLean Avenue, north of West Ninth Street, and a portion of Richmond Street, east of McLean Avenue, which properties are located in Queensgate and are no longer needed for municipal purposes, to National City Bank." Copies are on file and can be viewed in the Clerk of Council's Office, 801 Plum Street, Room 308, Cincinnati, Ohio 45202.

PUBLIC HEARING NOTICE**CITY OF CINCINNATI****CONSOLIDATED PLAN/ACTION PLAN
TWO CONSOLIDATED PLAN
AMENDMENTS****THURSDAY OCTOBER 9, 2008****6:00 P.M.****CITY COUNCIL CHAMBERS**

A public hearing will be held on both the City's proposed 2009/2010 Requested Consolidated Plan Budget and two amendments to the Consolidated Plan/Action Plan. The Consolidated Plan Budget details the City's plan for the use of the following grants: Community Development Block Grant (CDBG), HOME Investment Partnerships Program, Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). The first proposed Consolidated Plan Amendment would incorporate ordinance 239-2008, which provides funding of \$1,500,000 of HOME funds to the Hamilton County Department of Community Development who work in conjunction with The Center for Independent Living Options to implement a tenant based rental assistance program for eligible households. This action was proposed at the public hearing on October 9, 2007, however the City was unable to conclude its analysis to proceed with this activity before the 2008 Action Plan was approved and submitted to HUD. The second is a substantial Consolidated Plan/Action Plan Amendment related to the filing of Action Plan revisions to enact the Neighborhood Stabilization Program (NSP). The final notice of this program is scheduled to be published in the Federal Register on September 29, 2008.

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Written comments should be e-mailed or submitted on paper to the same address no later than November 10, 2008, to enable their inclusion (together with City responses) in document submissions to the U.S. Department of Housing and Urban Development. Oral comments may also be made.

The Consolidated Plan/Action Plan Amendment on the Neighborhood Stabilization Program will also be posted on the City's web site listed above when it is completed, but no later than November 14, 2008. A 15 day review period will follow when posted.

Please be advised that due to enhanced security procedures at City Hall, visitors must use the City Hall Plum Street entrance. Persons with disabilities are invited to use the accessible City Hall courtyard entrance. The courtyard may be accessed through either Eighth or Ninth Street, between Plum Street and Central Avenue.

Pursuant to Section 117.38 of the Ohio Revised Code, the City of Cincinnati's 2007 Comprehensive Annual Financial Report (CAFR) has been completed and filed with the Auditor of State.

The report is available at the office of the Finance Director, room 250, City Hall.

**LEGAL NOTICE
POLICE AUCTION**

Police Auctions The Cincinnati Police Department is hereby giving notice that PropertyBureau.com will pick up forfeited or unclaimed property on October 2nd, 2008. This property will be sold by public auction via the internet at PropertyBureau.com. Items include: bicycles, jewelry, auto radios, electronics, tools, sporting goods, and computers, anyone wanting to view a manifest of the property being offered for auction can do so at 824 Broadway, 6th floor, Monday-Friday 8:00 A.M. to 3:30 P.M. In addition to Cincinnati, PropertyBureau.com offers continuous online auctions of items from police agencies across the country.

From: Cervay, Michael
Sent: Thursday, October 09, 2008 3:26 PM
To: Chester, Dwendolyn; Bowling, Herman; Cunningham, Edward; Henry, Oren
Cc: Carroll, Lea
Subject: FW: Public Meeting at Working In Neighborhoods, Monday, October 13th, 7pm

FYI

-----Original Message-----

From: Berding, Jeff
Sent: Wednesday, October 08, 2008 4:24 PM
To: 'achmiel@cabr.org'; 'agriffith@propertyadvisors.com'; Dobson, Andy; 'amcsys@gmail.com'; 'angie_thorman@fuse.net'; 'athomas@hometoday.cc'; 'bkocher@mthealthy.org'; 'barb.niehaus@santamaria-cincy.org'; 'bbusch@wincincy.org'; 'beckyxu423@yahoo.com'; 'billfaith@coho.org'; 'bstaler@cccservices.com'; 'bonnie.s.boards@chase.com'; Doherty, Bridget; 'bborn@ag.state.oh.us'; 'croftplace@cinci.rr.com'; 'charles@pbservices.com'; 'cbutler@tmail.com'; 'cfitzgerald@hcdc.com'; 'cwingler@fuse.net'; 'candis.smith@clev.frb.org'; 'Carl.Boltz@wellsfargo.com'; 'caransdell@vineyardcincinnati.com'; Statkus, Caroline; Thomas, Cecil; 'charisse.calloway@jpmchase.com'; 'ccmetzger@fuse.net'; 'charles@gcnkaa.org'; 'pbervices@aol.com'; Bortz, Chris; 'chawks@lascinti.org'; Monzel, Chris; 'cbaker@cincinnati.bbb.org'; 'cwagner@ag.state.oh.us'; 'constance.hudson@huntington.com'; 'debbalane@aol.com'; 'dwlenz@earthlink.net'; 'district32@ohr.state.oh.us'; 'dan.domis@hamilton-co.org'; 'dscharfenberger@wincincy.org'; Crowley, David; Pepper, David; Grace, Dawn; 'denny.da@fuse.net'; 'diana@pricehillwill.org'; 'drowens@smart-money.org'; 'Dotty Hall'; 'district31@ohr.state.oh.us'; 'ecityhall@cinci.rr.com'; Cunningham, Edward; 'elizabeth.d.barnes@us.hsbc.com'; 'elizabeth.brown@uwgc.org'; 'etull@lascinti.org'; 'valestrania@aol.com'; 'emily.snyder@santamaria-cincy.org'; 'Senatorkearney@maild.sen.state.oh.us'; 'esther.erkins@uc.edu'; Cogen, Ethel; 'fredorth@ORESFOUND.org'; 'fredOrth@fuse.net'; 'garyskitt@cinci.rr.com'; 'glenda.cousins@usbank.com'; 'hblanton@hcdc.com'; 'hdavis56@hotmail.com'; Harold Hall; 'hspieler@cincinnati-habitat.org'; 'hwilson@wincincy.org'; 'India.Davis@soanb.com'; 'pittsj@pwchomerepairs.org'; 'jthamann@northcollegehill.org'; 'jschenk@imagoearth.org'; 'j_golliher@fuse.net'; Berding, Jeff; 'jerryfischer24@hotmail.com'; 'JMuller@CincinnatiFederal.com'; 'james.a.cunningham@hud.gov'; Kaufman, Jim; 'jmontgomery@cccservices.com'; Brown, JoAnna; Cranley, John; 'jschrider@lascinti.org'; 'john.scott@uwgc.org'; 'katkinson@vnsgc.org'; Binns, Kathy; 'kbritton@hometoday.cc'; 'LaKicia Roseman'; Ghiz, Leslie; 'lodonnell@scministryfdn.org'; 'mevans@wincincy.org'; 'mmaxfield@scministryfdn.org'; 'margaret.moertl@pnc.com'; 'mlawson@lascinti.org'; Hilliard, Martha; 'jwberry@fuse.net'; 'mhurlburt@cccservices.com'; 'matt@pricehillwill.org'; Cervay, Michael; 'Michael Patton'; 'mike.baker@uwgc.org'; 'david.mann@uwgc.org'; 'Edgar Pressley'; 'hagerotj@sconet.state.oh.us'; 'Jennifer Bieger'; 'jfrancis@ag.state.oh.us'; 'jbrady@hometoday.cc'; 'JoAnn.Mcintosh@use.salvationarmy.org'; 'jcruze@cms.hamilton-co.org'; 'zielinskik@pwchomerepairs.org'; 'kmarch1@aol.com'; 'lkish@cincinnati.bbb.org'; 'lucy.crane@uwgc.org'; 'michele.pearson@tos.ohio.gov'; 'mstewart@lisc.org'; 'nstephens@smart-money.org'; 'plwheeler7@yahoo.com'; 'pyoungblood@cinci.rr.com'; DeWine, Pat; 'patricia.garry@cdcagc.org'; 'pposton@nw.org'; 'paulrudy3@cinci.rr.com'; 'pruzhkova@smart-money.org'; 'raycinti@hotmail.com'; 'regina.livers@cbws.com'; 'rfisher@lisc.org'; 'rwilliams@hometoday.cc'; TREASURER, COUNTY; 'Robert Hengge'; 'robie.suggs@nationalcity.com'; Miller, Ron; 'sbutler@sibcycline.com'; 'sneal@cheviot.org'; 'ssunderland_2848@fuse.net'; 'sduffy@scministryfdn.org'; 'shane_nichelson@yahoo.com'; 'mercescarr@aol.com'; Baker, Shawn; 'simon.sotelo@pnc.com'; 'stephanie.larkins@santamaria-cincy.org'; 'Stephanie Moes'; 'stephanie.willets@uwgc.org'; 'driehaus@xavier.edu'; Walsh, Susan; 'amosleadorganizer@gmail.com'; 'terrymtranter@yahoo.com'; 'Theodore Shannon'; Portune, Todd; 'tcurks@cincinnati.bbb.org'; 'district33@ohr.state.oh.us'; 'william.hanks@uwgc.org'; 'williapd@msn.com'; Cole, Laketa
Cc: Lowry, Christian
Subject: Public Meeting at Working In Neighborhoods, Monday, October 13th, 7pm

City of Cincinnati



City Hall, Room 356A
801 Plum Street
Cincinnati, Ohio 45202
Phone (513) 352-3283
Fax (513) 352-3289
Email jeff.berding@cincinnati-oh.gov

Jeff Berding
Member of Council

October 8, 2008

Dear Community Stakeholder,

You are invited to join myself and Director of Community Development Michael Cervay Monday at 7 pm to discuss how the City of Cincinnati can use \$8.3 million of federal grant money to make a positive impact on foreclosure and vacancy problems in your community—and your input is crucial.

If foreclosed and vacant homes are a problem in your neighborhood, this is a great opportunity to let City officials know about problem areas in your community, and how this grant money should be used to take care of those problems.

The meeting will be held at the Working In Neighborhoods Economic Learning Center at 1814 Dreman Avenue, Cincinnati OH 45223, beginning at 7:00 pm on Monday October 13th.

To confirm your attendance, get directions and any other information about this public forum, please call Liz Colombo or DeNeisha Calvert at (513) 541-4109.

I hope to see you there.

Sincerely,

Jeff Berding
Cincinnati City Councilmember

**Public Notice
City of Cincinnati
Consolidated Plan/Action Plan
Substantial Amendment
Friday November 14, 2008**

Below is a link to the Substantial Amendment to the City of Cincinnati's 2008 Consolidated Plan/Action Plan to the Department of Housing and Urban Development (HUD) for Neighborhood Stabilization Program (NSP) funding of the Housing and Economic Recovery Act, 2008. The Amendment can be viewed at the City's Web site at the following URL: <http://www.cincinnati-oh.gov/cmgr/pages/-12848/>

The City of Cincinnati is eligible to apply for up to \$8,361,592.00 in NSP funding directly from HUD, and must submit a Substantial Amendment to the Consolidated Plan/Action Plan no later than December 1, 2008.

HUD requires the City use needs data to determine the geographic areas of greatest need in the City and target funding to these areas including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and likely to face a significant rise in the rate of home foreclosures.

The program requires the City design activities that promote the sale, rental, or redevelopment of abandoned and foreclosed-upon homes and residential properties. These homes must remain affordable to individuals or families whose incomes do not exceed 120% of area median income, and 25% of spending must benefit individuals or families at or below 50% of area median income.

Funds must be obligated to a specific activity within 18 months and spent within 48 months of grant receipt, and HUD will impose certain obligations and responsibilities upon the City and will require the filing of various certifications.

The Action Plan Substantial Amendment was posted to the City's Web Site today to allow for comments by citizens during the next 15 days.

In addition to online, the Amendment may be obtained by contacting Oren J. Henry, Community Development Administrator, by telephone at 513-352-6264, by e-mail at Oren.Henry@cincinnati-oh.gov, in writing at the Office of Budget and Evaluation, 801 Plum Street, Room 142, Cincinnati, OH 45202. Written comments should be e-mailed or submitted on paper to the same address no later than December 1, 2008, to enable their inclusion (together with City responses) in document submissions to the U.S. Department of Housing and Urban Development. Oral comments may also be made.

NSP COMMENTS AT PUBLIC MEETING
OCTOBER 8, 2008
6 PM
CITY COUNCIL CHAMBERS

Mr. Jim McNulty from the Westwood neighborhood expressed a need to spend 30% of CDBG resources on the Hazard Abatement Program (barricade and demolition). In 2007 and 2008 spending on Hazard Abatement was limited due to high levels of Slum and Blight expenditures in 2006. He would like the City to return to spending 30% of its grant resources on Slum and Blight Activities, specifically the Hazard Abatement Program. He asked if the City will provide mortgage assistance with the Neighborhood Stabilization Program funding.

City's Response:

a. Blighted Properties:

City programs that qualify under the Slum and Blight national objectives are recommended for funding totaling \$1,669,080 in 2009, which is below the estimated cap of \$3.9 million. Funding for the Hazard Abatement Program specifically will total \$1,169,080. Due to resource limitations the City cannot recommend any additional funding for this program.

b. Mortgage Assistance:

The City cannot use Neighborhood Stabilization Program funding to provide mortgage assistance. The Neighborhood Stabilization Program is specifically targeted at foreclosed and abandoned property. However, the City does provide mortgage assistance through the Emergency Mortgage Assistance program. This program provides up to three months of mortgage payments for low-income City of Cincinnati homeowners facing foreclosure due to job loss, illness, death of the primary wage earner, or other circumstances beyond their control.

COMMENTS AT PUBLIC NSP MEETING
OCTOBER 13, 2008
WORKING IN NEIGHBORHOODS
7 PM

Madisonville Robert Mendlein

Need notification of impending foreclosures
Secure new buyers
Allow banks to have return
Financial education and home maintenance training, homeowners then give to developer

South Fairmount

Foreclosure
Vacant blighted buildings-eliminate
Potential fires
Razed street potential redevelop

Bond Hill Nathaniel Johnson

VRC-Lead Agency
Need more teams
Educated response
Blight/crime tied

Westwood Civic Assn. Robin

Tear down the buildings
Reverse the homeownership and rental rates

Northside Stephanie Sunderland

Foreclosures/vacancies
Expedite the process
Foreclosures and demolitions
Strategically do the greatest good

College Hill Phyllis Schoenberger

Replace abandoned houses with owner occupied homes
Building housing builds neighborhoods
Focus on low mod areas
Acquire 10 more properties funding
Expedite inspection process

West Price Hill Matt Strauss

Demolition
Owner occupants next door
Gap finance for projects
Expedite
Help construction costs

Emergency mortgage assistance

East Price Hill Michael Wigle

Eliminate blight and put something in its place

Avondale

Nothing more to say

Evanston

Not present

Pat Garry and Don Lenz

Post-foreclosure redevelopment

Homesteading urban redevelopment corporation

Jan 09 open for business

Acquisition, whole sellers, mass marketing and advertising

Need additional NSP funding

Soft second mortgages by City

State pushed full time housing docket

Russell Mock- building violations and foreclosures

Legislation November 2009

Housing and environmental court judge

Dawn Price Hill-restore buildings back to code housing

North Fairmount Barry Cholak

No schools, no recreation, no stores, rehab, long term future

Keep families in their homes

Camp Washington Paul Rudemiller

Neighborhood Homes Initiative concept truly believe in

Corryville Clyde Nowlin

next steps how can we in part of it do we have to wait

Citizens against loan sharks

See attached comments from Public Input Cards

Public Input Cards

These are the 18 responses we received, the question they are responding to is:
“How do you think Cincinnati should use the new federal money?”

Marcia Battle

Apportion allocated to assist communities with foreclosed properties (larger amounts)

Work program – to clean up foreclosed homes

Assist Community Council with a neighbor-to-neighbor program

Neighbor-to-Neighbor program would be community events to encourage resident participation and educate residents (taxpayers) on our responsibility and reward of participating.

Save the English Woods neighborhood by creating economic development on a large portion of the land with mixed housing options.

Jim Gardner

TEAR DOWN THE BLIGHT!

Gloria Coleman

West End neighborhood had “blight” for many years, compounded with foreclosures and vacant homes left abandoned makes this worst. The City West neighborhood in the West End neighborhood has been mixed income since 2001 (\$80,000 - \$10,000). We want more good in our West End neighborhood, like City West.

Jim McNulty

100% of the existing CDBG and 100% of the new funding should be used to acquire and demolish blighted buildings in our neighborhoods.

The current market conditions make this the perfect opportunity to remove blighted buildings.

The old ways of subsidizing rehab, down payment assistance and other problems should be phased out. Those methods have not helped our neighborhoods, and have actually hurt them. We need to take a new look at the use of govt money, and spend it in ways that really help.

There is no better use for this money at this time than to tear down multi-family buildings. Our goal should be 60% single-family owner-occupied housing.

Nicole Stephens

Having incentives or down payment money in addition to ADDI or other grants specifically for qualified buyers willing to purchase bank owned properties in high concentration neighborhoods. Money could also be used toward repairs. Require homeownership education. Have larger subsidy for 25% required to be less than 50% AMI.

Patti Bellamo

The city should use the money to bring the broken window neighborhoods back up to code. So many prime properties and rental units sitting empty. So put the money in CDC for rehab of historical buildings.

Kayla Camp-Warner

Give it to CDC's for rehab/homeowner projects

More building inspectors

More money for demolition

Include options for Rental – face it, renters will not disappear, provide improved housing for renters to improve communities overall.

There will not be enough credit-ready homeowners to fill these houses.

Helen Russo

Judiciously!

-Identify immediately all properties that are not salvageable and demolish

-Require that new potential owners attend and demonstrate some knowledge of homeownership and neighborhood living!! – Litter, noise, maintenance

-Form a force of energetic inspectors to impact referred homes.

-Identify owners that are delinquent and in danger of foreclosures as identified by banks and mortgage holders and provide emergency counseling.

Valerie Glenn

If a person could buy some of the homes in their own neighborhood it would help to upgrade them - we know the neighborhood.

Dr. Esther K. Erkins

Some dollars should be set aside for research to determine the extent of the problem and the economic impact. There should also be dollars for determining best practices for how to get vacant properties back into productive use or adaptive re-use. We at UC have been conducting this research on a smaller scale in Mt. Auburn, Avondale and Walnut Hills.

Richard Snead

Allocate funds to individual communities based on their prioritized needs. Through existing organization.

Ann Shanks

I think the money should be divided equally in all the neighborhoods and used to benefit each one according to their needs.

Penny Crew

Remodeling vacant building in Silver Oak Estates (we also need a council) community in our area.

Mary Kuhl

Blight Removal – i.e. teardowns in Westwood

Mae Richardson

The federal money should be spent immediately to keep families in their homes and out of foreclosure so that families can again have a bases because without families being able to be steadfast and whole and without fear of homelessness you can't have people to go out in the work force and build an economy which helps build America. The America we're used to and that we know and love. No blight. Also to purchase houses that have been foreclosed on but not sold and returned to families that have been in them for years and raised families in them and because of 2nd mortgages and ARMs lost them.

Doris Gillette

Please be concerned with South Cumminsville, which is an old neighborhood - I personally live around 19 vacant houses and lots got picture and address.

Marvin Kraus

Some of funds should be used to identify properties on verge of foreclosure that are adjustable rate, over valued, loan in excess of real value to reduce loan balance and fix rate to provide an affordable monthly payment for the owner – to keep property from becoming a blight and keeping the owner in the property.

(Puts the owner where he/she should have been in the first place. Could be identified as people who could have qualified for a conventional but where steered to “subprime” loan)

Joe and Jodi Miller

Fund public services to help cut grass at vacant houses.

Use some funds to start housing court.

Help bring in more small businesses into communities to help improve communities.

DISCLAIMER: This is the file created during the closed-captioning process. This is not an official document of the City of Cincinnati. The City does not make any representations regarding the thoroughness or accuracy of this document.

***Questions about closed captioning may be directed to:
Maverick Captioning Service 513-305-3991 www.maverickcaptioning.com***

**FINANCE COMMITTEE
MONDAY, NOVEMBER 17, 2008, 1 P.M.**

>> MR. CRANLEY: HELLO AND WELCOME TO TODAY'S FINANCE COMMITTEE MEETING. LOOKS LIKE WE HAVE AN QUORUM AT THIS TIME. COUNCIL MEMBER GHIZ IS EXCUSED FROM THIS MEETING. THERE ARE AN NUMBER OF THINGS ON THE CALENDAR TODAY. I AM JOHN CRANLEY, CHAIRMAN, I'M JOINED BY COUNCIL MEMBERS BORTZ AND QUALLS AND BERDING AND CROWLEY AND THOMAS. OF COURSE MISS HARDEN AND MR. GRAY FROM THE ADMINISTRATION AND MR. NEELY, OF COURSE, THANK YOU FOR BEING HERE. WHY DON'T WE START WITH THE NEIGHBORHOOD STABILIZATION REPORT. I EXPECT THERE WILL BE A LOT OF QUESTIONS ABOUT THIS. MR. CERVAY, IF YOU COULD COME FORWARD AND MAKE YOUR POWERPOINT PRESENTATION, THAT WOULD BE GREAT. THIS IS IN REGARDS TO THE 8 MILLION DOLLARS IN SUPPLEMENTAL FEDERAL FUNDS THAT WE ARE RECEIVING TO HELP DEAL WITH THE FORECLOSURE IN-HOUSING AND CRISIS. SO, THE QUESTION FOR THE PUBLIC AND COMMITTEE AND COUNCIL IS IF WE GET THIS 8 MILLION DOLLARS, HOW SHOULD WE SPEND IT? AND HOW DO WE USE THESE DOLLARS TO CREATE THE BIGGEST IMPACT FOR THE PEOPLE OF THIS CITY? SO WITH THAT, MR. CERVAY, WHY DON'T YOU MAKE YOUR PRESENTATION.

>> THANK YOU, MR. CHAIRMAN. THE WORK THAT'S BEEN DONE ON THE NEIGHBORHOOD STABILIZATION PROGRAM IS AN COLLABORATION BETWEEN MY DEPARTMENT, COMMUNITY DEVELOPMENT, AS WELL AS THE OFFICE OF BUDGET AND EVALUATION. THE PROGRAM WAS CREATED AS A PART OF THE HOUSING AND ECONOMIC STABILIZATION ACT OF 2008 AND IS CREATED SPECIFICALLY WITHIN TITLE THREE. IT APPROPRIATES 3.92 BILLION DOLLARS FOR GRANTS TO STATE AND LOCAL GOVERNMENTS FOR THE REDEVELOPMENT OF ABANDONED AND FORECLOSED HOUSING. THE FUNDING IS TREATED AS THOUGH IT IS COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS WITH A FEW EXCEPTIONS. HUD WAS INSTRUCTED TO ESTABLISH A FUNDING FORMULA BASED UPON THE NUMBER AND PERCENTAGE OF HOME FORECLOSURES. NUMBER AND PERCENTAGE OF SUB PRIME MORTGAGES AS WELL AS THE INCIDENTS OF DEFAULTS AND DELINQUENCIES OF MORTGAGES. THE LAW REQUIRES LOCALITIES TO GIVE PRIORITY AND EMPHASIS TO AREAS WITHIN THEIR JURISDICTIONS WITH THE EXPENDITURE OF THOSE FUNDS THAT EXHIBIT CHARACTERISTICS OF THOSE FACTORS AS WELL. ONE OF THE BIG DIFFERENCES BETWEEN THE NEIGHBORHOOD STABILIZATION PROGRAM AND THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM IS THAT WITH CDBG INCOME ELIGIBILITY IS DETERMINED BY HOUSE HOLDS EARNING 80 PERCENT AND LESS OF THE AREA MEDIAN INCOME, THAT'S THE MIDDLE ROW IN THIS TABLE. WITH THE NEIGHBORHOOD STABILIZATION PROGRAM THAT MAXIMUM GOES UP TO 120 PERCENT OF AREA MEDIAN INCOME. IN

OTHER WORDS, WITH CDBG WE'D BE LOOKING AT BENEFITING FAMILIES, FAMILY OF FOUR EARNING APPROXIMATELY 53 THOUSAND DOLLARS FOR A FAMILY OF FOUR. THIS ENABLES US TO ASSIST FAMILIES UP TO 79 THOUSAND DOLLARS FOR A FAMILY OF FOUR. ONE OF THE OTHER PROVISIONS OF THE NEIGHBORHOOD STABILIZATION PROGRAM IS THAT 25 PERCENT OF THE FUNDS NEED TO BE USED TO BENEFIT HOUSE HOLDS EARNING 50 PERCENT OR LESS OF THE AREA MEDIAN INCOME. SO IN THAT INSTANCE WE'RE TALKING ABOUT HOUSE HOLDS EARNING LESS THAN 33 THOUSAND DOLLARS FOR A FAMILY OF FOUR. THE PROGRAM REQUIRES THAT THE MONEY BE ALLOCATED BY THE CITY WITHIN 18 MONTHS AND FULLY EXPENDED WITHIN 48 MONTHS. PROPERTIES ACQUIRED WITHIN S P FUNDS MUST BE THE CITY OR SUB GRANTEE AT A DISCOUNT FROM THE BANKS. INDIVIDUAL PROPERTIES AT LEAST A FIVE PERCENT DISCOUNT THAT DISCOUNT NEEDS TO BE 15 PERCENT. THAT'S 5 AND 15 PERCENT RESPECTIVELY OFF THE APPRAISED FAIR MARKET VALUE. THAT APPRAISAL NEEDS TO BE LESS THAN 60 DAYS OLD. HUD PUBLISHED THE ALLOCATION AND THE RULES FOR THE PROGRAM ON SEPTEMBER 29, ABOUT SIX WEEKS AGO. SO WE HAVE MADE A LOT OF PROGRESS IN THAT SHORT PERIOD OF TIME. CINCINNATI ALLOCATIONS ABOUT 10 MILLION DOLLARS. 10 PERCENT OF THE FUNDS ARE TO BE USED FOR ADMINISTRATION, ALL FUNDS MUST BE USED WITHIN FOUR YEARS AND THE FUNDS MUST BE USED TO ADDRESS LOW, MODERATE AND MIDDLE INCOME AS THE NATIONAL OBJECTIVE WITH CDBG WE CAN ALSO USE AS AN NATIONAL OBJECTIVE THE ELIMINATION OF SLUMS AND BLIGHT. THAT IS NOT AN NATIONAL OBJECTIVE FOR THIS MONEY SO HUD IS LOOKING FOR FAMILIES DIRECT BENEFIT TO FAMILIES EARNING 120 PERCENT OF A M I OR LESS AND FOR THE 25 PERCENT, 50 PERCENT OR LESS.

>> MR. CERVAY? ARE YOU SUGGESTING THAT THERE IS AN PROHIBITION FOR USING THIS FOR ELIMINATION OF SLUM AND BLIGHT?

>> I'M SAYING THAT THE NATIONAL OBJECTIVE FOR THESE FUNDS IS DIRECT BENEFIT TO LOW AND MODERATE INCOME THAT WE CANNOT JUSTIFY AN EXPENDITURE ON THE ELIMINATION OF SLUMS AND BLIGHT. NOW LET ME EXPLAIN THAT A LITTLE BIT MORE. THE ELIMINATION OF SLUMS AND BLIGHT IS HOW WE JUSTIFY USE OF CDBG FUNDS FOR DEMOLITION. ORDINARILY IF WE WERE NOT ABLE TO JUSTIFY THE USE OF THESE FUNDS BY THE ELIMINATION OF SLUMS AND BLIGHT FOR DEMOLITION THEN THOSE WOULD NOT BE ELIGIBLE. IN THIS INSTANCE HUD IS RECOGNIZING THAT THE DEMOLITION OF A VACANT PROBLEM BUILDING WITHIN AN AREA THAT IS OTHERWISE WELL MAINTAINED, THE SURROUNDING PROPERTY OWNERS BENEFIT FROM THAT AND SO AS LONG AS IT IS DONE, A DEMOLITION IS DONE WITHIN AN AREA WHERE THE AREA MEDIAN INCOME IS LESS THAN 120 PERCENT THEN WE CAN JUSTIFY THAT EXPENDITURE FOR FURTHERANCE OF NSP. DID I MAKE MYSELF CLEAR ON THAT?

>> MR. CRANLEY: NO.

>> WITH COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS WE CAN JUSTIFY EXPENDITURES BASED UPON BENEFIT TO LOW AND MODERATE INCOME HOUSE HOLDS AND ON THE ELIMINATION OF SLUM AND BLIGHT. FOR THIS PROGRAM THE ELIMINATION OF SLUMS AND BLIGHT IS NOT A JUSTIFICATION FOR THE EXPENDITURE OF THE FUND. HOWEVER, IN THIS INSTANCE, HUD WILL RECOGNIZE THAT IF WE DEMOLISH A VACANT PROBLEM BUILDING THAT BENEFIT ACCRUES TO THE SURROUNDING PROPERTY OWNERS FROM ELIMINATING THAT BLIGHTING INFLUENCE AND AS LONG AS THOSE SURROUNDING PROPERTY OWNERS WHICH ARE BENEFITING FROM THAT DEMOLITION ARE AT OR BELOW 120 PERCENT OF

AREA MEDIAN INCOME, HUD WILL JUSTIFY THAT EXPENDITURE. BUT ON THE BACK END HUD WILL BE LOOKING FOR A PAPER TRAIL THAT DOCUMENTS AND PRESENTS THAT CASE AND THAT JUSTIFICATION

>> MR. CRANLEY: THAT MAKES, I DON'T THINK THERE IS ANY PROBLEM WITH THAT. LET'S SAY YOU HAD A PIECE OF LAND OR A BUILDING THAT AS HAZARD TO AN NEIGHBORHOOD AND A CRIME INFESTED LOCATION AND ALL OF THE NEIGHBORS WERE LOW INCOME, SO YOU MEET THAT TEST. YOU DEMOLISH THE STRUCTURE. ARE THERE ANY REQUIREMENTS AS TO HOW THAT LAND CAN THEN BE REPOSSESSIONED?

>> MR. CHAIRMAN, LATER ON I'LL GET NO THE ELIGIBLE USES OF LAND -- OF THE MONEY. IF WE JUST DEMOLISH THAT PROPERTY WE LIEN THE PROPERTY AND WHEN IT IS SOLD OR WHEN IT IS REDEVELOPED THE CITY CAN RECOUP THOSE FUNDS. IF WE ACQUIRE THE SITE AND DEMOLISH IT THAT BECOMES A LAND BANK FUNCTION AND WITHIN THE REGULATIONS RELATED TO LAND BANKING FOR NSP FUNDS AND LAND BANKING IS AN ELIGIBLE USE OF FUNDS WE WILL NEED TO REDEVELOP THAT PROPERTY WITHIN TEN YEARS OF THE EXPENDITURE.

>> MR. CRANLEY: AND IF IT IS REDEVELOPED IS THERE ANY REQUIREMENTS AS TO THE PERIMETERS OF THAT DEVELOPMENT?

>> JUST THAT THE REDEVELOPMENT WILL NEED TO BENEFIT HOUSE HOLDS EARNING 120 PERCENT OF A M I OR LESS.

>> MR. CRANLEY: BUT THAT REQUIREMENT'S BEEN MET IF ALL OF THE SURROUNDING NEIGHBORS ARE 120 PERCENT OF A M I O LESS?

>> IF WE JUST DO THE DEMOLITION. IF WE DO AN ACQUISITION AND DEMOLITION THE REDEVELOPMENT OF THE PROPERTY NEEDS TO ALSO HAVE BENEFIT TO 120 PERCENT OR LESS. AND WE ARE REQUIRED TO REDEVELOPMENT LAND WITHIN TEN YEARS.

>> MR. CRANLEY: IF WE ACQUIRE IT.

>> IF WE CAN ACQUIRE IT.

>> MR. CRANLEY: WE'LL GET BACK TO THIS LATER.

>> I ADMIT IT IS ANEW ANSWER BUT I DON'T WANT TO BE PAYING MONEY BACK. ELIGIBLE USES ACQUIRING FORECLOSED HOMES, PURCHASE AND REHABILITATION AND RESIDENTIAL PROPERTIES THAT ARE ABANDONED OR ESTABLISHMENT OF A LAND BANK, DEMOLITION OF BLIGHTED STRUCTURES AND REDEVELOP DEMOLISHED OR VACANT PROPERTIES.

>> MR. BORTZ: MR. CHAIRMAN? QUICK QUESTION, MR. CERVAY. IS THAT AN EXHAUSTIVE LIST, IS THAT ALL THAT'S PERMITTED.

>> YES.

>> MR. BORTZ: THAT'S IT?

>> YES. FOR CINCINNATI WE USE THE CRITERIA DELINEATED BY HUD AND TEN NEIGHBORHOODS WERE INDICATED AS AREAS OF HIGH NEED USING THE FORECLOSURE CRITERIA SUB PRIME MORTGAGES AND DEFAULTS AND DELINQUENCIES. WE WEIGHTED THOSE CRITERIAS 70 PERCENT CONSIDERATION WAS GIVEN TO FORECLOSURES FOR 2006 AND 2007. 10 PERCENT TO THE INDICATOR FOR SUB PRIME MORTGAGES WHICH IS DATA FOR HIGH COST LOANS, TEN PERCENT FOR CITY DATA ON VACANT BUILDINGS AND TEN PERCENT ON BANK OWNED BUILDINGS. ON THE RIGHT HERE YOU WILL SEE THE TEN NEIGHBORHOODS THAT BEST MET THAT CRITERIA. FOR THE NEXT STEP WE THEN TOOK OTHER INDICATORS OF COMMUNITY DEVELOPMENT ACTIVITY GOING ON IN EACH OF THOSE NEIGHBORHOODS, WHETHER OR NOT IT HAD BEEN A NSP AREA, WHETHER THERE WAS A ACTIVE COMMUNITY DEVELOPMENT CORPORATION, WHETHER THE

NEIGHBORHOOD WAS WITHIN ONE OF THE GO CINCINNATI TARGET AREAS, IF THE TIF HAS BEEN FUNDED WITHIN THOSE NEIGHBORHOODS BY CITY COUNCIL, THOSE NEIGHBORHOODS THAT HAD 30 OR MORE CONDEMNED BUILDINGS WHERE OTHER CITY INVESTMENT WAS BEING MADE AND WE THEN COUNTED UP THOSE NUMBER OF INDICATORS IN EACH OF THOSE NEIGHBORHOODS. WHERE THERE WERE FIVE OR FOUR OF THOSE INDICATORS THEY WERE THAT NEIGHBORHOOD WAS INDICATED TO BE AN AREA OF HIGH PRIORITY. 1, 2, OR 3 INDICATORS WAS A NEIGHBORHOOD THAT WAS TERMED TO BE A PRIORITY AREA. AND THAT'S THE WAY THOSE TEN NEIGHBORHOODS SORTED OUT USING THAT CRITERIA. FOR PRELIMINARY BUDGET FOR HUD PURPOSES WE BUDGETED FOR ABOUT 6 PERCENT OF THE FUNDS TO BE USED AS SOFT SECOND MORTGAGES TO GET PEOPLE BACK INTO FORECLOSED ON PROPERTIES. WE ALLOCATED ABOUT 60 PERCENT OF THE FUNDING FOR ACQUISITION, REHABILITATION AND REDEVELOPMENT OF FORECLOSED PROPERTIES. THAT INCLUDED THE 25 PERCENT THAT NEEDS TO BE USED TO BE USED FOR THOSE FAMILIES EARNING 50 PERCENT OR LESS OF THE MEDIAN INCOME. ABOUT 25 OF THE FUNDING WAS ALLOCATED FOR DEMOLITION AND THEN TEN PERCENT FOR ADMINISTRATION OF THE PROGRAM. BASED UPON THOSE ALLOCATIONS WE SEE THE OUT COMES OF THE PROGRAM BEING 24 UNITS OF HOUSING RECEIVING SECOND MORTGAGES, 70 UNITS OF HOUSING BEING ACQUIRED AND REHABILITATED FOR HOMEOWNERS AND 143 UNITS OF HOUSING BEING DEMOLISHED. THE NEXT STEP IS THAT WE HAVE THE PLAN ON THE CITY WEBSITE AND COMMENT THROUGH DECEMBER FIRST. ON DECEMBER FIRST WE WILL BE SUBMITTING THE APPLICATION TO HUD FOR FUNDING. WE WILL THEN BE CONTACTING THE HIGH PRIORITY AND PRIORITY NEIGHBORHOOD TO FORMULATE MORE SPECIFIC PLANS AND THEN ACTUALLY THE INDICATOR IS WRONG ON THE PUBLIC MEETING. WORKING IN NEIGHBORHOODS IS SCHEDULING A PUBLIC MEETING FOR DECEMBER -- SATURDAY DECEMBER 6 AT NORTHSIDE PRESBYTERIAN CHURCH TO DISSEMINATE THE PLAN THAT THE CITY HAS SUBMITTED TO HUD TO THE PUBLIC AND TO GIVE ADDITIONAL COMMENTS ON THAT PLAN.

>> MR. CRANLEY: MR. CERVAY, IS THAT THE END? I'M SURE WE'LL HAVE A LOT OF QUESTIONS, LET ME START WITH AN FEW. THE REQUIREMENT THAT WE HAVE TO REDEVELOP THE LAND WITHIN TEN YEARS, THAT'S IF WE ACQUIRE IT.

>> ESSENTIALLY THAT IS IF WE LAND BANK THE PROPERTY, YES.

>> MR. CRANLEY: SO IF WE WERE TO MERELY DEMOLISH IT AND LIEN IT, THEN WE ARE NOT SUBJECT TO THE REQUIREMENT TO REDEVELOP WITHIN TEN YEARS?

>> THAT'S CORRECT.

>> MR. CRANLEY: AND IF WE HAD A PIECE OF LAND THAT THE ONLY WAY TO GET WAS TO ACQUIRE IF WE HAD A FRIENDLY DEVELOPMENT CORPORATION IN THAT NATURE NEIGHBORHOOD WE COULD HAVE THE DEVELOPMENT CORPORATION ACQUIRE IT, WE COULD EXPEND THE MONEY TO DEMOLISH IT AND WE WOULD STILL NOT BE SUBJECT TO TEN YEARS OF HAVING IT REDEVELOPED WITHIN TEN YEARS.

>> WE WOULD STILL HAVE TO LIEN THE PROPERTY.

>> MR. CRANLEY: BUT WE COULD DECIDE HOW TO SETTLE THAT LIEN FOR OTHER PURPOSES.

>> THAT'S CORRECT.

>> MR. CRANLEY: SO WE CAN AVOID THE TEN YEAR RECAPTURE BY NOT TAKING OWNERSHIP OF LAND AND FINDING AND IT LOOKS LIKE IN THE HIGH PRIORITY NEIGHBORHOODS THERE ARE DEVELOPMENT CORPORATIONS IN MOST OF THEM, NOT ALL OF THEM UNFORTUNATELY, BUT IN SOME OF THEM. WE COULD FORM

SOME STRATEGIC RELATIONSHIPS IN A WAY THAT WOULD ALLOW US TO GET TO DEMOLISH A NUMBER OF BUILDINGS WITHOUT BEING SUBJECT TO THE TEN YEAR RECAPTURE PROVISION.

>> I THINK I AGREE WITH THAT, YES.

>> LET ME ASK YOU THIS, IF THERE'S A PROPERTY, IT'S ACQUIRED BY A DEVELOPMENT CORPORATION, LET'S SAY PRIORS HILL WILL. LET'S SAY PRICE HILL WILL ACQUIRES A PROBLEM PROPERTY IN PRICE HILL AND LET'S SAY THAT ALL OF THE NEIGHBORS SURROUNDING THE PROPERTY ARE WITHIN 120 PERCENT OF AVERAGE MEDIAN INCOME, THERE'S A LOT OF CRIME RUNS, POLICE RUNS, MEETS ALL OF THE DEFINITIONS. IF WE WERE TO PAY FOR THE DEMOLITION AND LIEN IT OR WHATEVER, FIGURE THAT OUT WITH PRICE HILL WILL, BUT PRICE HILL WILL WOULD BE THE OWNER OF THE PROPERTY THEN PRICE HILL WILL SHOULD BE ABLE TO REDEVELOP THAT PROPERTY WITHOUT ANY RESTRICTIONS AS TO HOW, WHO THE BENEFICIARIES ARE ON THAT PROPERTY. IS THAT CORRECT?

>> I THINK THAT IS CORRECT CONTINGENT UPON SATISFACTION OF THAT LIEN, YES.

>> MR. CRANLEY: I THINK THE ISSUE IS THAT 99 PERCENT OF THE TIME IT'S NOT GOING TO MATTER BECAUSE THE PEOPLE WHO ARE LIKELY, LET'S SAY PRICE HILL WILL TEARS IT DOWN AND PUTS UP SOMETHING DIFFERENT, EACH IF IT IS HOMEOWNERSHIP UNITS, THE CHANCES ARE BY THE DEFINITION OF THE ORIGINAL LOCATION OF THE PROPERTY THAT IT WAS BLIGHTED THAT THE PEOPLE WHO WOULD BE BUYING THOSE HOMES OR LIVING IN THOSE HOMES OR WHATEVER ARE LIKELY TO BE 120 PERCENT OF A M I OR BELOW. BUT THERE'S A HUGE DIFFERENCE BETWEEN WHETHER THAT IS JUST THE WAY IT TURNS OUT AND A REQUIREMENT OF THE PROGRAM. BECAUSE I THINK THE HOPE FOR ALL OF THESE NEIGHBORHOODS IS TO TRANSFORM THE NEIGHBORHOODS. BUT IF THERE ARE LIMITATIONS, 15, 30 YEAR LIMITATIONS ON THE INCOME LEVELS WITHIN THESE PROPERTIES, THAT'S GOING TO SEND A COMPLETELY DIFFERENT SIGNAL TO THE MARKET AS OPPOSED THAT THERE IS THE POTENTIAL FOR THE NEIGHBORHOOD TO IMPROVE. AND I DON'T HEAR YOU SAYING THAT THERE ARE 15 OR 30 YEAR OR TEN YEAR REQUIREMENTS ON THE PEOPLE LIVING IN THESE RENOVATED UNITS AS LONG AS WE'RE NOT THE OWNER OF THE LAND.

>> FOR THE USE OF NSP FUNDS, WHEN THERE IS A REHABILITATION OR NEW CONSTRUCTION DONE WITH THE NSP FUND THERE WILL BE ABOUT AN AFFORDABILITY PERIOD SIMILAR TO THAT TO THE HOME PROGRAM. WHILE THE HOME PROGRAM IS RESTRICTED TO HOUSING FOR HOUSE HOLDS OF 80 PERCENT AND LESS, THIS PROGRAM GOES TO 120 PERCENT OF AREA MEDIAN INCOME WITHIN THIS AREA FOR A FAMILY OF FOUR IS 80 THOUSAND DOLLARS.

>> I THOUGHT YOU SAID THE OPPOSITE. I THOUGHT YOU SAID THAT IF WE DON'T OWN THE LAND THE DEVELOPMENT CORPORATION WOULD NOT BE SUBJECT TO --

>> NO, I'M SORRY IF I SAID THAT I MISSPOKE. I MEANT TO TALK ABOUT USING NSP FOR THE RECONSTRUCTION. THE REHABILITATION OR NEW CONSTRUCTION ACTIVITY. I WASN'T TALKING ABOUT JUST THE LAND AS FAR AS THE LAND IS CONCERNED --

>> MR. CRANLEY: YOU'RE SAYING WE COULD DEMOLISH AN SITE AND LEAVE IT VACANT, AN EMPTY PAD AND THE DEVELOPMENT CORPORATION WOULD NOT BE SUBJECT TO THOSE INCOME GUIDELINES. BUT IF WE START REBUILDING, IF WE SUBSIDIZE THE RECONSTRUCTION OR RECONFIGURE RATION OTHER THAN DEMOLITION THAN THEY ARE NOT?

>> THAT'S CORRECT.

>> MR. CRANLEY: I THINK IT IS IMPORTANT THAT WE KNOW PRECISELY WHERE THESE DISTINCTIONS COME INTO PLAY. I WOULD LIKE TO HAVE A SUPPLEMENTAL REPORT THAT SPECIFICALLY SITES THE REGULATIONS AND THE REQUIREMENTS THAT ARE TRIGGERED BY THE USES OF THESE DOLLARS. I DON'T KNOW THE ANSWER TO THESE QUESTIONS THAT'S WHY SAME TRYING TO FIND OUT WHERE THESE DISTINCTIONS START TO REALLY MATTER BECAUSE I THINK THAT IS AN HUGE DISTINCTIONS IN TERMS OF GIVING HOPE TO THESE NEIGHBORHOODS AS TO WHAT'S GOING TO HAPPEN IN THE FUTURE. I'M GOING TO HAVE ADDITIONAL QUESTIONS BUT THOSE ARE MY QUESTIONS FOR NOW.

>> MR. BERDING: I'M GOING TO START WITH AN OVERALL TIMETABLE. YOU MENTIONED THAT THIS WOULD BE POSTED ON THE DEPARTMENT'S WEBSITE OR THE CITY OF CINCINNATI AND THERE WOULD BE PUBLIC COMMENT AVAILABLE THROUGH DECEMBER FIRST, IS THAT CORRECT?

>> ACTUALLY IT IS POSTED ON THE BUDGET OFFICE WEBSITE WHICH IS PART OF THE CITY MANAGER'S OFFICE AND THE COMMENT IS BEING TAKEN AND I THINK IT WAS POSTED ON LAST THURSDAY AND COMMENT WILL BE TAKEN THROUGH DECEMBER FIRST.

>> MR. BERDING: AND WHO IS READING OR LOGGING THE PUBLIC COMMENT?

>> MY STAFF AND THE BUDGET OFFICE STAFF

>> MR. BERDING: AND ONCE THOSE COMMENTS ARE WRITTEN DOWN AND RECORDED, WHAT ROLE WILL THEY PLAY AT ALL IN THE PROCESS? TERMS OF EVALUATE THIS PROPOSAL?

>> WE ARE REQUIRED TO SUBMIT ALL OF THE COMMENTS TO HUD AS A PART OF OUR APPLICATION. WE CAN ALSO MODIFY THE PLAN BASED UPON THOSE COMMENTS.

>> MR. BORTZ:

>> MR. BERDING: OKAY. AND I THINK YOU INDICATED THAT THE PLAN WAS REQUIRED TO BE, WILL BE SENT TO HUD ON DECEMBER FIRST, AS WELL?

>> THAT'S CORRECT.

>> MR. BERDING: AND THAT'S I BELIEVE THAT'S THE FEDERAL REQUIREMENT IS THAT CORRECT?

>> THAT'S -- THAT'S THEIR DROP DEAD DATE. IF WE DON'T HAVE AN APPLICATION IN THEY WILL REALLOCATE OUR MONEY WITHIN OHIO.

>> MR. BERDING: SO BASED ON THAT REQUIREMENT AND YOU'RE PREVIOUS COMMENTS IF THE PUBLIC WANTS TO HAVE COMMENT THEY SHOULD REALLY COMMENT PARTICULARLY IF THEY WANT THEM CONSIDERED IN TERMS OF ANY REVISIONS OR TO BE INCLUDED IN THE HUD FILING OFF OF OUR APPLICATION THEY SHOULD SEND THEIR COMMENTS PRIOR TO DECEMBER FIRST.

>> THAT'S CORRECT.

>> MR. BERDING: AND THERE'S AN MEET WITH WORKING IN NEIGHBORHOODS ON DECEMBER 6, SO CLEARLY THAT WON'T BE FOR PUBLIC COMMENT, THAT WOULDN'T BE FOR CHANGING THE APPLICATION, THAT WILL BE FOR UNDERSTANDING WHAT WE HAVE SUBMITTED AT THAT POINT.

>> THAT IS FOR US TO REPORT BACK.

>> MR. BERDING: OKAY. HELP ME UNDERSTAND THE PROCESS TO GET THE TEN NEIGHBORHOODS WITH THE HIGHEST FORECLOSURE, THE TARGET NEIGHBORHOODS TO GET THEM -- LET ME ASK TWO QUESTIONS, NUMBER 1 BUY IN ON THIS PLAN AND MR. CERVAY, I'LL SHARE THIS FOR THE PUBLIC AND FOR MY COLLEAGUES, WE DID HAVE AN MEETING WITH WORKING IN NEIGHBORHOODS, WE INVITED REPRESENTATIVES, FROM THE TEN NEIGHBORHOODS HAD GOOD

PARTICIPATION, ALL BUT ONE WAS PRESENT, AND WE DID WALK THROUGH THE FEDERAL REQUIREMENTS AND DID SEEK INPUT AND SO I THINK THAT WAS A GOOD STEP. AND I DO SEE SOME OF THE COMMENTS WE RECEIVED REFLECTED IN THE REPORT HERE WHICH I'M PLEASED BY. IS THERE OTHER OPPORTUNITIES FOR THESE NEIGHBORHOODS TO GIVE FURTHER COMMENT OTHER THAN REPLYING TO THE WEBSITE OR OBVIOUSLY CONTACTING COUNCIL MEMBERS. AND I WANT TO BE SPECIFIC, SPECIFICALLY REPRESENTATIVES, COMMUNITY COUNCILS, COMMUNITY DEVELOPMENT CORPORATIONS, OF THE TEN NEIGHBORHOODS.

>> MR. CHAIRMAN, TO THE COUNCILMAN, LET ME SAY THIS TO THE A CERTAIN EXTENT IT IS STILL A WORK IN PROGRESS. WE GOT THE REGULATIONS ABOUT SIX WEEKS AGO AND QUITE FRANKLY WE'RE DOING OUR BEST FLYING BY THE SEAT OF OUR PANTS. ONCE THE APPLICATION IS SUBMITTED I ANTICIPATE COMMUNITY DEVELOPMENT STAFF GOING OUT AND MEETING WITH EACH OF THESE COMMUNITY COUNCILS ONE TO IDENTIFY TARGET AREAS WITHIN THE NEIGHBORHOOD WHERE THE PROBLEM IS MORE SEVERE THAN IN OTHER SECTIONS OF THE NEIGHBORHOOD. IN CERTAIN INSTANCES FORECLOSURES HAVE NOT AFFECTED PORTIONS OF THESE NEIGHBORHOODS AND SO THERE'S NO SENSE IN SPENDING FORECLOSURE DOLLARS IN THOSE SUBSECTIONS OF THE NEIGHBORHOOD. SO WE WANT TO LOOK AT THE DATA AND WE ALSO WANT TO PICK THE BRAIN OF RESIDENTS OUT THERE AS FAR AS WHERE THE PROBLEM IS WORSE WITHIN THEIR NEIGHBORHOOD AND THEN ALSO TALK A LITTLE BIT MORE ABOUT WHAT THEY SEE AS SOME OF THE WAYS OF ASSAULTING THOSE PROBLEMS. I ALSO HAD A DISCUSSION WITH THE MANAGER OF THE PROPERTY MAINTENANCE CODE ENFORCEMENT DIVISION THIS MORNING. NEIGHBORHOODS WILL BE A PART OF THE DEMOLITION PROCESS AS FAR AS WE WILL HAVE CONDEMNATION HEARINGS AND PUBLIC NUISANCE HEARINGS OUT IN THOSE NEIGHBORHOODS AS WE GO THROUGH THE DEMOLITION PROCESS. SO THAT EVEN THOUGH IT IS EVEN A WORK IN PROGRESS, WE ARE COMMITTED TO MAKING NEIGHBORHOOD RESIDENTS AND THE COMMUNITY COUNCILS A PART OF THE PROCESS.

>> MR. BERDING: SURE. SO SUMMARIZE THERE IS SOME LIMITED OPPORTUNITIES FOR FURTHER PUBLIC INPUT THROUGHOUT THE CITY AS WELL AS IN THESE NEIGHBORHOODS BETWEEN NOW AND ALL LIKELIHOOD LIKE NOVEMBER 28 OR 27, JUST AS YOU PREPARE TO SEND THIS UP. IF YOU WANT TO MAKE CHANGES. SUBSEQUENT TO WHEN WE SEND IN THE APPLICATION IF THE DECEMBER 6 MEETING AND ON AN ONGOING BASIS TO TALK ABOUT HOW THE DOLLARS MAYBE SPENT, MIGHT BE SPENT BEST IN THEIR NEIGHBORHOODS BUT NOT IN CHANGING THE APPLICATION AT THAT POINT.

>> UM, THE APPLICATION AS YOU CAN SEE IS PRETTY GENERIC AND SO AS A RESULT THERE'S A LOT OF FLEXIBILITY WITHIN IT.

>> MR. BERDING: BUT TO BE FAIR, TO BE FAIR IF A LOT MORE NEIGHBORHOODS WANTED DEMOLITION AND WE'RE SENDING OUT AN APPLICATION THAT ONLY CALLS FOR 2 MILLION TO BE SPENT ON DEMOLITION, THAT WON'T CHANGE WILL IT. HERE'S HOW WE ARE GOING TO BE CAN WE CHANGE THAT, CAN WE LATER SPEND 4 MILLION ON DEMOLITION?

>> YES, WE COULD CHANGE THAT. I WENT TO TRAINING ON THIS PROGRAM IN EARLY OCTOBER

>> MR. BERDING: I THINK IT WAS THE DAY BEFORE WE HAD OUR MEETING.

>> I THINK YOU'RE RIGHT. AND THEN SUBSEQUENT TO THAT FIVE OF THE STAFF PEOPLE FROM MY DEPARTMENT AND THE BUDGET OFFICE WENT TO OTHER TRAININGS. HUD REPEATEDLY SAID AT ALL OF THOSE TRAININGS THAT THEY

UNDERSTAND THAT THEY ARE ASKING US TO PUT THESE APPLICATIONS TOGETHER ON AN VERY TIGHT TIMEFRAME AND THAT THEY ACKNOWLEDGE AT THAT TIME THAT AMENDMENTS WOULD BE COMING IN SUBSEQUENT TO THE DECEMBER FIRST DEADLINE. AND SO THEY COMMITTED TO TURNING THOSE REQUESTS FOR AMENDMENTS AROUND AS QUICKLY AS POSSIBLE AND I FELT IT REALLY HELPFUL FOR THEM TO ACKNOWLEDGE THAT THESE APPLICATIONS WOULD BE AMENDED.

>> MR. BERDING: I'M GOING TO MOVE ON. THANK YOU. AS I UNDERSTAND IT AND I THINK YOU PRESENTED THIS PROGRAM WAS MADE POSSIBLE BY CONGRESS AND SIGNED INTO LAW AS A RESULT OF THE FORECLOSURE CRISIS THAT'S HAPPENING ACROSS THE COUNTRY AND THE GRANTS WERE MADE AVAILABLE TO CITIES AS A RESULT OF FORECLOSURE CRISIS HAPPENING SPECIFIC TO NEIGHBORHOODS. AND SO AS YOU HAVE OUTLINED THE PRIORITY NEIGHBORHOODS THOSE ARE BASED ON YOUR ANALYSIS, THE DATA ANALYSIS THAT SHOWS WHERE WE HAVE SUFFERED, WHAT NEIGHBORHOODS HAVE SUFFERED THE MOST DUE TO FORECLOSURE CRISIS. AND THESE FUNDS ARE MEANT TO BE A WAY TO MITIGATE PROBLEMS THAT HAVE HAPPENED IN THOSE PARTICULAR NEIGHBORHOODS?

>> CORRECT.

>> MR. BERDING: AND SO AS A RESULT I BELIEVE MY UNDERSTANDING OF THE PROGRAM IS THAT THESE FUNDS WOULD BE SPENT IN THESE NEIGHBORHOODS IN WAYS CONSISTENT WITH WHAT OUR APPLICATION IS GOING TO BE, IN WAYS THAT WE THINK WOULD MOST MITIGATE THE DAMAGE THAT THESE NEIGHBORHOODS HAVE ENDURED. FAIR?

>> FAIR AS FAR AS IT GOES. THE FUNDING FOR 25 PERCENT FOR LESS THAN 50 PERCENT OF THE AREA MEDIAN INCOME, THERE IS MORE FLEXIBILITY IN WHERE THAT IS AT THAN IN THESE TEN NEIGHBORHOODS.

>> MR. BERDING: LET'S FOCUS ON THAT BECAUSE I THINK THAT'S WHAT'S ON PAGE 5 OF THE REPORT I WANT TO MAKE SURE I UNDERSTAND THIS. THE LAST PARAGRAPH SAYS HOUSING FOR REDEVELOPMENT MAYBE AVAILABLE FOR ALL NEIGHBORHOODS IDENTIFIED AS HAVING THE GREATEST NEED, I ASSUME THAT MEANS THE TEN TARGET NEIGHBORHOODS.

>> THAT'S CORRECT.

>> MR. BERDING: I UNDERSTAND THAT AND IT TALKS ABOUT THE CITY OF CINCINNATI'S DEPARTMENT OF COMMUNITY DEVELOPMENT WILL USE THE CRITERIA DEVELOPED FOR PRIORITY RANKING NEIGHBORHOODS WHICH WE SEE AS WELL AS THE DEPARTMENT STANDARD CRITERIA FOR HOUSING PROJECTS TO EVALUATE PROPOSALS. SO WHAT THAT MEANS IS THESE TEN NEIGHBORHOODS AND ARE YOU GOING DO 1 ON 1 WITH THEM BUT THEY ARE GOING TO SUBMIT PROPOSALS ON HOW THEY COULD SPEND DOLLARS IN SOME OF THE PROGRAMS THAT WE'RE APPLYING FOR, CORRECT?

>> THAT'S CORRECT.

>> MR. BERDING: SO WE'RE GOING TO PUT THIS OUT THERE AND WAIT FOR PROPOSALS TO COME TO US FROM THESE NEIGHBORHOODS TO BE USED IN WAYS OUTLINED HERE. OKAY. I UNDERSTAND THAT. HERE'S MY QUESTION. I DON'T THINK I UNDERSTAND THIS. IN ADDITION, PROJECTS THAT WILL SERVE INDIVIDUALS AND HOUSE HOLDS WHO'S WHOSE INCOMES DO NOT EXCEED WILL BE CONSIDERED EVEN IF THEY ARE NOT IN THE NEIGHBORHOOD IDENTIFIED AS HAVING THE GREATEST NEED. DOES THAT MEAN THAT IN NORTH FAIRMONT AS AN EXAMPLE, NOT ON THE LIST, BUT SOME OF THESE DOLLARS COULD BE USED IN NORTH FAIRMONT IF THEY MEET, DO NOT EXCEED THE 50 PERCENT OF THE MEDIAN

INCOME BECAUSE IN ALL LIKELIHOOD THEY HAVE SUFFERED FROM THE FORECLOSURE CRISIS EVEN IF IT IS NOT AS DIRECT?

>> THAT'S WHAT THAT MEANS. THE FUNDING WOULD STILL HAVE TO GO FOR A FORECLOSED ON OR A VACANT/ABANDONED BUILDING, THE REHABILITATION, BUT IT IS NOT TIED TO THE PRIORITY NEIGHBORHOOD.

>> MR. BERDING: AND WHAT PERCENT OF THE DOLLARS --

>> 25 PERCENT.

>> MR. BERDING: SO 25 PERCENT OF THE 8 MILLION DOLLARS OR ROUGHLY 2 MILLION DOLLARS COULD BE USED IN NEIGHBORHOODS OTHER THAN THE TEN.

>> AS LONG AS IT BENEFITS HOUSE HOLDS EARNING LESS THAN 50 PERCENT OF THE AREA MEDIAN INCOME.

>> MR. BERDING: OKAY. I'M GOING TO MOVE ON.

>> AND JUST SOME EXAMPLES OF PROJECTS THAT HUD SUGGESTED THAT WE CONSIDER FOR THAT WOULD BE TRANSITIONAL OR PERMANENT SUPPORTIVE HOUSING AS A PART OF THE CONTINUUM OF CARE. THEY SUGGEST WE TALK TO THE VETERANS ADMINISTRATION ABOUT PUTTING DISABLED VETERANS INTO HOUSING AND THERE WAS ONE MORE SUGGESTION WHICH IS NOT COMING TO MIND RIGHT NOW.

>> MR. BERDING: I WANT TO MAKE SURE FOR RIGHT NOW I UNDERSTAND IT. I'M NOT INTERESTED IN DEBATING IN ON PAGE SIX IT TALKS ABOUT DEMOLITION AND IN PARTICULAR THE SUBSET OF CONDEMNED BUILDINGS DECLARED TO BE PUBLIC NUISANCE. I ASSUME YOU HAVE IN THE CHART HERE THAT THERE IS 271 CONDEMNED BUILDINGS IN THE TEN NEIGHBORHOODS, 60 OF THEM HAVE BEEN DECLARED PUBLIC NUISANCE. YOU HAVE IDENTIFIED 143 BUILDINGS FOR DEMOLITION. JUST IN TERMS OF THE ALLOCATION FOR THE 2 MILLION DOLLARS. SO IF I UNDERSTAND THIS CORRECTLY BECAUSE YOU ARE NOT ALLOCATING THAT IS SUFFICIENT AND DEMOLISH ALL 271, YOU ARE SAYING WE'RE GOING TO START WITH THE 60 AND ADD ROUGHLY 83 MORE WHICH ARE CONDEMNED BUT NOT YET PUBLIC NUISANCE, IS THAT RIGHT?

>> YES, SIR. YES, SIR.

>> MR. BERDING: OKAY. ON THE SECTION DEALING WITH LOW -- DEALING WITH LOW INCOME TARGETING, WANTS US TO USE 2.1 MILLION DOLLARS TO BENEFIT INDIVIDUALS OR FAMILIES WHO DO NOT EXCEED 50 PERCENT. AND THEN ELIGIBLE ACTIVITIES THEY ANTICIPATE DIRECTING THOSE TOWARD, PERMANENT SUPPORTIVE HOUSING AND FUNDING FOR CONTINUUM OF CARE. THESE ACTIVITIES PROJECTED TO PRODUCE 42 HOUSING UNITS FOR INDIVIDUALS OR FAMILIES WHOSE INCOMES DON'T EXCEED 50 PERCENT. HELP ME UNDERSTAND, YOU TOUCHED ON THIS A BIT, THE CONTINUUM OF CARE ACTIVITIES AND DEVELOPMENT OF AFFORDABLE RENTAL UNITS. SO WE'RE GOING TO USE SOME OF THIS TO DEVELOP PROPERTIES THAT COULD BE MULTIFAMILY RENTAL UNITS?

>> THAT'S CORRECT. AGAIN THE RESTRICTION IS THAT WE WOULD HAVE TO RENOVATE A VACANT OR ABANDONED BUILDING OR ACQUIRE SUCH A BUILDING, TEAR IT DOWN, AND DO NEW CONSTRUCTION ON THAT SITE FOR HOUSE HOLDS EARNING LESS THAN THAT AMOUNT.

>> MR. BERDING: MR. CERVAY, IF I CAN ASK, HAVE WE IN ANY RECENT YEARS DONE A SURVEYOR MAYBE IT IS IN THE CENSUS ON THE NUMBER OF RENTAL UNITS, AFFORDABLE RENTAL UNITS WE HAVE IN THE CITY? BOTH HUD AND CMHA HAVE COMPILED THAT KIND OF INFORMATION. AND WE CAN MAKE IT AVAILABLE IF THAT WOULD BE HELPFUL.

>> MR. BERDING: IS THERE THE SENSE THAT THE CITY SUFFERS FROM AN INADEQUATE NUMBER OF AFFORDABLE RENTAL UNITS?

>> THE SENSE IS THAT THERE IS A DISCONNECT BETWEEN THE NEED AND THE SUPPLY OF AFFORDABLE HOUSING.

>> MR. BERDING: WHICH IS NEEDIER, THE NEED OR SUPPLY.

>> THE NEED IS GREATER THAN THE SUPPLY. LET ME REPHRASE THAT. THE PROBLEM IS NOT SO MUCH AFFORDABLE HOUSING, THE PROBLEM IS QUALITY AFFORDABLE HOUSING. TO GET AFFORDABLE HOUSING ALL YOU NEED TO DO IS LET THE QUALITY GO DOWN AND LET THE NEIGHBORHOOD BECOME CRIME RIDDEN AND YOU HAVE PLENTY OF AFFORDABLE HOUSING. THE CHALLENGE THAT WE HAVE IN THIS CITY IS PROVIDING QUALITY AFFORDABLE HOUSING.

>> MR. CRANLEY: SO WE DON'T NEED NEW -- WE NEED NO NET NEW HOUSING BUT WE MAY NEED TO RENOVATE OR IMPROVE OR REDUCE THE DENSITY OF EXISTING.

>> I WOULD AGREE WITH THAT.

>> MR. BERDING: OKAY. AND THE CONTINUUM OF CARE PART YOU MENTIONED PERMANENT SUPPORTIVE HOUSING. IS THE NOTION THERE THAT WE MIGHT REDEVELOP EXISTING AFFORDABLE RENTAL UNITS AND MAKE THEM AVAILABLE AS PART OF THE CONTINUUM OF CARE AGAIN, HOMELESS PROGRAM, MOVING PEOPLE OUT OF AN SHELTER AND INTO PERMANENT SUPPORTIVE HOUSING THAT WE'LL USE THESE FEDERAL DOLLARS TO ASSIST THEM.

>> THAT IS AN ELIGIBLE USE, YES.

>> MR. BERDING: IT SAYS THE CITY OF CINCINNATI INTENDS TO USE THESE FUNDS THIS WAY.

>> WE HAVE STARTED DISCUSSIONS WITH THE PEOPLE FROM THE CONTINUUM OF CARE TO GET THEIR PROPOSALS WHICH WILL BE EVALUATED WITH ALL OTHER PROPOSALS THAT WE GET FOR THE MONEY.

>> MR. BERDING: OKAY. I ONLY HAVE AN COUPLE MORE POINTS AS WE'RE WALKING THROUGH THIS. IN G IT TALKS ABOUT HOME BUYER COUNSELING AND IT INDICATES THAT THE CITY OF CINCINNATI WILL CONTRACT WITH THE HUD APPROVED HOUSING COUNSELING AGENCY TO PROVIDE TRAINING AND COUNSELING AND IT WOULD BE REQUIRED FOR ALL HOUSE HOLDS ACQUIRING PROPERTIES THROUGH NSP.

>> THAT'S A HUD REQUIREMENT.

>> MR. BERDING: IF ARE YOU GOING TO PUT A APPLICATION TOGETHER THAT HAS TO BE A PART OF IT?

>> YES.

>> MR. BERDING: ANYONE WHO OWNS ONE OF THESE HOMES, MR. CRANLEY'S EXAMPLE PRICE LITTLE WILL REDEVELOPING A HOME IN PRICE HILL, THEY USE SOME OF THE FUNDS HERE, THEY SUBMIT A PROPOSAL, HELP THE REDEVELOPMENT OF IT THEY ARE THEN GOING SELL IT TO WHOEVER THEY ARE SELLING IT TO HAS TO SELL IT BACK TO THE CITY AND GET THAT TRAINING.

>> THERE IS 8 HOURS OF PRE PURCHASE COUNSELING REQUIRED AND WE CURRENTLY WORK WITH THREE AGENCIES TO PROVIDE THAT: WORKING IN NEIGHBORHOODS, HOMEOWNERSHIP CENTER AND SMART MONEY.

>> MR. BERDING: THEY ALL DO AN TERRIFIC JOB.

>> THE WHOLE POINT OF THAT IS NOT TO GET PEOPLE INTO HOUSING TO CREATE THIS PROBLEM ANEW,

>> MR. BERDING: THAT'S GREAT. IS THERE ANYTHING IN THIS PROPOSAL TO DO FURTHER COUNSELING FOR PEOPLE WHO MAY BE IN HOMES WHO MAY FEEL THAT THEY ARE ABOUT TO BE FORECLOSED ON AND DON'T KNOW THERE ARE STEPS

THEY CAN TAKE TO SAVE THEIR HOME COUNSELING AS OPPOSED BUY A HOME COUNSELING.

>> THAT IS NOT AN ELIGIBLE USE FOR THIS, THERE WERE OTHER PROFESSION PHYSICIANS PROVISIONS TO PROVIDE ADDITIONAL COUNSELING.

>> MR. BERDING: THAT'S FINE. AND THEN THE LAST ONE IS ON THE DOWN PAYMENT ASSISTANCE. SO, WE'RE GOING TO USE SOME OF OUR FUNDS TO PROVIDE FORGIVE ABLE LOANS UP TO 20 THOUSAND DOLLARS FOR DOWN PAYMENT AND CLOSING COST ASSISTANCE.

>> THAT'S CORRECT

>> MR. BERDING: IS THAT AN REQUIRED USE?

>> IT IS ELIGIBLE BUT NOT REQUIRED. AND THAT WOULD ALSO HAVE THE PRE PURCHASE COUNSELING ASSOCIATED WITH IT.

>> MR. BERDING: SURE. IS IT A ELIGIBLE USE TO PROVIDE EMERGENCY MORTGAGE ASSISTANCE?

>> NO, THAT'S NOT ONE OF THE FIVE ELIGIBLE USES.

>> MR. BERDING: SO THE NOTION THAT SOMEONE IS IN THEIR HOME, MAYBE HAS HAD AN EXTRAORDINARY MEDICAL EXPENSE, THE CITY CURRENTLY HAS A PROGRAM THAT HAS HAD GREAT SUCCESS, SOMEONE CAN APPLY FOR A TEMPORARY ONE TIME GRANT AND SHOULD BE ALL THE MEANS AND GO THROUGH THE COUNSELING TO GO THROUGH THEIR HOME JUST THE RECORD, THAT'S NOT ELIGIBLE USE FOR THOSE DOLLARS? THIS IS MORE FRONT END HELP. IF SOMEONE, THIS IS MORE TO FEDERAL GOVERNMENT. SO IF SOMEONE GETS FORECLOSED ON AND GETS KICKED OUT AND THEN WE CAN GET SOME COUNSELING AND DOWN PAYMENT GRANT, FORGIVE ABLE LOAN. BUT WE CERTAINLY CAN'T HELP THEM STAY IN THEIR EXISTING HOME UNDER THIS PROGRAM.

>> THAT'S CORRECT.

>> MR. BERDING: THANK YOU, MR. CHAIRMAN FOR AFFORDING ME QUITE A BIT OF TIME.

>> MR. CRANLEY: ANY OTHER COMMENTS OR QUESTIONS?

>> MR. CROWLEY: MR. CHAIRMAN? THANK YOU. THANK YOU, MR. CERVAY. YOU CLEANED UP ONE QUESTION I HAD WHETHER THIS IS A FORECLOSURE PREVENTION PROGRAM. IT SOUNDS LIKE YOU ARE BETTER TO FORECLOSE AND APPLYING FOR HELP.

>> THIS IS FOR WHEN THE HORSE IS ALREADY OUT OF THE BARN.

>> MR. CROWLEY: AND THAT'S WHAT WE'VE GOT AND WE HAVE TO LIVE WITH THAT. ONE THING I DON'T UNDERSTAND IS THE DIFFERENCE BETWEEN THE NUMBER OF ESTABLISHED DEMOLITION OF STRUCTURES VERSUS THE ITEM A AND B, THE FINANCING MECHANISM FOR REDEVELOPMENT, 24. AND THE 70 REHABILITATION AND REDEVELOPMENT OF FORECLOSED OR ABANDONED PROPERTIES. I DON'T UNDERSTAND 143 COMPARED TO THE 84 IN TWO OTHER CATEGORIES PARTICULARLY IN TERMS OF WHAT YOU STRESSED BACK IN YOUR SLIDE PRESENTATION THAT THIS IS NOT AN ELIMINATION OF SLUM AND BLIGHT PROGRAMS BUT THE NUMBERS BELIE THAT OR I'M NOT MAKING THE CONNECTION.

>> THERE'S A COUPLE OF EXPLANATIONS FOR THAT.

>> MR. CROWLEY: CAN I PICK THE EASIEST ONE?

>> IT COSTS A WHOLE LOT LESS TO TEAR DOWN A HOUSE THAN IT DOES TO REHABILITATE IT AND GET A NEW FAMILY IN THERE. SO, WE CAN STRETCH THE DEMOLITION MONEY A WHOLE LOT FURTHER THAN WE CAN THE SECOND MORTGAGE MONEY AND THE RENOVATION MONEY.

>> MR. CROWLEY: BUT YOU SAID, MR. CHAIRMAN IF I CAN CONTINUE, YOU SAID THAT -- THERE'S RESTRICTIONS ON HOW MUCH ELIMINATION WE CAN DO.

>> THE RESTRICTION IS THEY NEED TO BE A DIRECT TIE OF BENEFIT TO SURROUNDING HOUSE HOLDS THAT EARN 120 PERCENT OF AREA MEDIAN INCOME OR LESS.

>> MR. CROWLEY: SO WE'RE NOT SEEING THIS PROGRAM AS A PROGRAM THAT WOULD ELIMINATE SLUM AND BLIGHT. WHAT ARE WE SEEING IT AS?

>> WE'RE SEEING IT AS A PROGRAM THAT BENEFITS HOUSE HOLDS EARNING 120 PERCENT OR LESS OF THE AREA MEDIAN INCOME. WHETHER THAT IS TO GET THOSE PEOPLE INTO HOMES THAT HAVE BEEN PREVIOUSLY FORECLOSED OR ABANDONED OR TEARING DOWN VACANT AND ABANDONED PROPERTIES THAT ARE A BLIGHT AND PULLING DOWN THE PROPERTY VALUES OF CURRENT HOMEOWNERS.

>> MR. CROWLEY: I HAVE TO ADMIT IT STILL DOESN'T MAKE TOO MUCH SENSE TO ME BUT IT WILL REQUIRE A LITTLE MORE THINKING ABOUT IT. MR. CERVAY, THE -- LET ME FIND MY OTHER QUESTION HERE. I APPARENTLY LOST IT SOME WHERE ALONG THE LINES. YOU INDICATED IN THE NARRATIVE OF YOUR REPORT THAT THE CRITERIA, YOU AND YOUR STAFF USED WAS ESSENTIALLY THE FEDERAL GUIDELINES FOR THIS PROGRAM AND I CAN'T FIND WHERE I READ THAT. YOU DID SOME VARIATIONS FROM THEM IN CERTAIN CIRCUMSTANCES, WOULD YOU DISCUSS THAT FOR US, PLEASE?

>> MR. CHAIRMAN, TO THE COUNCILMAN, WE USED THE SAME PRICE THAT HUD USED IN CREATING AN FORMULA UPON WHICH WE RECEIVED THE 8 MILLION DOLLARS BUT THEN WE WEIGHTED THOSE FACTORS TO PROVIDE A GREATER WEIGHT TO WHEREFORE CLOSURES HAD OCCURRED AND AN LESSER WEIGHT TO THE SUB PRIME MORTGAGES AND THE DELINQUENCIES INCIDENTS OF DELINQUENCIES AND THAT IS ACCEPTABLE UNDER THE REGULATION BUT WE FELT THAT FORECLOSURES WAS A MUCH BIGGER ISSUE THAN THE SUB PRIME MORTGAGES WERE AND THE DELINQUENCIES WERE AND SO WE WANTED TO WEIGHT THAT FACTOR TO A GREATER EXTENT THAN THOSE OTHER FACTORS.

>> MR. CROWLEY: WAS THAT AN FACTOR THAT HAD THE EFFECT OF DETERMINING THAT THERE SHOULD BE 143 DEMOLITIONS?

>> UM ... THE 143 DEMOLITIONS BASICALLY COMES FROM THE NUMBER OF PUBLIC NUISANCES THAT HAVE BEEN DECLARED IN THESE TEN NEIGHBORHOODS. AND IT WAS IRRESPECTIVE OF THE NUMBER AND THE LOCATION OF THE FORECLOSURES.

>> MR. CROWLEY: COULD YOU GIVE ME AN EXAMPLE OF, AND I PRESUME YOU ALL DID THIS AND I MAY OR MAY NOT HAVE IT IN YOUR HEAD OF TAKING TEN NEIGHBORHOODS AND USING DIFFERENT WEIGHTED FACTORS, DIFFERENT DEGREES, THE SAME ITEM BUT A HIGHER PERCENT, DID THAT CHANGE THE FLOW OF THE TEN NEIGHBORHOODS, ALIGNMENT OF TEN NEIGHBORHOODS AT ALL?

>> IT CHANGED THE RANK ORDER BUT BASICALLY THE TEN NEIGHBORHOODS KEPT COMING UP TIME AND TIME AGAIN REGARDLESS OF HOW WE WEIGHTED THOSE FACTORS.

>> MR. CROWLEY: IS THAT SOME THAT WE COULD SEE LIKE THE FORMULA THAT YOUR STAFF USED TO COME UP WITH THESE VARIOUS OUT COMES?

>> SURE.

>> MR. CROWLEY: I GUESS AS I SAID I WANT TO READ THIS A LITTLE MORE CLOSELY AND MAYBE GET A LITTLE TUTORIAL FROM YOU LATER BUT I AM CONCERNED ABOUT THE FACT THAT WE'RE PROJECTING HERE AND WE HAVE PROJECTED IN THE RECENT PAST SIGNIFICANT INCREASE IN THE DEMOLITIONS THAT WE'RE

DOING IN THE CITY. AND I AM WELL AWARE THAT YOU HAVE A LOT OF PROPERTY THAT IS BLIGHTED BUT AT SOME POINT THE DEMOLITION AS A WAY OF MOVING FORWARD IS NOT GOING TO WORK. WE'RE GOING TO HAVE A LOT OF EMPTY LOTS ALL AROUND TOWN AND IF WE JUST TOOK THESE FIGURES JUST FROM THIS PROGRAM, THE 143 THAT WOULD BE DEMOLISHED AND THERE IS ONLY -- THERE'S ONLY FACTORS FOR 94 TO BE REBUILT. SO WE'RE GOING TO CONTINUE TO LOSE. NOW, IT SEEMS TO ME THAT WE HAVE TO THINK THIS THING THROUGH A LITTLE BIT MORE BECAUSE IN MANY INSTANCES I FEEL SITTING UP HERE NEIGHBORHOODS ARE ANXIOUS TO TEAR DOWN BUILDING AND THEY WANT TO GET THE BLIGHT REMOVED WITHOUT A LOT OF THOUGHT OF WHERE WE GO FROM THERE. HOW ARE WE PROVIDING AS YOU DESCRIBED IT OR ARE WE MERELY GETTING BLIGHT OUT OF THE WAY FOR WHAT HAPPENS NEXT. AND THAT CONCERNS ME IN THE BACK OF MY MIND AND AS I COMPARE THESE NUMBERS. I WOULD APPRECIATE SEEING THE VARIOUS TABLES AND FORMULA THAT YOU COME UP WITH WHEN YOU WORK THIS OVER.

>> MR. CHAIRMAN, THAT WAS ONE OF THE BIG CHALLENGES IN PUTTING TOGETHER THIS PLAN WAS ACHIEVING THAT KIND OF AN BALANCE BETWEEN DIM LIST AND RENOVATION AND NEW CONSTRUCTION.

>> MR. CROWLEY: ARE YOU SATISFIED THAT YOU HAVE AN BALANCE HERE?

>> I THINK WE'RE PRETTY CLOSE TO AN BALANCE, YES.

>> MR. CROWLEY: THANK YOU, MR. CHAIRMAN. THANK YOU, MR. CERVAY.

>> MR. CRANLEY: OTHER COMMENTS OR QUESTIONS FOR MR. CERVAY? MR. BORTZ?

>> MR. BORTZ: THANK YOU, MR. CHAIRMAN, MR. CERVAY, SO FAR A MARATHON. THANK YOU. GOOD REPORT. I HAVE AN COUPLE OF I THINK BROAD QUESTIONS AND APOLOGIZE IF SOME OF THIS IS REITERATING. FIRST, ARE YOU INTENDING TO HIRE PEOPLE TO IMPLEMENT THE PROGRAM?

>> MR. CHAIRMAN, TO THE COUNCILMAN, YES, WE ARE LOOKING AT HIRING ONE, MAYBE TWO STAFF PEOPLE.

>> MR. BORTZ: AND SOME OF THAT 8 HUNDRED THOUSAND DOLLARS THAT WE'RE GOING TO USE TO ADMINISTER THE PROGRAM WILL BE FOR THAT PURPOSE?

>> THAT'S CORRECT.

>> MR. BORTZ: DO WE REALLY NEED 8 HUNDRED THOUSAND DOLLARS TO ADMINISTER THE PROGRAM?

>> I DON'T THINK SO.

>> MR. BORTZ: SO AS WE HAVE ALREADY DISCUSSED, WE CAN AMEND THE PROGRAM TO CHANGE OR ADD NEIGHBORHOODS, MOVE MONEY AROUND, THAT'S A PART THAT WE COULD MOVE AS WELL?

>> YES.

>> MR. BORTZ: BECAUSE WE WENT WITH AN MAXIMUM BUT WE DON'T NECESSARILY NEED IT ALL?

>> NOT KNOWING WHAT I'M GOING TO RUN INTO AS WE TRYING TO IMPLEMENT THAT PROGRAM, I THINK WE'RE BEING CAUTIOUS AND PRUDENT BY BUDGETING THE FULL TEN PERCENT BUT AS WE GET INTO IT I'LL HAVE AN BETTER HANDLE ON THAT. AND WE'VE GOT 18 MONTHS TO JUGGLE THE MONEY AROUND TO GET IT FULLY ALLOCATED WITHIN THAT 18 MONTH PROCESS.

>> MR. BORTZ: MAKING IT CLEAR THAT THAT WAS THE MAXIMUM NOT A REQUIREMENT.

>> THAT'S CORRECT.

>> MR. BORTZ: WE SHOT FOR THE MAXIMUM AND WE CAN CHANGE THAT AS CIRCUMSTANCES CHANGE.

>> IT CAN GO DOWN, IT CANNOT GO UP.

>> MR. BORTZ: I UNDERSTAND THAT ONE OF THE PERMISSIBLE USES IS TO ACQUIRE NON RESIDENTIAL PROPERTY FOR NON RESIDENTIAL USES. PUBLIC PARK, COMMERCIAL USE, MIXED RESIDENTIAL AND COMMERCIAL.

>> AS LONG AS IT IS ELIMINATING FORECLOSED ON OR VACANT PROPERTIES, YES. OR ADDRESSING.

>> MR. BORTZ: SO LET'S SAY IF WE HAVE A VACANT LOT IN A QUALIFIED AREA AND NEXT TO THAT OR WE COULD CONCEIVABLY TAKE THAT PARCEL AND TURN IT INTO AN COMMUNITY GARDEN?

>> THAT'S CORRECT.

>> MR. BORTZ: AND THAT WOULD BE A PERMISSIBLE USE OF THIS THESE FUNDS?

>> TO ACQUIRE AND DEMOLISH THE PROPERTY WE COULD NOT USE THESE FUNDS FOR WHATEVER IT WOULD TAKE TO MAKE IT INTO AN COMMUNITY GARDEN, WHICH PROBABLY WOULD BE MINIMAL.

>> MR. BORTZ: MY UNDERSTANDING IS NSP FUNDS MAYBE USED TO REDEVELOP PROPERTIES FOR NON RESIDENTIAL USE SUCH AS A PUBLIC PARK, SO WE COULD DO THAT.

>> AS LONG AS IT BENEFITED THE HOUSE HOLDS OF 120 PERCENT OR LESS.

>> MR. BORTZ: SO IF EVERY PROPERTY OWNER IS AT OR BELOW 120 PERCENT OF AREA MEDIAN INCOME AND IT IS IN ONE OF THOSE QUALIFIED NEIGHBORHOODS WE COULD CREATE A POCKET PARK?

>> I THINK SO.

>> MR. BORTZ: OKAY, MAYBE WE CAN DOUBLE CHECK THAT.

>> OKAY.

>> MR. BORTZ: I UNDERSTAND THAT FORECLOSURE I KNOW MR. BERDING PURSUED THIS FOR A WHILE, FORECLOSURE PREVENTION ACTIVITIES ARE SPECIFICALLY EXCLUDED FROM THESE FUNDS.

>> YES.

>> MR. BORTZ: THAT'S SURPRISING BUT THERE IT IS. WHAT ABOUT HOW FAR CAN YOU MOVE THE REDEVELOPED LINE, COULD YOU LIKE PEOPLE WORKING COOPERATIVELY THEIR MISSION IS GOING AND HELP REHABILITATE COMPONENTS OF HOMES TO MAKE THEM MORE ENERGY EFFICIENT, TO MAKE THEM EASIER TO LIVE IN EFFECT. DOES THAT RISE TO THE LEVEL OF REDEVELOPMENT? IS REHABILITATE EQUIVALENT UNDER THE FEDERAL GUIDELINES?

>> UNDER THE GUIDELINES FOR THIS PROGRAM YOU NEED TO REHABILITATE A BUILDING TO THE POINT THAT IT COMPLIES WITH ALL LOCAL BUILDING CODES.

>> MR. BORTZ: IF THEY WERE IN AN HOME BUT THEY WERE NOT FORECLOSED IN BUT THEY WERE IN THE QUALIFIED AREA AND ENOUGH WORK COULD BE DONE IN THE HOME DO BRING IT UP TO CODE WE COULD SPEND THE MONEY FOR THAT PURPOSE?

>> IT WOULD HAVE TO BE IN A VACANT OR FORECLOSED ON HOME.

>> MR. BORTZ: OKAY. I KNOW YOU HAVE DONE THIS FOR A WHILE, BUT ONE MORE TIME. THE DIFFERENCE BETWEEN REDEVELOPED, DEMOLISHED OR VACANT PROPERTIES VERSUS PURCHASED AND REHABILITATE HOMES THAT HAVE BEEN ABANDONED, WHAT'S THE DIFFERENCE BETWEEN THOSE TWO?

>> CAN YOU REPAET THAT, PLEASE?

>> MR. BORTZ: YES, I KEEP REPEATING IT TOO AND I DON'T GET IT. YOU'VE GOT A LINE ITEM ON YOUR BUDGET B, REHABILITATION AND REDEVELOPMENT OF

FORECLOSED OR ABANDONED PROPERTIES. WHAT'S THE DIFFERENCE BETWEEN THAT AND E, REDEVELOPMENT OF DEMOLISHED OR VACANT PROPERTIES FOR WHICH YOU HAVE ZERO DOLLARS ALLOCATED?

>> B IS WHERE THERE ARE IMPROVEMENTS ON THE PROPERTY.

>> SO THAT'S UNIMPROVED LOT REALLY IS WHAT E MEANS?

>> YES.

>> MR. BORTZ: TOTALLY UNIMPROVED. WHEN THEY SAY OR VACANT PROPERTY THEY MEAN UNIMPROVED PARCEL?

>> THAT'S CORRECT.

>> MR. BORTZ: THAT'S A IMPORTANT DISTINCTIONS. SOME OF THE 2 MILLION DOLLARS THAT'S BEING UTILIZED TO THE BENEFIT OF 50 PERCENT A M I OR BELOW IS BEING USED FOR PERMANENT SUPPORTIVE HOUSING THROUGH THE CONTINUUM OF CARE MODEL?

>> IT CAN BE

>> MR. BERDING: IT CAN BE. OKAY BUT WE CAN AMEND THAT LATER IF CIRCUMSTANCES CHANGE AND THEY HAVE A RASH OF FORECLOSURES AND WE HADN'T LISTED AS AN NEIGHBORHOOD WE SEE AN EMERGENCY NEED THERE WE COULD DO AN REALLOCATION OF RESOURCES AT THAT POINT?

>> AS LONG AS IT BENEFITS 50 PERCENT OR LESS.

>> MR. BORTZ: NOW, I UNDERSTAND WE DON'T WANT TO PUT ANY MONEY HERE TOWARD LAND BANKING, RIGHT?

>> THAT'S CORRECT.

>> MR. BORTZ: WHY NOT?

>> THERE'S TWO REASONS FOR THAT. ONE IS WE WOULD HAVE TO BUDGET FOR MAINTAINING THAT PROPERTY ONCE THE CITY ACQUIRED IT. AND I'M NOT SURE WHAT THAT NUMBER IS

>> MR. BORTZ: DON'T WE HAVE TO DO THAT ANYWAY, IF YOU REHABILITATE OR REDEVELOP AND I'M REALLY CURIOUS ABOUT THE REHABILITATE AND HOW MUCH ROOM WE HAVE IN THERE. BUT IF WE REHABILITATE OR RENOVATE A FORECLOSED BUILDING WE'RE TAKING THE SAME RISK THAT WE'LL NEED TO MAINTAIN THAT STRUCTURE UNTIL WE RESELL IT OR RENT IT. AREN'T WE?

>> WELL, THE TIMING IS VERY DIFFERENT. WHEN WE ACQUIRE A PIECE OF PROPERTY WITH THE INTENT OF REHABILITATION OR REDEVELOPMENT AND THE TIMEFRAME FOR BRINGING THAT AN BOUGHT IS VERY DIFFERENT THAN US ACQUIRING A PIECE OF LAND SPECULATIVELY THAT WE'RE GOT TO PUT INTO AN LAND BANK AND WHO KNOWS WHEN WE'RE GOING TO REDEVELOP IT. WE HAVE TO REDEVELOP IT WITHIN TEN YEARS. BUT -- WE WOULD NEED TO HOLD IT AND MAINTAIN IT ON AN SPECULATIVE BASIS AS OPPOSED TO A SPECIFIC PROPOSAL WERE A TIME TABLE ASSOCIATED WITH IT FOR REHABILITATION OR REDEVELOPMENT.

>> MR. BORTZ: THERE'S A TEN YEAR TIME LINE?

>> THERE'S A TEN YEAR TIME LINE ON LAND BANKING.

>> MR. BORTZ: BUT NONE ASSOCIATED WITH REDEVELOPMENT

>> THERE IS FOUR YEAR TIME LINE, WE HAVE TO HAVE ALL THE MONEY OUT THE DOOR WITHIN FOUR YEARS.

>> MR. BORTZ: BUT WITH THIS THEY GIVE -- WITHIN THE CONFINES OF THIS PROGRAM THERE'S ADDITIONAL SIX YEARS ATTACHED TO LAND BANKING EFFORTS?

>> WE CAN HOLD PROPERTY UP TO TEN YEARS IN AN LAND BANK, YES.

>> MR. BORTZ: ALL RIGHT. I'M NOT ENTIRELY SURE THAT IT WOULDN'T BE A GOOD STRATEGY TO PURSUE SOME ADDITIONAL LAND BANKING ACTIVITY BECAUSE IT SEEMS TO ME THAT REHABILITATING AND/OR REDEVELOPING AN ABANDONED PROPERTY IN EFFECT REQUIRES US TO TAKE CONTROL OF THE SITE.

>> US OR THE DEVELOPMENT PARTNER.

>> MR. BORTZ: AND IN EFFECT THAT'S LAND BANKING AND WE'RE TAKING A SHORT TERM FOUR YEAR RISK AS OPPOSED TO A LONGER TERM RISK BUT IN EFFECT IT'S THE SAME, WE'RE STILL LAND BANKING.

>> THERE IS SIX YEAR'S DIFFERENCE.

>> MR. BORTZ: FAIR BUT I WOULD BE CURIOUS IF WE COULD LOOK AT WE ALREADY HAVE A LAND BANK FUNCTION INTERNALLY AND WE KNOW WE HAVE AN NEED FOR THAT AND IT IS DIFFICULT TO ASSEMBLE ENOUGH PARCELS IN FOUR YEARS TO HAVE A BLOCK CHANGING IMPACT BUT OVER TEN YEARS BUT MAYBE THERE'S A GREATER LIKELIHOOD THAT YOU COULD ASSEMBLE ENOUGH PARCELS TO HAVE A IMPACT. I MEAN I KNOW THE MAINTENANCE COST IS RISKY BUT I DO SEE SOME BENEFIT THERE. DO YOU SEE ANY REASON WHY WE SHOULDN'T OTHER THAN THE TIME LINE YOU DEFINED WHY WE SHOULDN'T PURSUE A MORE AGGRESSIVE LAND BANK STRATEGY?

>> IT IS MY BELIEF THAT THERE ARE GOING TO BE ENOUGH PROJECTS OUT THERE TO TURN FORECLOSED ON PROPERTIES INTO HOMEOWNERSHIP WITHIN THE FOUR YEAR PERIOD THAT I DON'T BELIEVE WE NEED TO WAIT TEN YEARS TO DEVELOP CERTAIN PARCELS OF LAND.

>> I DON'T IMAGINE WHY WE WOULD EVER WAIT TEN YEARS EITHER BUT THERE IS NO REQUIREMENT THAT WE HAVE TO WAIT TEN YEARS AND ANYTIME WE ACQUIRE A PARCEL IN THE NEIGHBORHOOD, LET'S SAY IT IS A VACANT PARCEL OR AND HOLD IT FOR AN COUPLE OF YEARS AND THEN TRY TO HELP DEVELOP CAPACITY AT A CDC LEVEL OR COMMUNITY LEVEL TO TAKE THAT PROPERTY OVER AND REDEVELOP IT, THAT'S AN EFFECTIVE LAND BANKING STRATEGY THAT NEED NOT TAKE A DECADE. RIGHT?

>> THAT'S CORRECT.

>> MR. BORTZ: OKAY. THAT'S ALL THE QUESTIONS I HAVE, THANK YOU.

>> MR. CRANLEY: I THINK WHAT I AM GOING TO DO IS I AM GOING TO PUT OUT AN ANNOUNCEMENT TODAY FOR A FINANCE COMMITTEE A WEEK FROM TODAY WHERE WE CAN HAVE A FULL AGENDA WITH WHATEVER COMES BEFORE FINANCE NEXT WEEK PLUS WE WILL GIVE SPECIAL CONSIDERATION TO MAKE AGE FINAL DECISION ON THIS POLICY SO WE CAN MEET THE DECEMBER FIRST DEADLINE. IN ADDITION WE MIGHT TAKE UP MOTIONS THAT I SEE ARE BEING PASSED AROUND REGARDING THE RETIREMENT AND THEN OF COURSE THE WEEK AFTER THAT WE START LOOKING AT THE BUDGET SO WHILE I KNOW THAT IT IS AN INCONVENIENCE TO BE AT FINANCE EVERY WEEK FROM NOW UNTIL THE END OF THE YEAR, GIVEN THE ENORMITY OF OUR AGENDAS THIS RETIREMENT, BUDGET, SORTA, THERE ARE SO MANY THINGS COMING BEFORE US I THINK WE'RE BETTER OFF HAVING ADDITIONAL MEETINGS AT THIS TIME. ARE THERE ANY OTHER QUESTIONS FOR MR. CERVAY? WE HAVE AN NUMBER OF SPEAKERS ON THIS ITEM. ANY OTHER QUESTIONS? I WILL SAY THAT I THINK -- LET'S GET TO THE COMMUNITY FIRST AND THEN WE'LL MAKE SOME GENERAL COMMENTS. SISTER BUSH FOLLOWED BY MISS EVANS. WELCOME YOU HAVE THE PLEASURE OF THE FLOOR FOR TWO MINUTES.

>> THANK YOU. I'M SISTER BUSH, EXECUTIVE DIRECTOR OF WORKING IN NEIGHBORHOODS AND WE ESSENTIALLY SUPPORT THIS PARTICULAR PROPOSAL AND OUR RATIONALE IS THAT WE BELIEVE THAT THERE IS EASILY 2.9 MILLION IN

REHAB, PURCHASE AND REHAB ABILITY WHICH IS ALL WE'RE DISCUSSING BECAUSE ONCE YOU TAKE OUT THE 21 AND THE 2000 THAT ARE YOU KNOW YOU TAKE OUT THE DEMOLITION AND YOU TAKE OUT THE 50 PERCENT BELOW, YOU REALLY ONLY SITTING WITH A LITTLE UNDER 3 MILLION. SO WE'RE CONCERNED THAT THERE'S SOME AVAILABLE OF THAT MONEY FOR REAL ESTATE OWNED PROPERTIES THAT ARE KILLING OUR NEIGHBORHOODS AND WE DO NEED TO TRANSFORM THOSE PROPERTIES INTO LIVABLE UNITS TO BRING PEOPLE BACK TO THE CITY BECAUSE THERE ARE NOT ADAPTIVE PROPERTIES AT THIS POINT AND WE'RE NOT GOING TO BE ABLE TO ENCOURAGE PEOPLE. ANYBODY WHO'S WORRIED ABOUT -- PEOPLE WHO HAVE FORECLOSE US AND COMING BACK BECAUSE THERE IS NO MORTGAGES AVAILABLE FOR THEM. SO THEY ARE JUST OUT AND THEY WILL BE IN NEED OF RENTAL PROPERTY. AND MOVE YOU KNOW THAT OUR FIRST PREFERENCE IS OF COURSE TO STOP THAT FROM HAPPENING. WE WOULD -- WE DO SUPPORT THAT SOME NEIGHBORHOODS ARE VERY STRONG IN NEED OF DEMOLITION AND THEY ARE VERY STRONG AND WANT THAT TO HAPPEN SO WE'RE VERY SUPPORTIVE OF THAT EFFORT BUT WE'RE SUPPORTIVE OF BOTH REHABILITATION AND DEMOLITION AND WE INVITE ANYBODY WHO WOULD LIKE TO COME AND JOIN COMMUNITIES UNITED FOR ACTION ON DECEMBER 6 AT THE CHURCH. WE'LL BE THERE FROM 9 UNTIL NOON AND YOU'RE WELCOME TO COME.

>> MR. CRANLEY: THANK YOU.

>> GOOD AFTERNOON, I'M MARILYN EVAN AND I'M THE DIRECTOR THE COMMUNITIES UNITED FOR ACTION AND A MEMBER OF THE CITIZENS AGAINST LOAN SHARKING. WE CAME TOGETHER SOME TIME AGO AND BROUGHT TOGETHER NEIGHBORHOOD LEADERS, CITY LEADERS, COUNTY LEADERS, CITY LEADERS TO FORM A HOUSING FORUM. AND WHAT WE REALLY WANT TO SEE HAPPENING IS THAT THIS MONEY GOES INTO THE DIFFERENT COMMUNITIES THAT NEED US, THAT CAN REALLY UTILIZE IT. SOME OF THE HOUSING FORUM OBJECTIVES WAS THAT THE GENERAL MAINTENANCE OF THE PROPERTY THAT HAS BEEN FORECLOSED ON, FINDING THE OWNER AND HOLDING THEM RESPONSIBLE OR ACCOUNTABLE AND MAINTAINING PROPERTIES, CUT THE GRASS AND BOARD THE BUILDINGS UP. WE ALSO OUR OTHER OBJECTIVE WAS MORE EFFECTIVE ENFORCEMENT, ESTABLISHING A HAMILTON COUNTY HOUSING AND ENVIRONMENTAL COURT AND MORE INSPECTORS FOR ALL OF THE NEIGHBORHOODS. WE ALSO NEED MONEY FOR DEMOLITION AND REHAB. IN SHORT ENSURE THAT THE NEIGHBORHOOD COLLABORATES WITH THE CITY AND COUNTY ON THESE ISSUES AND MONEY FOR FORECLOSED PREVENTION COUNSELING TO THEM PEOPLE TO GET THEIR HOMES AND TO STAY IN THEIR HOMES. AS A ADDED CONCERN I DID NOT SEE SOUTH CUMMINVILLE UP THERE. WE ARE A SMALL COMMUNITY BUT WE DO HAVE HUMONGOUS PROBLEMS AROUND THE FORECLOSURE AND VACANT PROPERTIES. SO WE WOULD LIKE TO ASK FOR CONSIDERATION OF US BEING PUT ON THAT LIST. THANK YOU.

>> MR. CRANLEY: THANK YOU. JIM GARDNER FOLLOWED BY ROGER DAVIS.

>> I AM FROM SOUTH FAIRMONT AND ON THE COMMUNITY COUNCIL THERE. I AM ONE WHO IS FOR DEMOLITION. WE NEED A LOT OF IT. WE HAVE STREETS THAT ARE ALMOST TOTALLY DESERTED. WE HAVE HAD THREE VACANT FIRES IN THE LAST TWO AND A HALF OR THREE MONTHS. AND WE HAVE HAD OR SHARE OF THE FLIPPERS, WE HAVE HAD OUR SHARE OF THE BOARD THEM UP AND LEAVE THEM GO. THE REASON WE HAVE PROPERTIES THAT ARE OWNED BY BANKS, THAT ARE OUT OF TOWN, THEY DON'T CARE. WE HAVE HAD HOUSES THAT ARE STRIPED, WE HAVE HAD THEM BROKEN INTO, WE HAVE A LOT OF BREAKING AND ENTERING AND

A LOT OF BURGLARIES I HAVE BEEN THERE A LONG TIME AND I HAVE SEEN THE NEIGHBORHOOD JUST CONTINUE TO GO DOWN AND DOWN. AND IN ORDER TO TURN OUR NEIGHBORHOOD AROUND, WE HAVE GOT TO START TEARING DOWN THESE VACANTS AND THESE BLIGHTS. IF YOU DO THAT, THEN YOU WILL BOTTOM OUT, WILL YOU HELP STABILIZE THE PROPERTY VALUES. WE HAVE INCREASING CRIME AND IN TERMS OF SOMEONE WHO WANTS TO SEE SOMETHING DONE, WE REALLY NEED A LOT OF THESE VACANTS TORN DOWN. IT IS NOT JUST THE VACANT HOUSES, IT IS THE OLD FACTORIES, IT IS THE OLD COMMERCIAL BUILDINGS, THE OTHER VARIOUS PROPERTIES. THE GENERAL OPINION THAT I RECEIVED WHEN I TALK TO PEOPLE IS GET THE STUFF TORN DOWN. SO THAT'S MY THING.

>> MR. CRANLEY: THANK YOU. MR. DAVIS? I AM CO- CHAIR OF THE EXTENT AGAINST LOAN SHARKS. 5414108 IS OUR PHONE. I'M ALSO THE CO- CHAIR OF THE CITIZENS AGAINST LOAN SHARKS. WE'RE ABOUT FIGHTING AGAINST PREDATORY LENDING AND KEEPING PEOPLE IN THEIR HOMES. AND I AM THE PAST PRESIDENT OF THE SOUTH CUMMINSVILLE COMMUNITY COUNCIL. MY GREATEST CONCERN IS ABOUT DEMOLITION, DEMOLISHING ALL OF THESE HOMES. SOME OF THESE HOMES CAN BE REHABBED. AND WE FIGHT FOR THAT ALSO. WE DON'T WANT ALL OF THE MONEY USED FOR THAT. I'M ALSO AN MEN OF THE HOUSING FORUM WHICH WE ARE CONCERNED ABOUT VACANT HOUSING AND DEALING WITH THE CONCERN OF OUR COMMUNITIES AND THE VALUE OF OUR COMMUNITIES. YES, DEMOLISHING BUT ALSO REHABBING, THAT IS AN GREAT CONCERN AND WE HAVE AN COMMUNITY I WOULD SAY, I'M GUESS AGO LITTLE BIT ABOUT 70 PERCENT OF PEOPLE ARE 70 YEARS OLD AND OVER, SO THEY NEED HELP WITH THEIR HOMES. THANK YOU.

>> MR. CRANLEY: THANK YOU. A COUPLE OF GENERAL COMMENTS. I BELIEVE THAT THIS REPORT IS A GOOD BEGINNING FOR WHAT WE NEED TO DO WITH THIS ADDITIONAL FUNDING. OBVIOUSLY WE WILL ADOPT SOMETHING NEXT WEEK TO MEET THE DEADLINE. I SUSPECT THAT COUNCIL MEMBERS ARE GOING TO WANT TO PROVIDE SOME FURTHER GUIDANCE, MORE SPECIFICITY AND MAYBE SOME AMENDMENTS TO THE PROPOSAL. BUT I THINK WE'RE ALL PRETTY MUCH ON THE SAME PAGE AS TO TARGETING THOSE NEIGHBORHOODS THAT HAVE BEEN AFFECTED THE MOST BY THESE PROBLEMS, PUTTING AN HUGE EMPHASIS ON DEMOLITION AND REMOVAL OF HAZARDS BOTH BUILDING CODE BUT ALSO CRIMINAL. I WANT TO LOOK AT THE DEFINITIONS THAT ARE USED FOR BLIGHTED I WANT TO MAKE SURE WE'RE EXPANSIVE IN THAT LOCATION THAT HAS A LOT OF POLICE RUNS SHOULD ALSO BE QUALIFIED AS A BLIGHTED PROPERTY BECAUSE IT CERTAINLY BLIGHTING UP THE NEIGHBORHOOD. AND THINGS OF THAT NATURE. SO I THINK FURTHER REFINEMENT NEXT WEEK AND MAKE A FINAL DECISION WOULD BE G. I WOULD ADVISE AND ENCOURAGE ALL MEMBERS OF THIS COMMITTEE TO BETWEEN NOW AND THEN PUT OUT ANY PROPOSED CHANGES AND AMENDMENTS TO THESE POLICIES SO WE CAN HAVE A FULL AND FAIR HEARING OF THEM ON MONDAY AND MAKE FINAL DECISIONS. SECONDLY SINCE I'M NOW COMMITTED TO THIS COMMITTEE NEXT WEEK, WE WILL ALSO TAKE UP BOTH THE EARLY RETIREMENT PROBLEMS THAT WE HAVE THAT MISS GHIZ AND I HAVE RAISED AN NUMBER OF QUESTIONS ABOUT AND WE WILL TAKE UP ANY OTHER RETIREMENT ISSUES THAT MAY OR MAY NOT COME BEFORE US.

>> MR. BERDING: CAN YOU SPEAK BRIEFLY TO THE REPORTS THAT HAVE BEEN IN THE MEDIA REGARDING THE EARLY RETIREMENT AND THE HIRING BACK OF SOME OF THOSE EMPLOYEES? AND I ONLY SPEAK NOT NECESSARILY TO THE SPECIFIC INSTANCES BUT JUST ARE WE GETTING AN REPORT FROM THE ADMINISTRATION TO CLARIFY --

COMMENTS AT PUBLIC NSP MEETING
NOVEMBER 24, 2008
CITY COUNCIL FINANCE COMMITTEE
1 PM

William Winton, Avondale Community Council

Ensure funds only go to the ten neighborhoods of greatest need.

Does the City need all the planning and administration money it has budgeted?

Ensure all CDCs in the ten neighborhoods are included.

He was concerned about the challenges of serving ten neighborhoods with limited resources.

He did not see the need to allocate funds to District 3 Police Substation.

Don Lenz, LISC

NSP funding is critical for the City's Neighborhood Homes Initiative program that is currently in the development stage.

He advocated for \$3.0 million for rehabilitation all of which would serve individuals with income levels of 51% to 120% of the area median income.

He was concerned about the use of funds for the District 3 Police Substation.

He advocated for \$1.0 million for acquisition for demolition projects.

James Fast, Price Hill Will

He was concerned about the use of funds for the District 3 Police Substation.

He advocated that more funding be dedicated for rehabilitation of foreclosed homes.

Patricia Garry, CDC Association of Cincinnati

She wanted to ensure Avondale Redevelopment Corporation and Cincinnati Housing Partners were included in the list of CDCs the City would work with.

She advocated that as much money as possible go toward rehabilitation work.

She was concerned with demolition due to the fact that it creates vacant holes in neighborhoods.

She stated the rehabilitation was cheaper and leads to redevelopment more quickly than demolition.

Barbara Busch, SC, Working In Neighborhoods

She was concerned about the use of funds for the District 3 Police Substation and wondered if that work could be considered as benefiting the 50% of AMI population that needed to be served.

She advocated that \$1.0 million of the demolition funding to be combined with \$3.0 million of the rehabilitation funding so that groups could demolish blighted structures and then rebuild on those same lots.

She advocated that funding be dedicated to homeownership counseling.

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November 4, 2008

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EXECUTIVE DIRECTOR
Ken Smith

Michael Cervay
Director of Community Development
805 Central Avenue, Suite 700
Cincinnati, OH 45202

Lea Carroll
Budget Director
801 Plum Street, Room 142
Cincinnati, Ohio 45202

Dear Mr. Cervay and Ms. Carroll,

As you are undoubtedly aware, East and West Price Hill have been particularly affected by the foreclosure crisis brought about by the predatory lending practices of recent years. During 2006 and 2007, there were 618 foreclosures in our communities ranking us at the top of Cincinnati neighborhoods.

For the last four years, Price Hill Will has been working on a comprehensive strategy to prevent foreclosures and to deal with the vacant and abandoned houses that result when residents are unable to keep their homes. We have advocated for systemic changes like the Lease Option Ordinance, the Vacant Building Maintenance License and the creation of a dedicated housing court to better address problem properties. We have sued both illegal flippers and multi-national banks who fail to maintain their properties. We have filed receivership cases in order to abate nuisance properties, we have provided direct grant assistance to homeowner occupants and we have acted as developer rehabbing 19 houses for new owners with many more in the pipeline.

We have had some great partners in our work including the City of Cincinnati, Ohio Housing Finance Agency, the Place Matters initiative, local foundations and countless residents and volunteer groups. With this assistance, I believe we are making a real difference in Price Hill.

I am writing you because I know your offices are engaged in planning for the use of the federal Neighborhood Stabilization funds that have been allocated to the city.

PRICE HILL WILL
3208 WARSAW AVENUE
CINCINNATI, OHIO 45205

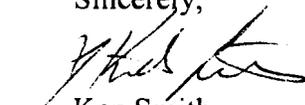
PHONE: 513-251-3800
FAX: 513-251-8500
pricehill@pricehillwill.org
www.pricehillwill.org

Due to the size of both our neighborhood and the problem we face, I am respectfully requesting that the city dedicate \$900,000 for the continuation of our Buy-Improve/Demolish-Sell program in addition to other city wide programs that might be funded. Based on our current work, we project this money would allow us to complete at least 36 homes turning underperforming properties into owner occupied assets for the neighborhood and the city.

While I realize that there will be numerous proposals for these funds, I feel this request is very reasonable because our need is great and I believe Price Hill Will has demonstrated the ability to effectively rehabilitate homes and more importantly sell them.

Again, I truly appreciate the city's past commitment to our organization and our community and I certainly look forward to our continued partnership. If you or any of your staff have questions concerning our organization or our work, please do not hesitate to contact me at 513-251-3800 ext 104.

Sincerely,



Ken Smith
Executive Director

cc: Milton R. Dohoney, Jr
Cincinnati City Manager

Pratt, Susan

From: Henry, Oren
Sent: Friday, November 14, 2008 3:01 PM
To: Pratt, Susan
Subject: FW: 8.2 million dollar grant
Follow Up Flag: Follow up
Flag Status: Red

From: Johnson, Shannon **On Behalf Of** Community Development
Sent: Wednesday, November 12, 2008 8:53 AM
To: Cervay, Michael; Chester, Dwendolyn; Henry, Oren; Keels, Tawana; Pratt, Susan; Jones-Gant, Melanie; Bowling, Herman; Ranford, Kathi (CIN-CDP)
Subject: FW: 8.2 million dollar grant

The attached message is forwarded for your information/review from the Department of Community Development general email account. Regards, Shannon

From: North Fairmount Community Center [mailto:NFCC@fuse.net]
Sent: Tuesday, November 11, 2008 11:20 AM
To: Thomas, Cecil; Community Development; Milton R. Dohoney, Jr.; Mallory, Mayor; Crowley, David; Berding, Jeff; Ghiz, Leslie; Qualls, Roxanne; Cole, Laketa; Bortz, Chris; Cranley, John; Monzel, Chris
Subject: 8.2 million dollar grant

My sincere hope is that the 8.2 million dollars the City expects to receive to address local housing issues is not used exclusively for housing demolition.

Each property considered should be evaluated for its potential to be rehabilitated and put back into use perhaps first as a rental and eventually for home ownership . When that potential exists some subsidy for the rehab could come from the grant just as the Hope 3 Project did in the past.

Having hundreds more vacant lots with weeds, litter and very low tax revenues will not enhance the neighborhoods or the City's coffers.

Lois Broerman

Co-Director
North Fairmount Community Center

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Pratt, Susan

From: Henry, Oren
Sent: Monday, November 24, 2008 3:25 PM
To: Pratt, Susan
Subject: FW: NSP Admendment Public Comment
Follow Up Flag: Follow up
Flag Status: Red

FYI

From: Johnson, Shannon **On Behalf Of** Community Development
Sent: Monday, November 24, 2008 2:33 PM
To: Henry, Oren
Cc: Chester, Dwendolyn; Cervay, Michael
Subject: FW: NSP Admendment Public Comment

[Michael may have already responded to this...](#)

From: Bob Mecum [mailto:bmecum@lys.org]
Sent: Friday, November 14, 2008 4:18 PM
To: Community Development
Subject: RE: NSP Admendment Public Comment

This is great news Michael. I know that the city works with the CAA re their YouthBuild project to renovate deteriorated housing stock. Lighthouse is considering a similar kind of effort. Would the city have an interest in this?

From: Michael Cervay [mailto:communitydevelopment@cincinnati-oh.gov]
Sent: Friday, November 14, 2008 4:09 PM
To: Bob Mecum
Subject: NSP Admendment Public Comment

Public Notice

City of Cincinnati

**Consolidated Plan/Action Plan
Substantial Amendment
Friday November 14, 2008**

Below is a link to the Substantial Amendment to the City of Cincinnati's 2008 Consolidated Plan/Action Plan to the Department of Housing and Urban Development (HUD) for Neighborhood Stabilization Program (NSP) funding of the Housing and Economic Recovery Act, 2008. The Amendment can be viewed at the City's Web site at the following URL: <http://www.cincinnati-oh.gov/cmgr/pages/-12848/>

The City of Cincinnati is eligible to apply for up to \$8,361,592.00 in NSP funding directly from HUD, and must submit a Substantial Amendment to the Consolidated Plan/Action Plan no later than December 1, 2008.

HUD requires the City use needs data to determine the geographic areas of greatest need in the City and target funding to these areas including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and likely to face a significant rise in the rate of home foreclosures.

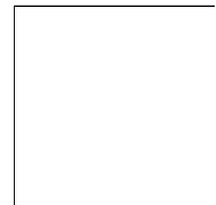
The program requires the City design activities that promote the sale, rental, or redevelopment of abandoned and foreclosed-upon homes and residential properties. These homes must remain affordable to individuals or families whose incomes do not exceed 120% of area median income, and 25% of spending must benefit individuals or families at or below 50% of area median income.

Funds must be obligated to a specific activity within 18 months and spent within 48 months of grant receipt, and HUD will impose certain obligations and responsibilities upon the City and will require the filing of various certifications.

The Action Plan Substantial Amendment was posted to the City's Web Site today to allow for comments by citizens during the next 15 days.

In addition to online, the Amendment may be obtained by contacting Oren J. Henry, Community Development Administrator, by telephone at 513-352-6264, by e-mail at Oren.Henry@cincinnati-oh.gov, in writing at the Office of Budget and Evaluation, 801 Plum Street, Room 142, Cincinnati, OH 45202. Written comments should be e-mailed or submitted on paper to the same address no later than December 1, 2008, to enable their inclusion (together with City responses) in document submissions to the U.S. Department of Housing and Urban Development. Oral comments may also be made.

This message was sent from Michael Cervay to bmecum@lys.org. It was sent from: City of Cincinnati Community Development, Two Centennial Plaza 805 Central Avenue, Suite 700, Cincinnati, Ohio 45202. You can modify/update your subscription via the link below.



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▪

Pratt, Susan

From: hartwellcouncil@fuse.net
Sent: Friday, November 21, 2008 3:39 PM
To: Chester, Dwendolyn
Cc: Community Development; Henry, Oren; Pratt, Susan; Cervay, Michael; Bowling, Herman; Cunningham, Edward
Subject: RE: NSP Admendment Public Comment

Follow Up Flag: Follow up
Flag Status: Red

Adding a simply "C" in front of it for Cincinnati would help greatly and shouldnt jepordize any federal's terminology. Otherwise, people are going to think the City is finally funding the NSP program to an amount of \$8.3 million which will have 52 neighborhoods thinking we are each eligible for over \$100,000 each instead of \$7,000. I am not asking you to change the name of the program, just make it an acronym of its own because technically, NSP is already taken in Cincinnati.

Thanks, and sorry all this.

Dawn

----- "Chester wrote:

> Hi Dawn,

>

> Thank you for your suggestion on the "NSP" acronym. Unfortunately, we can't change that acronym which is short for the Neighborhood Stabilization Program and geared toward the \$8.3 million. It was named by the federal government so we must be consistent with that agency's terminology.

>

> Have a great day!

> Dwendolyn I. Chester

>

> -----Original Message-----

> From: Johnson, Shannon On Behalf Of Community Development

> Sent: Tuesday, November 18, 2008 9:46 AM

> To: 'hartwellcouncil@fuse.net'; Chester, Dwendolyn

> Cc: Cervay, Michael; Bowling, Herman; Ranford, Kathi (CIN-CDP); Henry,

> Oren; Pratt, Susan; Keels, Tawana; Jones-Gant, Melanie; Roger, Peggy;

> Cunningham, Edward

> Subject: RE: NSP Admendment Public Comment

>

>

> Thank you for contacting the City of Cincinnati Department of Community Development. Via this message your inquiry has been forwarded to:

>

> Dwendolyn Chester

> Deputy Director

> Department of Community Development

> City of Cincinnati

> Dwen.Chester@cincinnati-oh.gov

>

>

> Regards,

>

> Shannon Johnson

>

>

> Shannon Johnson

> Deputy Director's Office

> Department of Community Development

> City of Cincinnati

> Centennial Plaza II, Suite 700

> 805 Central Avenue

> Cincinnati, OH 45202
> Phone: 513.352.3440
> Fax: 513.352.6113
> Shannon.Johnson@cincinnati-oh.gov
>
>
> -----Original Message-----
> From: hartwellcouncil@fuse.net [mailto:hartwellcouncil@fuse.net]
> Sent: Tuesday, November 18, 2008 8:09 AM
> To: Community Development
> Subject: Re: NSP Admendment Public Comment
>
>
> Just a thought but there is already a NSP in Cincinnati which is money each neighborhood
applies for...THIS NSP is of course something completely different but the NSP wordage
makes it confusing. Anyway to add a letter?
> I know..I am a pest, but while watching information about this you presented to council
on City Cable, I was very confused.
> Thanks for listening,
> Dawn Longworth-Hartwell
>
> ---- Michael Cervay <communitydevelopment@cincinnati-oh.gov> wrote:
> > Public Notice
> > City of Cincinnati
> > Consolidated Plan/Action Plan
> > Substantial Amendment
> > Friday November 14, 2008
> >
> > Below is a link to the Substantial Amendment to the City of
> > Cincinnati's
> > 2008 Consolidated Plan/Action Plan to the Department of Housing and
> > Urban Development (HUD) for Neighborhood Stabilization Program (NSP)
> > funding of the Housing and Economic Recovery Act, 2008. The
> > Amendment can be viewed at the City's Web site at the following URL:
> > [http://www.cincinnati-oh.gov/cmgr/pages/-12848-/
> > http://www.cincinnati-oh.gov/cmgr/pages/-12848-/
> >
> > The City of Cincinnati is eligible to apply for up to \$8,361,592.00
> > in NSP funding directly from HUD, and must submit a Substantial
> > Amendment to the Consolidated Plan/Action Plan no later than December 1, 2008.
> >
> > HUD requires the City use needs data to determine the geographic
> > areas of greatest need in the City and target funding to these areas
> > including those with the greatest percentage of home foreclosures,
> > with the highest percentage of homes financed by a subprime mortgage
> > related loan, and likely to face a significant rise in the rate of home foreclosures.
> >
> > The program requires the City design activities that promote the
> > sale, rental, or redevelopment of abandoned and foreclosed-upon
> > homes and residential properties. These homes must remain affordable
> > to individuals or families whose incomes do not exceed 120% of area
> > median income, and 25% of spending must benefit individuals or
> > families at or below 50% of area median income.
> >
> > Funds must be obligated to a specific activity within 18 months and
> > spent within 48 months of grant receipt, and HUD will impose certain
> > obligations and responsibilities upon the City and will require the
> > filing of various certifications.
> >
> > The Action Plan Substantial Amendment was posted to the City's Web
> > Site today to allow for comments by citizens during the next 15 days.
> >
> > In addition to online, the Amendment may be obtained by contacting Oren J.
> > Henry, Community Development Administrator, by telephone at
> > 513-352-6264, by e-mail at [mailto:Oren.Henry@cincinnati-oh.gov]
> > Oren.Henry@cincinnati-oh.gov , in writing at the Office of Budget and

> > Evaluation, 801 Plum Street, Room 142, Cincinnati, OH 45202.
> > Written comments should be e-mailed or submitted on paper to the
> > same address no later than December 1, 2008, to enable their
> > inclusion (together with City
> > responses) in document submissions to the U.S. Department of Housing
> > and Urban Development. Oral comments may also be made.

> >
> >
> > This message was sent by: City of Cincinnati Community Development,
> > Two Centennial Plaza
> > 805 Central Avenue, Suite 700
> > , Cincinnati, Ohio 45202

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November 19, 2008

Mr. Oren Henry
Community Development Administrator
City of Cincinnati
801 Plum Street, Room 142
Cincinnati, Ohio 45202

**Subject: Response to Neighborhood Stabilization Program
Substantial Amendment**

Dear Mr. Henry,

I would like to commend you and the staff of the Community Development Department for developing the Action Plan for the Neighborhood Stabilization Program, especially in consideration of the short time frame in which you had to work. The City of Cincinnati has developed a plan to combat the downturn in the housing market and to provide solutions to the associated problems of rising foreclosures. The Plan created by Cincinnati will assuredly have a positive impact on the lives of hundreds of families and will allow neighborhoods to redevelop in a smart and strategic manner.

I encourage you, the staff of the Community Development Department, the Cincinnati City Council, and other interested parties to consider the infrastructure needs of the neighborhoods to be impacted by the Neighborhood Stabilization Program. The United States Congress, in enacting the Neighborhood Stabilization Program, has provided local communities an opportunity to wholly redevelop, improve, and make better neighborhoods of the greatest need, an effort not seen since Urban Development Action Grants of the 1970s.

The positive community effect realized by the improvements to the housing stock of the neighborhoods selected for the Neighborhood Stabilization Program will be mitigated in short time if the underlying infrastructure needs are not addressed for the same areas at the same time. What good will be served if the private sanitary service line from the house to the public sewer main in the street are repaired and brought to code, while the public sewer main line is left unrepaired? How are Neighborhood Stabilization Program funds maximized if housing units are brought to code and made more attractive for applicable families, but the streets, sidewalks, and storm structures leading to and serving these housing units are left in a state of disrepair? While the definition of "greatest need" is centered on the housing market, this program allows an

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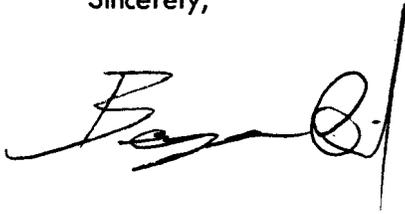
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opportunity to holistically redevelop neighborhoods, including infrastructure repairs and improvements.

Information provided by the Department of Housing and Urban Development indicates that those activities eligible under the "regular" Community Development Block Grant are generally eligible under the Neighborhood Stabilization Program, with specific reference made to "installing new infrastructure to support new housing construction." While the intent of the Neighborhood Stabilization Program is to improve neighborhoods through improving and redeveloping the housing stock, the use of the funds for associated infrastructure repairs could be an eligible expense, if done with a strategic approach. The use of Neighborhood Stabilization Program funds, when and where practical and possible, or the concentration of local efforts and resources in correcting infrastructure problems in the neighborhoods to be impacted by the applicable program is paramount to the continued success of this program and of these neighborhoods and is a wise governance of these and other public funds.

The efforts of the Cincinnati Community Development Department are well demonstrated in the Action Plan for the Neighborhood Stabilization Program and assuredly, the impact to Cincinnati neighborhoods will be strongly felt by the residents of those communities. I encourage you to consider the infrastructure needs of area neighborhoods in further developing and implementing the City of Cincinnati Neighborhood Stabilization Program.

Sincerely,

A handwritten signature in black ink, appearing to read "Ben Amick", with a vertical line extending upwards from the end of the signature.

Benjamin W. Amick, MPA
Public Program Specialist

Pratt, Susan

From: Henry, Oren
Sent: Monday, November 24, 2008 10:20 AM
To: Pratt, Susan
Subject: FW: Neighborhood Stabilization Plan
Follow Up Flag: Follow up
Flag Status: Red

From: Cervay, Michael
Sent: Thursday, November 20, 2008 10:41 AM
To: Henry, Oren
Subject: FW: Neighborhood Stabilization Plan

[Comment for the plan/amendment](#)

-----Original Message-----

From: pbruns@cinci.rr.com [mailto:pbruns@cinci.rr.com]
Sent: Thursday, November 20, 2008 8:53 AM
To: Cervay, Michael
Subject: Neighborhood Stabilization Plan

Dear Mr. Cervay,

As a homeowner in Price Hill for over 30 years and an active volunteer with Price Hill Will, it has come to my attention that the City of Cincinnati has recently released a draft allocation plan for the Neighborhood Stabilization Program. How the City will spend more than 8 million dollars provided by the Federal Housing and Economic Recovery Act is the reason for my letter.

I have read the plan and I believe that Price Hill Will's comprehensive long-term development plan has been addressing the allocation areas of this program for quite some time now. As a member of their Housing Community Action Team since its inception, we have built a highly regarded business plan, supporting our efforts with data and enabling us to be very effective with the funds we have secured to date. Innovations such as the Housing Resource Center, our Buy, Rehab, Sell program, and Price Hill Pros, a workshop offered to area real estate agents, have been positively received and very successful in establishing Price Hill Will as an organization that the community trusts and is results-oriented.

Unfortunately foreclosures, vacancies, and blighted properties remain major obstacles to significant revitalization efforts. Thirty years ago, everyone around me also owned their own home. There are now just two of us left. Several properties have been boarded up for years and other, once grand homes, have stood vacant, falling into obvious neglect. Through Price Hill Will, we have the necessary experience and proven track record, the capacity, and the process in place to step up our efforts in the allocation areas that the NSP targets.

Because Price Hill is recognized as having the most need in your plan, please seriously consider distributing a greater percentage of the fund to us. We strive to continue to find ways

to improve the overall quality of our neighborhood so that the next generation of homebuyers can discover the beauty, the history, and the sense of community that has kept me "on the Hill" all these years. . We are very energized and proud of our accomplishments to date. There are many good people here, doing good work for all of us. As the largest neighborhood with the most foreclosures of all 52 neighborhoods in recent years, please help us to continue to pursue our dreams with our neighbors and for our community by allocating a percentage of the fund proportionate to the scale of our needs.

Respectfully submitted,

Ms. Patricia A. Bruns
4540 Glenway Avenue
Cincinnati, Ohio 45205
513-921-8667

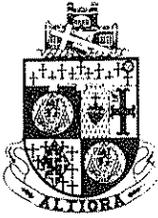
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OFFICE OF THE PRINCIPAL

otten.t@elderhs.org

November 21, 2008

Mayor Mark Mallory
Vice Mayor David Crowley
All Members of City Council
City Manager Milton Dohoney
Director Michael Cervay



www.elderhs.org

This letter is in regard to the Neighborhood Stabilization Program (NSP). I serve on the board of Price Hill Will in addition to my day job as principal of Elder High School. My interest is obviously in voicing support for the neighborhoods of Price Hill (East and West) to receive a fair share, and even more, of the available funds.

Why, you may ask, should Price Hill(s) deserve any of the money? Here's my reasoning:

- Price Hill(s) leads all 52 city neighborhoods in foreclosures in recent years. There is a problem here, we see it, want to do something about it, can—but need help.
- Our neighborhoods, East and West, combined as they were when I grew up on *the Hill* represent the largest (area and population) of the city's neighborhoods—separately we are still very large.
- Our neighborhood values its assets and relationships and work hard to develop both. We are actively engaged in conversations and actions to improve Price Hill.
- Price Hill Will is a recognized leader in community development and can get the job done. You will not be throwing money away. Our history is to spend very wisely, with specific outcomes expected, evaluate our efforts, and then tweak the process to improve efficiency and boost outcomes.
 - Price Hill Will has the experience, track record, office staff, business and city department connections, capacity, efficiency, and the will to make positive and lasting changes.
 - No need for intermediaries—PHW can do it.
 - The community trusts PHW.
 - This initiative fits with the overall plan of PHW to revitalize our neighborhood.

Since 1922 Elder has been a fixture in this neighborhood. In the 12 years that I have been principal we have added to our campus (and continue to do so), refurbished all of our facilities, built the Panther Athletic Complex (63 acres of the finest high school athletic facilities in the City of Cincinnati) and worked with the City and the Price Hill neighborhood civic groups, institutions, and businesses. Elder is here to stay. We believe in Price Hill and have invested accordingly. So has Seton High School, our neighbor.

Thanks for your consideration.

Sincerely,



Tom Otten
Principal

Pratt, Susan

From: Henry, Oren
Sent: Wednesday, November 26, 2008 10:58 AM
To: Pratt, Susan
Subject: FW: Neighborhood Stabilization Program
Follow Up Flag: Follow up
Flag Status: Red

From: Johnson, Shannon **On Behalf Of** Community Development
Sent: Thursday, November 06, 2008 10:18 AM
To: 'Reifsteck, Bruce'
Cc: Chester, Dwendolyn; Cervay, Michael; Henry, Oren
Subject: RE: Neighborhood Stabilization Program

Mr. Reifsteck,

Thank you for contacting the City of Cincinnati Department of Community Development. Via this message your inquiry has been forwarded for action to:

Dwendolyn Chester
Deputy Director
Department of Community Development
City of Cincinnati
Dwendolyn.Chester@cincinnati-oh.gov

She is out of the office today but is expected to return on Friday, November 7th.

Regards,

Shannon Johnson

Shannon Johnson

Deputy Director's Office
Department of Community Development
City of Cincinnati
Centennial Plaza II, Suite 700
805 Central Avenue
Cincinnati, OH 45202
Phone: 513.352.3440
Fax: 513.352.6113
Shannon.Johnson@cincinnati-oh.gov

From: Reifsteck, Bruce [mailto:Bruce_Reifsteck@homedepot.com]
Sent: Wednesday, November 05, 2008 7:50 PM
To: Community Development
Subject: Neighborhood Stabilization Program

To Who it may concern,

Hi my name is Bruce Reifsteck. I am with Home Depot's Government Solutions group. I am currently trying to do some research on HUD's Neighborhood Stabilization Program. I see that your county has been awarded a nice amount of money. In searching the city's website I have come to your department as the one who may be administering this award. Is that indeed the case? If not can you point me in the right direction.

The reason for this email is I am tasked with acquiring each of the states, counties, cities written plan so we can start preparation to become strategic partners as this money hits the streets and help with the procurement of materials. In many locations I have found that Non - profits are going to play a big part of the renovation piece and we at Home Depot have programs available to non profits that get them "best government pricing" and rebates on money spent at Home Depot therefore stretching these dollars as far as they can go. These programs are also available to cities, states, and counties if they are also interested.

Can you give me any insight to your city's plan? Or tell me where it is posted if it is already out there

Thank you for your time today and I hope to here from you soon.

Pls feel free to email me and or call me if you have any questions or want to discuss at length more on these programs.

Thanks again and have a great day



Bruce Reifsteck
Pro Business
Government Sales / National Accounts
Cell 267-784-7778
Fax 267-200-0255
Bruce_Reifsteck@homedepot.com

11/26/2008

The information contained in this e-mail and any attached documents may contain information that is confidential or otherwise protected from disclosure. If you are not the intended recipient of this message, or if this message has been sent to you in error, please immediately alert the sender by reply e-mail and then delete this message, including any attachments. Any dissemination, distribution or other use of the contents of this message by anyone other than the intended recipient is strictly prohibited.

Pratt, Susan

From: Henry, Oren
Sent: Wednesday, November 26, 2008 11:02 AM
To: 'bblaine@blainegroupllc.com'
Cc: Pratt, Susan
Subject: FW: NSP Admendment Public Comment QUESTION
Follow Up Flag: Follow up
Flag Status: Red

Hi Bren,

Residential properties must be in foreclosure or abandoned.

Let me know if you have any questions.

Oren

From: Johnson, Shannon **On Behalf Of** Community Development
Sent: Tuesday, November 25, 2008 11:16 AM
To: 'bblaine@blainegroupllc.com'
Cc: Henry, Oren; Cervay, Michael; Chester, Dwendolyn
Subject: RE: NSP Admendment Public Comment QUESTION

Thank you for contacting the City of Cincinnati Department of Community Development. Via this message your inquiry has been forwarded for action to:

Oren Henry
Office of Budget and Evaluation
City of Cincinnati
Oren.Henry@cincinnati-oh.gov

Regards,

Shannon Johnson

Shannon Johnson

Deputy Director's Office
Department of Community Development
City of Cincinnati
Centennial Plaza II, Suite 700
805 Central Avenue
Cincinnati, OH 45202
Phone: 513.352.3440
Fax: 513.352.6113

Shannon.Johnson@cincinnati-oh.gov

From: bblaine@blainegroupllc.com [mailto:bblaine@blainegroupllc.com]
Sent: Monday, November 24, 2008 9:24 PM
To: Community Development
Subject: Re: NSP Admendment Public Comment QUESTION

Good evening Michael:

In paragraph 4 of your notice, you refer to residential properties. Does this include properties that are not in foreclosure, are not subprime, etc?

Thanks.

Bren Blaine, Principal
The Blaine Group LLC
407 Vine Street Suite 151
Cincinnati, Ohio 45202
(P) 513-582-7854
(F) 513-579-8283
www.blainegroupllc.com
Strengthening Not for Profits with common sense solutions to complex issues.

-----Original Message-----

From: Michael Cervay [mailto:communitydevelopment@cincinnati-oh.gov]
Sent: Friday, November 14, 2008 04:08 PM
To: bblaine@blainegroupllc.com
Subject: NSP Admendment Public Comment

Public Notice

City of Cincinnati

Consolidated Plan/Action Plan Substantial Amendment Friday November 14, 2008

Below is a link to the Substantial Amendment to the City of Cincinnati's 2008 Consolidated Plan/Action Plan to the Department of Housing and Urban Development (HUD) for Neighborhood Stabilization Program (NSP) funding of the Housing and Economic Recovery Act, 2008. The Amendment can be viewed at the City's Web site at the following URL:

[http://click.icptrack.com/icp/relay.php?
r=52283042&msgid=652701&act=KBQF&c=329455&admin=0&destination=http%3A%2F%
2Fwww.cincinnati-oh.gov%2Fcmgr%2Fpages%2F-12848-%2F](http://click.icptrack.com/icp/relay.php?r=52283042&msgid=652701&act=KBQF&c=329455&admin=0&destination=http%3A%2F%2Fwww.cincinnati-oh.gov%2Fcmgr%2Fpages%2F-12848-%2F)

The City of Cincinnati is eligible to apply for up to \$8,361,592.00 in NSP funding directly from HUD, and must submit a Substantial Amendment to the Consolidated Plan/Action Plan no later than

11/26/2008

December 1, 2008.

HUD requires the City use needs data to determine the geographic areas of greatest need in the City and target funding to these areas including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and likely to face a significant rise in the rate of home foreclosures.

The program requires the City design activities that promote the sale, rental, or redevelopment of abandoned and foreclosed-upon homes and residential properties. These homes must remain affordable to individuals or families whose incomes do not exceed 120% of area median income, and 25% of spending must benefit individuals or families at or below 50% of area median income.

Funds must be obligated to a specific activity within 18 months and spent within 48 months of grant receipt, and HUD will impose certain obligations and responsibilities upon the City and will require the filing of various certifications.

The Action Plan Substantial Amendment was posted to the City's Web Site today to allow for comments by citizens during the next 15 days.

In addition to online, the Amendment may be obtained by contacting Oren J. Henry, Community Development Administrator, by telephone at 513-352-6264, by e-mail at Oren.Henry@cincinnati-oh.gov, in writing at the Office of Budget and Evaluation, 801 Plum Street, Room 142, Cincinnati, OH 45202. Written comments should be e-mailed or submitted on paper to the same address no later than December 1, 2008, to enable their inclusion (together with City responses) in document submissions to the U.S. Department of Housing and Urban Development. Oral comments may also be made.

This message was sent from Michael Cervay to bblaine@blainegroupllc.com. It was sent from: City of Cincinnati Community Development, Two Centennial Plaza 805 Central Avenue, Suite 700, Cincinnati, Ohio 45202. You can modify/update your subscription via the link below.



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Pratt, Susan

From: Henry, Oren
Sent: Wednesday, November 26, 2008 11:52 AM
To: Pratt, Susan
Subject: FW: Comments on the NSP Substantial Amendment

From: Kat Lyons [mailto:klyons@cilo.net]
Sent: Monday, November 24, 2008 3:49 PM
To: Henry, Oren
Subject: Comments on the NSP Substantial Amendment

Oren J. Henry
801 Plum Street, Rm. 142
Cincinnati, OH 45202

Dear Sir:

We, at the Center for Independent Living Options, would very much like to see some accessibility considerations incorporated into the plan for rehabbing and new construction using these Neighborhood Stabilization Funds. The cost of visitability features added at the time of building is minimal. Essential visitability features are:

- At least one zero-step entrance approached by an accessible route on a firm surface no steeper than 1:12, proceeding from a driveway or public sidewalk
- Wide passage doors (30-32 inches)
- At least a half bath/powder room on the main floor

These minimal requirements are helpful to everyone, but to people with mobility impairments, they represent the difference between isolation and inclusion. In addition to making it possible for friends and relatives with disabilities to visit, a recent study by the Journal of the American Planning Association shows that conservatively, 25% to 60% of ALL NEW HOUSES, over the lifetime of the house, will have a resident with a long-term, severe mobility impairment. This doesn't even include short-term disabilities, like a broken foot or leg, and it doesn't include visitors with disabilities.

Accessibility features also increase the likelihood of being able to age in place. They reduce falls and nursing home admissions that frequently follow hospitalization. Most people would rather return to their homes, and inaccessibility is a primary cause of not being able to go home. The cost of nursing home residence is astronomical, and nationally 60% of that cost is paid with taxpayer dollars.

An ounce of prevention is worth a pound of cure, and this surely holds true with accessibility. It is short sighted to continue to build structures that are not at least Visitable. We ask that all new construction in the Neighborhood Stabilization Program be at least Visitable.

Sincerely,

Kat Lyons
Advocacy Coordinator
Center for Independent Living Options
632 Vine Street, Suite 305
Cincinnati, OH 45202
513-241-2600 x 13
klyons@cilo.net

Feel the Power of the Disability Vote!

Pratt, Susan

From: Henry, Oren
Sent: Wednesday, November 26, 2008 4:19 PM
To: Pratt, Susan
Subject: FW: NSP public comment

From: Debbie Greenebaum [mailto:dgreenebaum@rhcorp.org]
Sent: Wednesday, November 26, 2008 2:03 PM
To: Henry, Oren
Subject: NSP public comment

Dear Mr. Henry:

In re: to NSP , we would recommend that all new construction using NSP funds meet minimum visitability requirements as defined by the non-profit organization, Concrete Change. Those standards are as follows:

- At least one zero-step entrance approached by an accessible route on a firm surface no steeper than 1:12, proceeding from a driveway or public sidewalk
- Wide passage doors
- At least a half bath on the main floor

These standards are a good start for encouraging aging in place for older persons as well as for some persons with disabilities. Cost to implement visitability is minimal vs. retrofitting.

Debbie Greenebaum
Housing Development Planner
RHC - Resident Home Corporation
dgreenebaum@rhcorp.org
3030 West Fork Road
Cincinnati, OH 45211
(513) 619-2918 (Direct Dial)
(513) 619-2984 (Fax)
www.rhcorp.org



Partnering with People With Diverse-Abilities to Achieve their Desired Lifestyle since 1963

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Pratt, Susan

From: Henry, Oren
Sent: Wednesday, November 26, 2008 5:35 PM
To: Pratt, Susan
Subject: Citizen Comment

Received phone call at 4 PM 11/26/08, from Mr. Gary Pierce, on energy conserving with the NSP program. He is concerned too much funding is being allocated to demolition in the proposed NSP budget. Prefers most buildings be rehabilitated and made energy efficient. Stated his specialty is non experimental alternatives. He works hard to keep costs down, reuse existing materials, provide proven energy savings. Cited several buildings he has had experience in making more efficient and under budget. 513 497 5069 phone. Gary.piercenergy@fuse.net