

Substantial Amendment to the 2008 Consolidated Plan Action
Plan for the

Neighborhood Stabilization Program

Prepared by:

City of Springfield
Community Development Department
76 E. High Street
Springfield, OH 45502

Funding Amount: \$2,270,009

Source of Funding: Department of Housing & Urban Development

Application Submission: December 1, 2008

For more information or questions, please contact
Mark Luttrell at (937) 324-7662
or
Jackie Sudhoff at (937) 324-7380

Neighborhood Stabilization Program Executive Summary

In legislation passed in July, 2008, Congress created the Neighborhood Stabilization Program with the aim of stabilizing and strengthening neighborhoods and urban areas suffering from increased vacancies and property devaluations as a result of the nations' foreclosure crisis. The program provides targeted emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The program will be administered at the national level by the Department of Housing and Urban Development (HUD).

Local government grantees can use their neighborhood stabilization grants to acquire land and property; to demolish or rehabilitate abandoned properties; and/or to offer downpayment and closing cost assistance to low- to moderate-income homebuyers (household incomes not exceeding 120 percent of area median income). In addition, the grantees can create "land banks" to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property.

The City of Springfield received an allocation of \$2,270,009. An application (substantial amendment to the City's 2008 Consolidated Plan Action Plan) must be submitted to HUD no later than December 1, 2008, following a 15 day comment period soliciting citizen comment.

All activities must occur in targeted areas of the City. The City has selected these areas based on the percentage of foreclosures within the area, the percentage of homes financed with subprime mortgage related loans in the area, and the likelihood that the area will face a significant rise in the rate of home foreclosures in the future. Four areas have been selected as having the highest need: the Highland/Southgate area, the Old McGuffey School Site area, the Lagonda Corridor, and the Grand Avenue South area.

The City's program contains 5 main elements:

1. Demolition of blighted structures.
2. Demolition-reconstruction - Acquisition/Demolition of blighted structures and redevelopment of the lot.
3. Acquisition-Rehab-Homeowner resale - Acquisition/rehabilitation of single family properties for resale to income eligible homeowners. Will include financing mechanisms to make the homes affordable.
4. Acquisition-Rehab-Rental Resale - Acquisition/rehabilitation of single or multi-family properties for resale to non-profit service providers for special needs clientele. This will serve residents with incomes at less than 50% of the area median income.
5. Administration - Provides staff support for the program.

The City must obligate the funds to specific projects within 18 months of receiving the funds. The funds and any income generated must be expended within 4 years.

A. Areas of Greatest Need

The City determined the geographic areas of interest for utilizing the NSP grant by looking first at the data required by HUD. The spreadsheets and maps are contained below and as attachments to this document. Along with this data, staff analyzed data from a 2002 Housing Study completed by Wittenberg University, the 2005-2009 Consolidated Plan, Census information and staff knowledge of the area in terms of type, age and condition of housing in the areas, neighborhood resiliency and the market for the sale of homes in the areas being analyzed.

The first data set of concern for staff was the percentage of foreclosures in each census tract and block group. This information was gathered using data from 2007 and 2008 Sheriff's sales that were plotted on a map and counted by Census Tract and Block Group. This set of data would prove to be the cornerstone upon which our decision would be based. The NSP funds are to be used, not to prevent foreclosures, but to address the neighborhoods in which the foreclosures had already occurred and had had a blighting influence. The graph below contains data concerning the highest foreclosure percentages contained within the City of Springfield. Staff agreed upon the importance of structuring programs to assist in stabilizing the neighborhoods in these areas.

Census Tract	BG	Estimated F/A risk score	HMDA Hi-cost Loan Rate	Predicted 18 month Foreclosure Rate	USPS Vacancy Rate	# Structures	# Foreclosure	% Foreclosures
000500	2	10	63.5%	16.1%	16.1%	304	17	5.6%
001101	1	10	55.6%	14.3%	17.0%	397	20	5.0%
001102	3	10	57.4%	14.7%	4.6%	398	19	4.8%
001200	6	10	60.7%	15.5%	8.1%	492	23	4.7%
001500	5	10	43.2%	11.3%	6.1%	349	16	4.6%
001500	3	10	43.2%	11.3%	6.1%	244	11	4.5%
000600	1	10	49.2%	12.8%	9.1%	235	10	4.3%
002100	1	10	37.1%	9.9%	12.7%	290	12	4.1%
001101	2	10	55.6%	14.3%	17.0%	292	12	4.1%
000600	3	10	49.2%	12.8%	9.1%	299	12	4.0%

The second analysis was conducted on the areas with the highest percentage of HMDA Hi-Cost Loan Rates and the Predicted 18 month Foreclosure Rate. Staff utilized data provided from HUD for this analysis. When ranking this data from highest percentages to lowest, staff found that the two data sets aligned throughout the chart. Analysis found these numbers to be much less concentrated than the foreclosure rate with 20 block groups in the highest 6 tiers containing at least a 55.6% HMDA Hi-Cost Loan Rate. The following chart indicates all block groups in this category. Full spreadsheets with all Census Tract and Block Group information, along with the GIS maps that came from this data are attached.

Census Tracts	Block Group	Estimated F/A risk score	HMDA Hi-Cost Loan Rate	Predicted 18 month Foreclosure Rate	USPS Vacancy Rate	# structures	# of Foreclosure	% Foreclosures
---------------	-------------	--------------------------	------------------------	-------------------------------------	-------------------	--------------	------------------	----------------

000902	2	10	67.3%	17.0%	11.0%	335	13	3.9%
000902	1	10	67.3%	17.0%	11.0%	222	5	2.3%
000300	2	10	65.5%	16.6%	19.5%	322	12	3.7%
000300	4	10	65.5%	16.6%	19.5%	193	5	2.6%
000300	3	10	65.5%	16.6%	19.5%	237	4	1.7%
000300	1	10	65.5%	16.6%	19.5%	218	3	1.4%
000500	2	10	63.5%	16.1%	16.1%	304	17	5.6%
000500	1	10	63.5%	16.1%	16.1%	299	9	3.0%
000500	3	10	63.5%	16.1%	16.1%	308	7	2.3%
001200	6	10	60.7%	15.5%	8.1%	492	23	4.7%
001200	1	10	60.7%	15.5%	8.1%	229	8	3.5%
001200	5	10	60.7%	15.5%	8.1%	356	8	2.2%
001200	3	10	60.7%	15.5%	8.1%	291	5	1.7%
001200	2	10	60.7%	15.5%	8.1%	538	7	1.3%
001200	4	10	60.7%	15.5%	8.1%	259	1	0.4%
001102	3	10	57.4%	14.7%	4.6%	398	19	4.8%
001102	1	10	57.4%	14.7%	4.6%	356	10	2.8%
001102	2	10	57.4%	14.7%	4.6%	588	13	2.2%
001101	1	10	55.6%	14.3%	17.0%	397	20	5.0%
001101	2	10	55.6%	14.3%	17.0%	292	12	4.1%

In combining these three sets of data, Staff looked for areas that ranked highest in the percentage of foreclosures and also ranked high in the second analysis. As a result of this analysis, staff began concentrating on the areas of 5-2, 6-1, 12-6, 11.01-1, 11.02-3, 15-5 and 15-3. It should be noted that all block groups contained in this analysis of top ranked areas held scores of 10 with regard to HUD's Foreclosure and Abandonment Risk Score.

B. Distribution and Uses of Funds

Following the preliminary data analysis, the City held a round table discussion with representatives from the banking and realty business, the local BIA, the Housing Authority, the City's CHDO, other housing related non-profits, a local appraiser, political officials, and other interested parties. The City gathered input regarding areas of concentration for this program and anticipated activities under this program. (Comments and notes from this discussion can be found as an attachment.) Staff used the expertise in the room, as well as their own professional experience within the Springfield neighborhoods to come up with the following areas and strategies:

- **Census Tract 11.01 and 11.02** – herein referred to as the **Highland Southgate Area**. These Census Tracts contained the 2nd and 3rd highest foreclosure rates for block groups in the City and had a total of 3 block groups in the top ten block groups. Additionally, the Hi-Cost Loan rate for the 2 Census Tracts ranged between 57% and 55%, ranking in the 5th and 6th highest tiers, indicating that the foreclosure issue is not nearly over in this area. In looking at the Wittenberg Housing Study conducted for the City in 2002, this area was called a Transitional Area. Transitional Areas are areas within the city where the house values are lower than would be predicted by the median income of the area. In these areas, homeowners could afford a higher priced home. These homeowners might be likely to leave the area for higher home values, or they could also invest more into their current homes.

A survey of the housing stock in the Highland Southgate Area found a dichotomy of housing types. The Northern and far Eastern boundaries of this area contain larger, older homes, which might be less expensive to purchase, but will likely have a much higher rehab and utility cost (which speaks to the long term affordability of the home). West of the Limestone Street boundary and South of Perrin Avenue there are also a number of smaller, newer, one-story homes, many of which are also brick. Rehab and utility costs for these home are likely to be lower, making them ideal for rehab.

Both the design and fabric of this neighborhood are fairly strong despite the foreclosures' negative influences. In 11.02 especially, the neighborhood is well planned with larger lots and neighborhood friendly layout. Throughout both census tracts, there are neighborhood groups that have had a strong influence in bringing resources to the area. It is this combination that staff believes, will make a difference in the revitalization efforts in the area.

Funds for this area will be geared towards acquisition, rehab and disposition, with some circumstances where demolition and new construction or demolition of blighted structures may also benefit the area. Staff will be looking at activities in terms of how they will impact the entire neighborhood. In doing so, it is the goal to keep this neighborhood intact. The majority of the activity will be done with an end buyer and the neighborhood in mind. In fact, ideally the end buyer would be identified in initial stages of identifying a vacant and foreclosed home and will have input on the rehab process.

Rehab done in this area will employ green technology and energy efficiency measures as utility expenses are a real cost that the future homebuyer will need to address. The City also plans to conduct open houses and workshops for the neighborhood residents utilizing these homes to showcase what is being done. Staff sees this as a real opportunity to assist the rest of the neighborhood by educating them about what can be done to cut utility costs in their own homes.

In the instance that there is a blighted vacant-foreclosed home in the area that is integral to the continuity of the neighborhood, all effort will be made to do both demolition and new construction in order to preserve the neighborhood. Conversely, there may also be blighted structures that were not particularly well placed in the neighborhood (i.e. too close to railroad tracks). Such structures will be considered for demolition only.

- **Census Tract 5 Block Group 2** – herein referred to as the **Lagonda Corridor**. This block group has the highest foreclosure rate (5.6%) and is in the third highest Hi-Cost Loan tier. Surveying the area, staff found an area that is very concentrated in its housing. Area lots are very narrow and houses on those lots are typical older, small two story homes that have outlived much of their useful life. Staff contends it would be cost prohibitive to rehab this housing stock, yet feel this is an area, given the data, that should not be ignored.

Neighborhood design also affects this area. Streets are very narrow, and as mentioned, lots are very small/narrow as well. Much of the housing here does not have garage access, adding parking congestion to the area problems. Neighborhood fabric, likewise, is affected in this area. Currently there is no active neighborhood group in the area. Like the housing stock, the people living in this neighborhood have been negatively affected by foreclosures.

Staff believe this area can benefit most from clearing out as many of the vacant and blighted homes as possible. The 2002 Wittenberg Housing Study indicated a need for the City to demolish 450 vacant, blighted and obsolete homes within the City. While the City has worked on this, continued housing decline, population loss and of course the foreclosure issues has only increased this number. Staff will look at vacant and foreclosed homes that might have owner occupied structures on either side. If this is the case, acquisition and demolition will be considered if the adjoining property owners are interested in the lot. Staff will also consider acquisition if there is a plausible redevelopment use for the lots. It is anticipated, however, that most of the activity in the area will be done under the demolition of blighted structures activity. It is our belief that by eliminating the worst of the housing, the area can be de-concentrated to the point that the neighborhood is able to function again and housing values will stabilize making the neighborhood a more desirable place to live in..

- **Census Tract 6 Block Group 1** – herein referred to as the **Old McGuffey School Site**. The Old McGuffey School site has data that surprised staff. The Block group is 7th overall in the rate of foreclosures, and has a Hi-Cost loan rate of 49.2%. Homes in the area are modest in size, and most are in fairly good condition. Many of the homes in this area are a bungalow style which is similar in design to what is currently being built by Habitat for Humanity.

The neighborhood design makes sense in this community. The streets and lots have character, as do many of the homes in the area. Currently there are no organized neighborhood groups in the area. The City hopes that by bringing some new investment into this community, that it will both stabilize the housing market and create City-neighbor and neighbor-neighbor relationships such that the area can organize and have an active role in their local government.

Funds for this area will primarily be used for either acquisition and new construction or acquisition and rehab, targeting households at or below 50% of the area median income. The City will investigate partnering with Habitat for Humanity for homeownership and agencies involved with the local Continuum of Care for rental units. It is the City's intention to release a Request for Proposals to these agencies. Proposals will outline the needs of clients being served by these agencies and how the City can partner with them in a housing development project. Activities may include demolition, acquisition-demolition and new construction, or acquisition and rehab. End use might be for rental and/or owner-occupancy.

- **Census Tract 12 Block Group 6** – herein referred to as **Grand Avenue South**. This block group ranked 4th in rate of foreclosures with 4.7% and was in the 4th highest tier of Hi-Cost loans with 60.7%. Staff found this area to be a very typical older urban neighborhood; one in which many empty lots already exist as a result of past demolitions. Despite an active demolition program in this area, many blighted structures still remain in the area. Many of the homes that remain are large rental units, many of them vacant, that have not been kept up and have active code enforcement violations.

Neighborhood design in this area is typical of an older urban residential neighborhood. There is very little of note about the square block and regular sized and shaped lots. The area has two very wide and heavily traveled streets, Clifton and Grand Avenues, which intersect this neighborhood. There are a couple of old neighborhoods groups in this area, that are no longer active, with one group that exists on the area’s western-most edge.

Staff feels this area has the potential to see a great improvement with the investment of NSP funds. This investment is also likely to impact a larger area. Substantial investment has been put into the neighborhoods to the North and South of this area. The North contains a new affordable housing development by Neighborhood Housing Partnership and to the South is the new HOPE VI, Lincoln Park Development. All three areas are encompassed by a Community Reinvestment Area designation, furthering the possibilities in this area. Funds in this area, like the McGuffey School Site, will be allocated based on the result of the RFP to the local Continuum of Care agencies, including the local affiliate of Habitat for Humanity mentioned earlier. Staff would like to see creative proposals that would coordinate these agencies and produce a plan that helps connect and continue the investment that already exists to the North and South of this area. We anticipate that all activities in this area will meet the requirement to house folks at or below 50% area median, and also assist the Continuum of Care to meet some of the goals they have outlined in their Plan to End Chronic Homelessness.

It is recognized that the City’s allocation of \$2.27 million is not enough for this ambitious effort. It is our intent to utilize Program Income to the fullest extent possible, and ask that HUD grants the City a waiver for Section 2301(c)(3)(B) and (E) and allows the City the ability to continue receiving Program Income and reutilizing this funding in the same manner, even after the deadline of July 31, 2013.

C. Definitions and Descriptions

(1) Blighted Structure - 108.1 General. When a structure or equipment is found by the code official to be unsafe, or when a structure is found unfit for human occupancy, or is found unlawful, such structure shall be condemned pursuant to the provisions of this code.

108.1.1 Unsafe structures. An unsafe structure is one that is found to be dangerous to the life, health, property or safety of the public or the occupants of the structure by not providing minimum safeguards to protect or warn occupants in the event of fire, or because such structure contains unsafe equipment or is so damaged, decayed,

dilapidated, structurally unsafe or of such faulty construction or unstable foundation, that partial or complete collapse is possible.

- 108.1.2 Unsafe equipment. Unsafe equipment includes any boiler, heating equipment, elevator, moving stairway. Electrical wiring or device, flammable liquid containers or other equipment in the premises or within the structure which is in such disrepair or condition that such equipment is a hazard to life, health, property or safety of the public or occupants of the premises or structure.
- 108.1.3 Structure unfit for human occupancy. A structure is unfit for human occupancy whenever the code official finds that such structure is unsafe, unlawful or, because of the degree to which the structure is in disrepair or lacks maintenance, is insanitary, vermin or rat infested, contains filth and contamination, or lacks ventilation, illumination, sanitary or heating facilities or other essential equipment required by this code, or because the location of the structure constitutes a hazard to the occupants or the structure or to the public.
- 108.1.4 Unlawful structure. An unlawful structure is one found in whole or in part to be occupied by more persons than permitted under this code. Or was erected, altered or occupied contrary to law.

(2) Affordable Rents – NSP Affordable rent, which will be used for rental units for housing families at or below 50% area median income, is based on the lesser of fair market rents (established by HUD for the Section 8 program) or Low HOME Rent, which is based on an amount not to exceed 30% of the annual income of families whose income equals 50% of area median.

(3) Continued Affordability – Similar to the rent limitations, the City’s policy for maintaining the affordability of the homes being assisted will be structured to the HOME Affordability period for HOME Activities. Agreements with providers of rental housing will bind the agencies to maintaining affordable rents and serving persons at or below 50% of the area median income. Agreements with Homeowners will likewise stipulate a recapture provision in the case that the home is sold to a person who is not income eligible. In both cases, the affordability period will be based on HOME affordability period calculations.

(4) Rehabilitation Standards – See Attached

D. Low Income Targeting

A minimum of \$570,000 of the City’s NSP allocation will be used for housing individuals and families whose incomes do not exceed 50% of area median income. The City intends to work closely with social service and housing agencies participating with the Springfield Clark County Housing Collaborative to develop housing for this population. The City intends to utilize a Request For Proposals process to gather either one proposal from the Collaborative, or several proposals from various agencies participating in the Collaborative. The City anticipates that utilizing these agencies will also assist the Collaborative in addressing some of the goals contained in the community’s Plan to End Chronic Homelessness. Proposals must speak to serving this income population exclusively. Proposals will also encourage collaboration and matching funds. As explained above, the focus areas for the proposals will be Grand Avenue South and Old McGuffey School Area. Emphasis will be on plans that address neighborhood development and not just infill housing. Eligible projects include acquisition/new construction and acquisition/rehabilitation. End use for units can either be for sale or rent. While the City is

opening participation to agencies within the Collaborative, it will work in partnership with the agencies maintaining oversight for the project.

E. Acquisition and Relocation

The City does not anticipate acquiring or demolishing any structure that is not vacant. Springfield anticipates the demolition of blighted and obsolete housing units. It can be assumed that all of these units will be dwelling units that would have been suitable for persons at or below 80% area median income, if the structure were habitable. At this time, we are unable to report the total number of units to be demolished. Likewise, since the final budget has not been solidified, we are unable to report on the number of affordable housing units at either the 120% or the 50% area of median income level that will be created. We will report these numbers as an amendment to this document as plans are finalized.

F. Public Comments

G. NSP Information by Activity (Complete for Each Activity)

Demolition

1. **Activity Name:** Demolition
2. **Activity Type:** Demolition; Clearance of Blighted Structures
3. **National Objective:** Area Benefit
4. **Activity Description:** Staff believes that the most benefit can be derived from de-concentrating the housing in the Lagonda Corridor. Much of the housing in this area is obsolete and owner occupied units have been replaced with rental units, many of which are vacant as well. By demolishing the worst of the vacant homes, staff believes that the remaining residents will have a better chance at assisting in the stabilization of their community. While the majority of the work in this area will be demolition of blighted structures, in instances where it makes sense to utilize NSP funds to purchase the property, demolish the structure and dispose of the property to adjoining property owners to increase yard space, etc., the City will certainly make that change. Likewise, if there are owner occupants that wish to upgrade the home they are currently living in, the City is willing to utilize their HOME funds or other assistance in order to accomplish the end goal of stabilizing this neighborhood.

In the remaining target areas, demolition without acquisition will only be used for structures that are blighted and in a location that it would not make sense to replace it with another residential structure. Independent of location, the funds used for this activity will not be used to house persons at or below 50% area median income.

5. **Location Description:** The primary location for this activity will be in the Lagonda Corridor. As the area description relays, this is an area that has experienced the highest rate of foreclosure and is in one of the highest tiers for the Hi-Cost Loan rate.

In some cases, it might also make sense to utilize this activity judiciously in the other target locations: Highlands/Southgate, Grand Avenue South and the Old McGuffey School Site. This activity will be used in these areas, only when property conditions and site locations warrant.

6. **Performance Measures:** The City is not able to provide specific numbers for units demolished at this time. The City will amend this document once final budgetary and project decisions are made.
7. **Total Budget:** While the City is not able to provide a detailed budget as this time, demolition activity is expected to be funded at \$100,000 out of the NSP budget. Once a more detailed breakdown of fund allocation is ready, the City will submit an amendment to this document.
8. **Projected Start Date:** March 31, 2009
9. **Projected End Date:** March 31, 2013
10. **Responsible Organization:** The City will work with an existing list of contractors who currently provide demolition services for the City.
11. **Specific Activity Requirement:**
 - o **Discount Rate:** The City will not be acquiring any properties under this activity.
 - o **Range of Interest Rates:** The City will not be utilizing any NSP financing tools under this activity.
 - o **Duration or Term of Assistance:** This activity will not use NSP funds for housing.
 - o **Tenure of beneficiaries:** This activity will not use NSP funds for housing.
 - o **Continued Affordability:** This activity will not use NSP funds for housing.

Demolition - Reconstruction

1. **Activity Name:** Demolition – Reconstruction
2. **Activity Type:** Acquisition, Demolition, Redevelopment, Disposition
3. **National Objective:** Area Benefit
4. **Activity Description:** Staff believes that the most benefit can be derived in the Old McGuffey School Site and Grand Avenue South from tearing down vacant, foreclosed homes that have had a blighting influence on the surrounding neighborhood and rebuilding new units of affordable housing for individuals and families at or below 50% of the area median income. Staff will look at proposals offered by the Springfield Clark County Housing Collaborative that focus on the development of a neighborhood in this area. The City is not necessarily looking to replace, one-for-one, the existing blighted housing in the area. Instead, it will look to combine lots, adding more neighborhood appeal and green space, and increasing property values in the area. The replacement housing will be well built, energy efficient homes, which will also add to the stabilizing effect of this program.

Depending upon the proposals submitted, the end user for the new construction might be either an owner or a renter. The City intends to partner with Habitat for Humanity for the owner-occupied portion of this housing. Homeowners will take the required homebuyer course with Neighborhood Housing Partnership; the local HUD approved housing counseling agency. The local Continuum of Care clients will be the population served by the new rental units. The funds used for this activity will likely be used entirely to house persons at or below 50% area median income.
5. **Location Description:** The primary locations for this activity will be the Old McGuffey School Site and Grand Avenue South. It is possible that the Highland Southgate Area might also utilize this activity to assist in the stabilization of the area, but demolition – reconstruction will not be the primary activity used.

6. **Performance Measures:** The City is not able to provide specific numbers for units of housing provided for each activity at this time. The City will amend this document once RFP proposals are received and analyzed and final budgetary decisions are made.
7. **Total Budget:** The City is not able to provide a detailed budget as this time. Once the RFP process and selection has occurred, a more detailed breakdown of fund allocation will be possible. The City intends to amend this document once additional information is gathered.
8. **Responsible Organization:** The City will be seeking participation with the local affiliate of the Habitat for Humanity and the local Continuum of Care (Springfield Clark County Housing Collaborative). The City plans to send a Request for Proposals to these agencies asking for plans for housing development serving their clients' needs. The City intends to work in conjunction with these agencies for this activity, maintaining oversight for the project..
9. **Projected Start Date:** March 31, 2009
10. **Projected End Date:** March 31, 2013
12. **Specific Activity Requirement:**
 - o **Discount Rate:** All acquisition of property by the City will be in compliance with the requirement to obtain a discount rate of at least 5% per property and 15% for the project overall.
 - o **Range of Interest Rates:** The City will utilize a 0% interest, no payment secondary mortgage loan for homebuyers that will become due in full upon the sale or transfer of the property. The City anticipates participating with local service and housing agencies for the creation of rental units for housing persons under 50% area median income. Specific financing requests will be a part of the RFP process.
 - o **Duration or Term of Assistance:** Terms of assistance will depend upon the specific project. Lots purchased for disposition to the adjacent homeowners will not be subjected to a specific affordability period. Affordability periods for both homeownership and rental projects will be based upon a schedule identical to the HOME affordability periods and will be adjusted by the amount of money provided to the project from the NSP funds.
 - o **Tenure of beneficiaries:** The project could benefit both homeowners and renters.
 - o **Continued Affordability:** Agreements with the homeowners and agencies will specify the City's affordability requirement mentioned above and will spell out a recapture provision should the project not prove to be sustainable.

Acquisition – Rehab – Homeowner Resale

1. **Activity Name:** Acquisition, Rehabilitation, Resale
2. **Activity Type:** Acquisition, Rehabilitation, Resale
3. **National Objective:** LMMI Benefit
4. **Activity Description:** This activity will be utilized for a homeownership project. The homeownership project will begin with the City purchasing, or working with groups or individuals to purchase a vacant and foreclosed upon home at a discounted rate. The discount will be at least 5-15% of the current appraised value. Homes will be carefully considered based on the potential discount and the cost of rehab.

Once purchased, the City will coordinate the drafting of rehab specifications. Rehab specs will bring the home up to code and make it decent, safe and sanitary. The specs will also include provisions that will make the home more energy efficient for the homeowner in the long run. It is in the City's best interest to keep these homes as affordable as possible for the new homeowners. Therefore, extra measures will be taken to ensure that the homeowner will not have unnecessarily high utility bills. In order to promote not only this program, but also other City assistance programs, local contractors and energy consumption awareness, the City will also organize workshops and open houses in the area. These events will serve as an educational tool. While the NSP program is not intended to prevent foreclosure, the City hopes to utilize the program as a teaching tool for other homeowners educating them about what they might do to their homes to cut their utility costs.

The City anticipates working with NHP for this homebuyer project, and will have homebuyers complete the required 8-hour homebuyer course provided by NHP. The City will also look to NHP's recent homebuyer course graduates for potential buyers as pre-qualified candidates that are currently in the market for a home. NHP provides a high quality course, and the City will work with them to provide this homeownership opportunity to households that are truly ready for the commitment of homeownership. Along those lines, the City also plans to have underwriting standards that are more strict than seen in the market in recent years. The City will look at applicants with incomes that can comfortably support the mortgage. Housing debt should be no more than 25% of their monthly income, and total debt should be no more than 33%.

Conversations with local lenders have indicated that, while mortgage lending has changed vastly in the last several months, they would still be willing to participate with this homeownership program as a primary lender if the City participates as a secondary lender. The first mortgage will be for approximately 60% of the home value. The City will hold a mortgage for the other 40% of the home value. This mortgage will carry no interest and have no payment. It will be due in full upon sale or transfer of the property. The City is anticipating the private market to provide current market rates on fixed rate 30-year mortgages. The City will also look to partner the existing Home Purchase and Rehab Incentive Program to pay closing costs for the new homeowner.

The funds used for this activity will be used to house persons at or below 120% of median income. The City does not anticipate that this program will be used to house persons at or below 50% area median income. This is a homebuyer program. All participants in this program will purchase the homes that have been acquired and rehabbed under the City's Rehab Standards.

Once sold, the City will hold a mortgage for approximately 40% of the value of the home sold. The City intends to hold this mortgage until the property is transferred or sold. It is hoped that this long-term assistance will assist in keeping the property affordable to the new owner. The City intends to keep the mortgage, instead of releasing it in 5 or 10 years, in order to discourage the homeowner from financing out the equity in their home. Since the City does anticipate that these funds will be held in excess of five years, the City requests a waiver in order to keep any Program Income when it comes in. The City would re-utilize these funds in NSP eligible activities. If the homeowner is not able to remain in the home and is forced to sell or is foreclosed upon, despite the

safeguards that the City has written into the program, the City will seek to recapture as much of the NSP funds in the projects as possible.

5. **Location Description:** The primary location for this activity will be in the Highland Southgate Area, concentrating on keeping this area primarily owner-occupied. This area already contains, smaller, newer built homes that will enable the city to keep the rehab costs lower than rehabbing a larger home.
6. **Performance Measures:** The City is not able to provide specific numbers for units of housing provided for each activity at this time. The City will amend this document once final budgetary and program decisions are made.
7. **Total Budget:** The City is not able to provide a detailed budget as this time. Once the RFP process with the local social service and housing agencies is complete, a more detailed breakdown of fund allocation will be possible. The City intends to amend this document once this additional information is gathered.
8. **Responsible Organization:** The City anticipates working with local rehab contractors, local banks, Neighborhood Housing Partnership (NHP) and possibly area social service providers currently providing housing services for their clients.
9. **Projected Start Date:** March 31, 2009
10. **Projected End Date:** March 31, 2013
11. **Specific Activity Requirements:**
 - o **Discount Rate:** All acquisition of property by the City will be in compliance with the requirement to obtain a discount rate of at least 5% per property and 15% for the project overall.
 - o **Range of Interest Rates:** The City will utilize a 0% interest, no payment secondary mortgage loan for homebuyer projects that will become due in full upon the sale or transfer of the property. Market participation from local banks will provide primary mortgages. These mortgages will be at market rate in a fixed rate and term.
 - o **Duration or Term of Assistance:** Terms of assistance will depend upon the specific project. Affordability periods for homeownership projects will be based upon a schedule identical to the HOME affordability periods and will be adjusted by the amount of money provided to the project from the NSP funds.
 - o **Tenure of beneficiaries:** This is a homeownership project
 - o **Continued Affordability:** Agreements with the homeowners and agencies will specify the City's affordability requirement mentioned above and will spell out a recapture provision should the project not prove to be sustainable.

Rental Acquisition – Rehab - Resale

1. **Activity Name:** Acquisition, Rehabilitation, Resale of properties for rental activity
2. **Activity Type:** Acquisition, Rehabilitation, Resale
3. **National Objective:** Area Benefit
4. **Activity Description:** This activity will be utilized for the development of affordable rental units. The local Continuum of Care, Springfield Clark County Housing Collaborative, has identified the need for additional affordable housing units, especially for special needs clientele. This project will not only allow the City to comply with the NSP requirement that 25% of the NSP funds be allocated for housing folks at or below 50% of the area median

income, it will also serve to assist the Collaborative in reaching their goal of Ending Chronic Homelessness in 10 years.

The project will begin with the City sending out a Request for Proposal to the local Continuum of Care (Springfield Clark County Housing Collaborative) and to the area service agencies with clients in rental housing. The City hopes to receive proposal/proposals from agencies and/or the Collaborative that will include the development of rental units for special needs clients.

The City will work in conjunction with the service agencies to identify and purchase the vacant and foreclosed homes at a discounted rate. The City will work in conjunction with the service providers to write up the rehab specifications that will bring the unit/units up to the code and make them decent, safe and sanitary. The City will work with the providers in determining the best use of the unit and the number of rental units that might be constructed from each structure. Since each service provider serves a different clientele with their own special needs, the City will look to the service providers to tell them what will work best for the agencies and clients in the long run.

The City does not anticipate holding the deed to these properties. The service providers' RFP will include their proposed terms of sale, including any matching funds that they may have to offer the project. The RFP process will explain Program Income and the requirement to count any rental income, above operational costs and replacement reserves, as Program Income. All Program Income must be returned to the City. (The City requests a waiver of the requirement to turn program income in to HUD after the first 5 years of the program. The City's projects seek to maximize affordability. To that end, most of the program income will be coming in very slowly, and much if it will come in after the first 5 years.) The City is willing to provide the mortgage and repayment terms based on reasonable repayment options in order to ensure affordability for both the agency and tenant.

All funds used for this activity will be used to house persons at or below 50% area median income. Depending upon the proposal and/or proposal submitted, the City may opt to spend more than the required 25% of the NSP funds on this activity. All units produced with this activity will be rentals.

Terms of assistance will depend upon the proposals returned by local agencies. Affordability periods will be based upon a schedule identical to the HOME affordability periods and will be based upon the amount of money provided to the project from the NSP funds. Agreements with the agencies will specify the City's affordable rent definition and will also spell out a recapture provision should the project not prove to be sustainable. Agencies will be subject to a yearly monitoring similar to the HOME, CDBG and ESG monitoring including a review of clients files and property inspection.

- 5. Location Description:** The primary location for this activity will be in the Old McGuffey School area and Grand Avenue South. The Old McGuffey School area has some smaller homes that would be less costly to rehab and maintain than a larger home. Grand Avenue South has some larger homes that might lend itself to housing 2 or three families in rental units. The Grand Avenue South area may also see some new construction, as part of the total NSP program in Springfield. It is hoped, that since it is in an area located between two current projects that are having a positive influence on the area, that this project would also continue that trend. Grand Avenue South is also in a CRA area, adding a tax abatement incentive to the area appeal.

6. **Performance Measures:** The City is not able to provide specific numbers for units of housing provided for each activity at this time. The City will amend this document once RFP proposals are received and analyzed and final budgetary decisions are made.
7. **Total Budget:** While the City is not able to provide a detailed budget as this time, this project is intended to be the major activity in which to fulfill the requirement of housing folks at or below 50% median income. Once the RFP process and selection has occurred, a more detailed breakdown of fund allocation will be possible. The City intends to amend this document once additional information is gathered.
8. **Responsible Organization:** The City anticipates working with local rehab contractors, local banks, and area social service providers currently providing housing services for their clients.
9. **Projected Start Date:** March 31, 2009
10. **Projected End Date:** March 31, 2013
11. **Specific Activity Requirement:**
 - o **Discount Rate:** All acquisition of property by the City will be in compliance with the requirement to obtain a discount rate of at least 5% per property and 15% for the project overall.
 - o **Range of Interest Rates:** The City will utilize the RFP process for the local service agencies to propose the terms of assistance and possible range of interest rates that would apply to this project. It is anticipated that assistance provided to the agency would make it possible to maintain the operation of the rental project in compliance with the City's Affordable Rent policy.
 - o **Duration or Term of Assistance:** Terms of assistance will depend upon the specific project. Affordability periods will be based upon a schedule identical to the HOME affordability periods and will be adjusted by the amount of money provided to the project from the NSP funds.
 - o **Tenure of beneficiaries:** This is a rental unit project.
 - o **Continued Affordability:** Agreements with the agencies will specify the City's affordability requirement mentioned above and will spell out a recapture provision should the project not prove to be sustainable.

Administration

1. **Activity Name:** Administration
2. **Activity Type:** Administration
3. **National Objective:** Area Benefit
4. **Activity Description:** This activity will be used for administration expenses for City employees and to pay for homebuyer courses provided by Neighborhood Housing Partnership.
5. **Location Description:** Administration expenses will be incurred throughout the entire project area.
6. **Performance Measures:** The City is not able to provide specific numbers for units of housing provided for each activity at this time. The City will amend this document once RFP proposals are received and analyzed and final budgetary decisions are made.
7. **Total Budget:** While the City is not able to provide a detailed budget as this time, it is anticipated that the City will utilize the full 10% for the Administration of this program. Once the RFP process and selection has occurred, a more detailed breakdown of fund

allocation will be possible. The City intends to amend this document once additional information is gathered.

8. Responsible Organization: The City anticipates administration expenses for City employees as well as for payment of the Homebuyer Course with Neighborhood Housing Partnership.

9. Projected Start Date: March 31, 2009

10. Projected End Date: March 31, 2013

Attachments:

Rehab Standards

Roundtable Notes

Maps/Charts

REHABILITATION STANDARDS

1.0 Overview

- 1.1 The purpose of the Rehabilitation Standards (RS) is to ensure that those who are assisted with new or rehabilitated housing through the HOME Program are provided housing that is safe, decent and affordable. Furthermore, the Rehabilitation Standards should ensure that the investment of public and homeowner funds enhances affordability, preserves habitability and is equitable for each beneficiary.
- 1.2 The Rehabilitation Standards (RS) provide three major types of information:
 - A. the hazardous and substandard conditions that must be corrected if identified in a property;
 - B. the condition of the property and of each component that must be achieved for all properties assisted under the program; and,
 - C. the minimum life expectancies for each component of the property once repairs are completed, whether the item was replaced, repaired, or not addressed at all
 - D. Please note: the required condition or life expectancy of an item upon completion may vary depending on whether it was addressed or not, but in all cases the RS will specify.
- 1.3 Should it be infeasible to meet any standard described herein, the project file must contain a written description of the non-compliant condition and a justification for allowing it to remain. This written description should be reviewed and approved by the Housing Rehab Coordinator other than the rehabilitation specialist.
- 1.4 All work carried out based on the RS must be carried out in accordance with the Performance Standards (PS), attached, which describe both specific methods and materials that must be used and the level of quality that must be achieved in particular types of work. *If not defined in the PS all work must meet or exceed industry and trade standards.

1.5 These standards are not a substitute for local building codes, which will typically apply to any substantial new work that is being done on existing structures, and, in some cases, will apply to existing conditions whether addressed in the course of rehabilitation, or not.

- A. HOME Program means the HOME Investment Partnerships Program as a housing program of the Community Development Department.
- B. CDD is an acronym for Community Development Department of Springfield, Ohio.
- C. RS is an acronym for Rehabilitation Standards.
- D. PS is an acronym for Performance Standards.
- E. Life Expectancy is the period of time that the assigned rehabilitation inspector, based on a visual inspection or warranty information, expects a building component to function properly under normal use and care. Life expectancy determinations can and often will be subjective determinations made based on limited information, but may only be changed by the Rehabilitation Specialist or other party designated by the Participating Jurisdiction.

Important Note: The life-expectancy standards in this document or made otherwise by the HOME Program do not constitute a guarantee in any form, nor do they constitute a stated or implied promise by the CDD or other parties to assure actual life of a component. They are merely a general guide to rehabilitation inspectors in making decisions about whether to repair or replace a component.

1.7 Applicability to housing in various assistance programs

- A. Note that the standards that apply to housing being inspected for eligibility for assistance, such as homebuyer assistance are different from the standards that will apply to a property being rehabilitated, and that additional standards will apply to newly constructed housing. Existing housing that is being inspected for eligibility for purchase assistance must not exhibit any of the substandard or hazardous conditions listed in each section of this document. Such housing may or may not be required to meet the full standard applied to housing that is being rehabilitated or newly constructed.

1.8 Inspections

- A. Inspections must be carried out using the appropriate RS checklist. All rooms, service porches, exterior areas, accessory buildings, crawl spaces and attic spaces must be included in all inspections. Inspections will include all issues included on the checklist but, when not indicated, any evident deficiency or hazard will be noted. This inspection to include all yard areas.

- B. If HOME funds are invested, all inspected areas must meet RS. Exceptions are not permitted for any hazardous condition. Variances from the standard are permitted upon documentation of the condition, and explanation of mitigating measures or circumstances, and authorization by the Housing Rehab Coordinator

1.9 Work Write-Ups and Scope of Repairs

- A. Work write-ups should be written with enough detail to specify, each item to be repaired, quantity of materials to be used and exact location of each repair. Each item should relate to a specific inspection item and should have a specific line item cost estimate. Each repair item should be evaluated as complete utilizing the Performance Standards and general knowledge of the work being performed.
- B. Repairs needed to correct basic safety, durability, mechanical and efficiency deficiencies, as defined by CCD, will take precedence over other repairs. The scope of repairs may be limited by budget. See also "Walk-away" and sweat equity situations discussed below.

1.10 Cost Estimates

- A. Cost estimates should be prepared in advance of any bid process by the Rehab Specialist/ Housing Rehab Coordinator and be detailed for each repair item. Each repair item should include per unit price and the number of units to be repaired. Acceptable bids typically must be within 10-15% of the total cost estimate, being the lowest and best bid.

1.11 Procedures and Responsibilities - Program Administrators, Homeowners, Contractors and others must comply with program procedures and guidelines in the execution and implementation of all related activities. Specific responsibilities relating to the RS include:

- A. Homeowners who are selected for services must understand the budget limitations of the program and will be briefed on what services they will receive. Homeowners accepting HOME Program funds in any amount must agree that the specified required repairs must be completed, to be compliant with program requirements.
- B. "Walk-away" and sweat equity situations: Homeowners must understand that a thorough inspection of their homes may result in a "walk away" if necessary repairs exceed program limitations as designed. Homes that are denied assistance will be notified and given other alternatives, if possible. If certain repairs are to be undertaken by the homeowner in order to obtain program compliance, those items will be completed prior to program contracted services, unless authorized by the Housing Rehab Coordinator.
- C. It is the homeowner's responsibility to review all contractual materials including specifications, work write-ups and contracts prior to signing a HOME agreement. Items that are not specified in writing including type of materials, colors and etc. are not part of the HOME agreement. The scope of services must be discussed in a pre-construction conference at which time the homeowner will receive a copy of all related construction materials including specifications, write-ups and agreements. The work write-ups be initialed as approved by the homeowner. The

homeowner's signature on the HOME agreement will serve to acknowledge awareness of all such documents.

- D. It is the homeowner's responsibility to provide access for contractors for rehabilitation construction services including punch list items and warranty work. If reasonable and timely access is denied to a contractor who is attempting to make a good faith effort to make required repairs, housing staff will contact the homeowner to determine what issues exist and initiate next steps in resolving the problem.
- E. Except when access is permitted for rehabilitation services, security of the property is the homeowner's responsibility. Movement, storage and security of personal property is the homeowners responsibility. Personal property damaged, displaced or missing during the rehabilitation phase of services should be reported immediately to the Housing Rehab Coordinator, but it is up to the homeowner to pursue damages for such losses. It is recommended that a thorough photographic and written inventory be completed by the homeowner prior to rehabilitation.
- F. During rehabilitation the homeowner will not affect repair areas and will make a reasonable effort to stay away from the construction areas.
- G. The homeowner must approve each invoiced item on the draw that the contractor has requested and must make a reasonable effort to inspect each item for which the contractor is claiming payment. By signing the "contractor request for payment" the homeowner is verifying that to the best of their understanding, each of the noted repair items has been completed according to the written specifications. If the homeowner is not satisfied with a particular item of repair that is being presented for payment the homeowner may delete this item(s) until such repair is rectified. However, if the homeowner refuses to sign, and the repair is done according to specifications, the homeowner may be responsible for payment to the contractor for time lost. Any such conflicts must be resolved by the Rehabilitation Specialist/ Housing Rehab Coordinator, based upon the intent of the specifications.
- H. Except for reconstruction or other required interruptions, the homeowner must provide all existing utilities for use by the contractor (as they relate to the construction) and must be responsible for continuous maintenance and payment of existing utilities.

1.12 All materials used must be new, unless otherwise specified, project-specific and of a good quality. All work must be done with skilled craftsmen and accomplished with care. Contractor must provide samples to the homeowner for selection for all materials as cited in the work specifications and provide reasonable time to the homeowner to make selections. Contractor is encouraged to submit a letter to the Housing Rehab Coordinator, signed by the homeowner, stating that the homeowner approves of colors and quality of items such as, but not limited to; paint, flooring materials, brick, shingles, vinyl siding, door/window/drawer hardware, and counter tops. See also work specifications for identified work tasks that provide for homeowner selections.

- 1.13 Upon completion of construction, the contractor will:
- A. Remove all construction debris from the site;
 - B. Clean all resilient floors;
 - C. Clean all new and existing paint from other finished surfaces including window glass and mirrors;
 - D. Leave all newly installed items in operating condition;
 - E. Light gas water heater pilots, stove/oven pilots and gas heater pilots, if impacted by scope of work;
 - F. Start all other electrical and mechanical systems;
 - G. Put all hardware in operating condition;
 - H. Deliver new keys to homeowners as hardware is installed.

1.14 Discovery of defective elements made known to the contractor before or during the construction process must be brought to the immediate attention of the Housing staff and/or homeowner before proceeding with any related work. When repairs are made, the repairs must reasonably match the surrounding materials in original design and dimension as approved by the Housing staff.

1.15 Where additional work is necessary to make specified repairs or to correct unforeseen dangerous conditions, the contractor must inform housing staff of such condition and submit any necessary information to staff to enable resolution of the situation, enabling work to resume. NO WORK WILL BE AUTHORIZED until a change order is executed in writing by the homeowner, contractor, and the Housing Division.

1.16 No other work must be done to the project other than the work agreed upon in writing by the homeowner, Housing Staff and contractor or as necessary to remove immediate health and safety dangers during the construction phase.

1.17 Contractor will be responsible to determine utility needs, to provide adequate sanitary facility(s) and to safely operate equipment on site. Contractor will provide usage of bathroom facilities within the end of a business day, unless other arrangements have been made with the homeowner to avoid relocation expenses.

2.0 Site.

2.1 Minimum Site Standards

- A. The lot or defined site must be free of debris, garbage or other accumulations of site-stored items that create possibilities of infestations. The site should be generally level, well drained, and accessible.
- B. All exterior property and premises must be maintained in a clean, safe, and sanitary condition.

- C. Replacement landscaping and grading must direct water away from structures and will be of native and drought resistant.

2.2 Hazardous and Substandard Conditions Requiring Correction

A. Hazardous and substandard conditions include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:

1. Accumulated debris, waste, or garbage either in enclosed areas such as storage buildings or in yard areas;
2. Environmental conditions, such as flooding, mudslides; abnormal air pollution, smoke or dust;
3. Eroding soil and accumulation of stagnant water;
4. Excessive noise, vibration or vehicular traffic;
5. Excessive accumulations of trash;
6. Excessive weeds or plant growth;
7. Fire hazards.
8. Deteriorated and/or irreparable outbuildings, sheds, wells, privies, or other structures that are no longer in use or are made unusable by their condition;
9. Holes, ditches, exposed meter boxes or other conditions that create a tripping hazard, excluding drainage ditches that are part of a designed drainage system;
10. Rodents, insects, or other infestations;
11. Grading that directs water toward any structure.
12. Improperly operating outdoor watering systems. The repair standard is to disconnect, not repair or replace.
13. Standing water or depressions that hold water during wet weather, leaking water supply, septic tank back-ups; percolating or leaking sewage;
14. Exposed pipes, railings or other installations creating tripping hazards;
15. Damaged, missing or deteriorated walkways, steps and decks that create tripping hazards or are otherwise unsafe;
16. Stairways or steps with two steps or more and without a functional rail. Stairways, decks, porches, balconies, and all appurtenances without proper anchorage or capable of supporting the imposed loads.
17. Handrails and guards in poor condition or not properly fastened or capable of supporting normally imposed loads.

2.3 Soil Treatments for Lead Hazards (See also Section 20)

A. Play Areas: Bare soil play areas frequented by children under the age of six years shall be tested for lead content. Any bare soil over 400 pg/g of lead shall be covered with a reinforced landscape cloth and impermanent surface covering e.g. gravel, bark, sod, or artificial turf containing not more than 200 pg/g of lead. Loose impermanent covering such as bark or gravel shall be applied in a thickness of not less than 6 inches.

- B. Other Bare Soil: Bare soil outside of play areas shall be tested for lead content. Bare soil over 1,200 pg/g of lead and totaling more than 9 square feet per property shall be covered with a full stand of grass.
- C. Abatement Standard: Soil lead levels in excess of 5,000 pg/g of lead shall be removed.

3.0 Ancillary Improvements

3.1 Minimum Ancillary Improvements Standards

- A. Paving and Walks
 - 1. All walkways and decks should be continuous and usable, free from tripping hazards or other defects. Badly deteriorated, essential paving, such as front sidewalks, will be repaired to match. Non-essential deteriorated paving such as sidewalks that are unnecessary, will be removed and appropriately landscaped.
 - 2. Walkways that include two or more steps or decks more than 30" high should include hand railing.
 - 3. Repairs to walkways must have a life expectancy of a minimum of 5 years.
- B. Outbuildings
 - 1. Unsafe and blighted structures, including outbuildings, sheds, garages and barns, will be removed if it is not financially feasible to complete the repairs required to make them structurally sound and leak free with lead hazards stabilized.
 - 2. Repairs to outbuildings must have a life expectancy of a minimum of 1 year.
- C. Fencing
 - 1. All deteriorated fencing shall be removed if not required to limit access by children, pets or dangerous neighborhood conditions.
 - 2. Repairs to fencing must have a life expectancy of a minimum of 3 years. Replacement fencing must have a life expectancy of minimum of 10 years.
- D. Porches, Decks, and Railings
 - 1. Steps, stairways, and porch decks will be structurally sound, reasonably level, with smooth and even surfaces.
 - 2. Handrails will be present on one side of all interior and exterior steps or stairways with more than two risers, and around porches or platforms over 30" above ground level.
 - 3. Unsafe or unsightly porches will be repaired. Porch repairs will be structurally sound, with smooth and even decking surfaces.
 - 4. Repairs to steps, decks, and railing must have a life expectancy of a minimum of 5 years. Replacement steps and decks must have a life expectancy of a minimum of 20 years. Replacement railings, repair or replacement porches, must have a life expectancy of a minimum of 10 years.

3.2 Hazardous and Substandard Conditions Requiring Correction

- A. Must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home.
- B. Tripping hazards in primary walkways or decks caused by upheaval, broken or damaged wood or concrete or other condition creating a hazard.
- C. Any condition not mentioned that meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards

4.0 Extermination

4.1 Minimum Extermination Standards

- A. Property should be inspected and treated as required by written inspection report for any wood destroying insects. This will be required of all identified dwellings unless homeowner can prove application of service within twelve (12) months of rehabilitation through a written receipt or statement.

4.2 Hazardous and Substandard Conditions Requiring Correction

- A. Must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 - 1. Infestations of pest, wood destroying insects, or vermin;
 - 2. Untreated wood having direct ground contact and used for structural purposes;
 - 3. Cluttered debris or stored materials suitable for rodent or insect habitat.
- B. Any other condition not mentioned that meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards

5.0 Space and Use

5.1 Minimum Space and Use Standards

- A. The dwelling unit must have a living room, a kitchen area, and a bathroom.
- B. The dwelling unit must have at least one bedroom or living/sleeping room for each two persons. Children of opposite sex, other than very young children, may not be required to occupy the same bedroom or living/sleeping room.

5.2 Minimum Space Standards for Ceilings

- A. Wherever possible, a habitable room in a dwelling or dwelling unit must have a ceiling height of not less than 7'-6". At least ½ of the floor area of every habitable room located above the 1st floor, must have a ceiling height of 7'-6". The floor area of that part of any room where the ceiling height is less than 7'-6" must not be considered as part of the floor area in computing the total floor area of the room for the purpose of determining maximum floor area.

- B. Where the ceiling height of a habitable room is less than 7' and it would be cost-prohibitive to raise said ceiling, the requirement may be waived provided the Program Administrator does so in writing.
- C. A ceiling height of a minimum of 7' is acceptable in bathrooms, toilet rooms, hallways, utility rooms, and kitchens.

5.3 Minimum Space Standards for Hallways

- A. All rooms, except kitchens and/or kitchenettes and baths, hallways, storage rooms and porches must have, a minimum width of 7'.

5.4 Minimum Space Standards for Kitchens

- A. All kitchens must have adequate food storage facilities including at least three linear feet of counter area for food preparation, adequate cabinet space in good repair, and an area for serving food.
- B. All kitchens must have a working refrigerator, cook-top and oven appropriate size for the family. All of the equipment must be in proper operating condition.
- C. The kitchen must have a sink in proper operating condition, with a sink trap and hot and cold running water. The sink must drain into an approvable public or private system.
- D. There must be facilities and services for the sanitary disposal of food waste and refuse, including temporary storage facilities where necessary (e.g., garbage cans).

5.5 Minimum Space Standards for Bathrooms

- A. The bathroom must be located in a separate private room and have a flush toilet in proper operating condition.
- B. The bathroom must have a fixed basin in proper operating condition, with a sink trap and hot and cold running water.
- C. The bathroom must have a tub/shower in proper operating condition with hot and cold running water.
- D. The facilities must utilize an approvable public or private disposal system, including a locally approvable septic system.

5.6 Minimum Space Standards for Bedrooms

- A. Every living room shall contain at least 120 square feet.
- B. Every bedroom shall contain at least 70 square feet.
- C. Bedrooms must not constitute the only means of access to other bedrooms or habitable spaces and shall not serve as the only means of egress from other habitable spaces, except when the unit contains fewer than two bedrooms.

5.7 Hazardous and Substandard Conditions Requiring Correction

- A. Must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will

lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:

1. Lack of adequate food storage, food preparation area, refrigeration or cooking facilities.
 2. Spaces that are so small as to be unusable or inadequate for their intended purpose.
- B. Any other condition not mentioned that meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards.

6.0 Foundations

6.1 Minimum Foundation Standards

- A. Pier placements will have allowable spans between piers or posts for a 4"x4" sill 5' on center or for a 4"x6" sill 7' on center.
- B. All piers should be designed in accordance with the IRC.
- C. Leveling must be done in such a manner as to be permanent and must be completed before other work begins.
- D. New posts must be concrete piers or-treated wood posts, of a species that has a natural resistance to decay.
- E. Existing cedar posts and shims must be treated to prevent rot and deterioration.
- F. When leveling, grades must be established from existing concrete porches, fireplaces and chimneys.
- G. When leveling is complete, doors, windows, and openings must be reasonably plumb, level, and fully operational.
- H. Correct over spans by installing stringers and/or floor joists. Stringers are to be placed on concrete pads and piers.

All sills must have 12" minimum clearance above the ground when leveling is to be done unless otherwise specified.

- J. All newly installed foundations should be designed in accordance with the current adopted Ohio Residential Code.
- K. All new concrete slabs except for foundations (see above) must be poured monolithically and be a minimum of 4" thick. Reinforcement may be requested based upon site-specific circumstances. The top of a foundation slab poured on existing grade must be a minimum of 8" above surrounding soil level.
- L. Skirting must extend 4" below and at least 18" above grade and be lapped and fastened under siding on the same horizontal line of the entire wall or "side" of building.
- M. Skirting must have ventilation openings a minimum of 4' from each corner, and no less than every 8'. Vent openings should be covered by louvered screened vents, and should be a minimum of 50 square inches.
- N. Crawl space access door should be hinged and constructed of such insect and decay resistant material to conform with foundation skirt, and must be of adequate size for entrance into crawl space (minimum of 16" x 16").

- O. Repairs to the foundation must have a life expectancy of a minimum of 20 years.

6.2 Hazards and Substandard Conditions Requiring Correction

- A. Hazardous conditions include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 - 1. Termite or other wood destroying insect damage to structural members;
 - 2. Water damage or dry rot to structural members;
 - 3. Broken, fire damaged or otherwise compromised beams, joist or sills;
 - 4. Unsupported beams, or sills or joints in same that have no support; inadequate support;
 - 5. Water draining and/or pooling under foundation area;
 - 6. In areas that have more than two annual days with temperatures below 30 degrees, a lack of underpinning, skirting, or other insulating feature to exposed plumbing.
 - 7. Existing skirting or underpinning that is cracked, damaged or not properly vented.
 - 8. Ground contact of untreated wooden structure;
 - 9. Severe slab cracks that create or threaten structural or other systems such as plumbing;
- B. Any other condition not mentioned that meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards.

7.0 Floors

7.1 Minimum Floor System Standards

- A. All flooring must not have any serious defects such as severe bulging or leaning, large holes, loose surface materials, severe buckling, missing parts, or other serious damage.
- B. All sub-floors should be solid and continuous, without liberal movement or bounce, free from rot and deterioration.
- C. All flooring must be free from tripping hazards with a minimum of seams spaced at logical locations such as doorways and matched to the existing floor.
- D. All flooring must be sealed and/or tight at the edges.
- E. Bathroom and kitchen floors shall be covered with water resistant vinyl flooring. Damaged wood floors will be repaired.
- F. Basement floors shall be continuous concrete. If not, certain appliances located in this area will be properly elevated above grade with concrete blocks.
- G. Repairs to flooring must have a life expectancy of a minimum of 3 years. Replacement flooring must have a life expectancy of a minimum of 6 years, if properly maintained.

7.2 Hazardous and Substandard Conditions Requiring Correction

- A. Hazardous conditions must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 - 1. Damaged, rotted or deteriorated sub-floor surfaces;
 - 2. Torn, missing, worn, burned or otherwise damaged floor coverings that create a tripping hazard or unsanitary condition;
 - 3. Missing base board, shoe mold or sealant that creates an unsanitary condition;
- B. Any other condition not mentioned which meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards.

8.0 Walls

8.1 Minimum Wall System Standards

- A. Repairs and Replacement Standards:
 - 1. Repairs to structural walls must have a life expectancy of a minimum of 15 years.
 - 2. Repairs to interior walls must have a life expectancy of a minimum 5 years. Replacement interior walls must have a life expectancy of a minimum of 10 years.
 - 3. Repairs to exterior surfaces must have a life expectancy of a minimum of 10 years. Replacement exterior surfaces must have a life expectancy of a minimum of 20 years.
 - 4. Repairs to firewalls must have a life expectancy of a minimum 5 years. Replacement firewalls must have a life expectancy of a minimum of 10 years.
- B. All walls must not have any serious defects such as severe bulging or leaning, holes other than normal nail holes or small cracks, loose surface materials, severe buckling, missing parts, or other serious damage.
- C. Exterior wall surfaces should be free from chipped, cracking or peeling paint. All such loose paint should be completely removed and bare wood surfaces primed. All primed surfaces should be properly painted. Exterior walls shall be free from holes, breaks, and loose or rotting materials, and maintained weatherproof and properly surface coated where required to prevent deterioration,
- D. Exterior siding should be smooth and free from gaps, cracks, rot, termite damage, holes and other areas of damage. All gaps, seams and laps should be sealed. All rotted wood, fire damaged or termite damaged wood should be removed and replaced.
- E. Interior wall surfaces should be free from chipped, cracking or peeling paint. All such loose paint should be completely removed and bare wood surfaces primed. All primed surfaces should be properly painted.

- F. Interior walls should be shall be plumb, ceiling level with a smooth finish on at least 1/2" gypsum.
- G. When frame walls and floors adjoining other dwellings are gutted, new wall finish installations will conform to local requirements for fire ratings.

8.2 Hazardous and Substandard Conditions Requiring Correction

- A. Hazardous conditions must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 1. Termite or other wood destroying insect damage to siding, trim and/or structural members;
 2. Water damage or dry rot of siding, trim and/or structural members;
 3. Broken, fire damaged or otherwise compromised siding, trim and/or structural members;
 4. Water incursion through wall structure resulting in drywall damage;
 5. Holes, cracks or gaps in interior or exterior wall structures;
 6. Exposed nails, popped seams or other defects not representative of normal wear and tear;
 7. Cracked, peeling, or chipped paint. Exposed unpainted or untreated wood, drywall or other wall surface;
- B. Any other condition not mentioned which meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards.

9.0 Roofs

9.1 Minimum Roof Systems Standards

- A. The roof and flashing must be structurally sound and weathertight.
- B. Missing and leaking shingles and flashing shall be repaired on otherwise functional roofs.
Slate roofs shall be repaired when at all possible. Antennae shall be removed.
- C. Roof surfaces should be smooth and free from defects. No indication of excessive wear or potential failure will be acceptable.
- D. Roof drainage must be adequate to prevent dampness or deterioration in the walls and interior portion of the structure.
- E. Roof drains, gutters, and downspouts must be in good repair and free from obstructions.
- F. Roofing in excess of two layers of roofing materials must be metal and approved by local building code official.
- G. A second layer of shingles may be applied assuming no damage to decking, flashings, jacks or leads has occurred necessitating removal and replacement of roofing materials. Additionally, if decking materials are not solid (i.e. open sheathing) tear off and decking will be necessary.

- H. Roofing materials should be applied in accordance with the manufacturer's instructions as well as International Residential Code.
- I. *New applications on roofs between 4:12 and 20:12 pitch must include at a minimum, the application of 30 lb. felt, 25 yr. asphalt composition shingles, with 1/2" hot dipped roofing nails and trimmed with galvanized drip edge. Other roofing types such as built up, modified, metal roofing and any other type must be installed according to the manufacturer's instruction and the current adopted Ohio Residential Code.*
- J. All rotted or damaged wood decking must be removed and replaced. Where it is exposed it should be primed and painted.
- K. All replaced decking must be of a type that is compatible with the existing decking thus making the roof sub-surface smooth and free from defects.
- L. Repairs must have a life expectancy of a minimum of 5 years and replacements must have a life expectancy of a minimum of 25 years. Replacements to flat and low-sloping roofing must have a life expectancy of a minimum of 10 years.

9.2 Hazardous and Substandard Conditions Requiring Correction

- A. Hazardous conditions must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 1. Water damage caused by water leaking through the roofing materials;
 2. Missing, worn or upturned shingles, or other visible wear on the exterior of the roof envelope;
 3. Damaged or rusting roof jacks, leads, flashings, drip edges, or other component;
 4. Structural damage evidenced by buckling, sagging, or broken members;
 5. De-lamination of materials, uplifted edges, or other failure of materials or application;
 6. Any condition, including normal wear which, in the best judgment of the inspector, would lead to the failure of the roof envelope within five years;
- B. Any other condition not mentioned which meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards.

10.0 Windows and Doors

10.1 Minimum Window and Door Standards

- A. Every front, rear, side, and basement or cellar door/hatchway, must be not less than 2'-4" in width and not less than 6'-6" in height, except where larger doors and doorways are required to accommodate accessibility. In existing structures, if replacement to meet these requirements would be impossible or cost-prohibitive, said requirements may be waived, in writing, by the local rehabilitation department and/or building inspection department.

- B. Every window, exterior door and basement or cellar hatchway must be substantially tight and rodent-proof, and be kept in a state of maintenance and repair.
- C. All exterior doors to the outside or to a common public hall must be solid core and be equipped with adequate security locks including at least one deadbolt/door. All windows accessible from ground level without the aid of mechanical devices must have a security device/lock.
- D. Every window sash must be;
 - 1. Fully equipped with glass window panes which are without cracks or holes, and all panes must be secured with an adequate amount of putty. Putty must not be cracked, broken or missing;
 - 2. Every window sash must be in good condition and must fit tightly, within its frame;
 - 3. Every window, other than a fixed window, must be capable of being easily opened, shut and locked and must be held in position by window hardware, not broom handles, sticks, or other such items;
- E. Every exterior and interior door, when closed, must fit well within its frame.
- F. Every exterior and interior door, door hinge, and door latch and/or lock must be maintained in good working condition;
- G. Every window, door and frame must be constructed and maintained in such relation to the adjacent wall construction, so as to exclude rain as completely as possible and to subsequently exclude wind from entering the dwelling or structure, i.e., it -must have adequate weather-stripping.
- H. Every basement or cellar hatchway must be constructed and maintained as to prevent the entrance of rodents, snakes, rain and surface drainage water into the dwelling or structure.
- I. Every room other than closets and hallways must have at least one operable and lockable window. The minimum total window area, measured between stops, for every indicated room and must be as follows:
 - 1. 1/12 of the floor area if 2 or more separate windows exist, or;
 - 2. A minimum of 10 square feet of window area is required in indicated rooms other than kitchens;
 - 3. A kitchen and or bathroom may pass without a window area, provided, there is a mechanical means of ventilation which is maintained in working order.
- J. The total window area that can be opened in every habitable room must be equal to at least 50% of the minimum window area size. The window should be a viable means of egress and therefore accessible and adequately sized to provide this function.
- K. Every habitable room must have at least one window or skylight which can easily be opened, or other such device as will adequately ventilate the room.
- L. Every bathroom, toilet room, kitchen, and other similar room, must have a window area of not less than 4 square feet. No window must be required in adequately ventilated bathrooms, toilet rooms or kitchens equipped with a ventilation system

which will completely change the air every 7 minutes and which is kept in continuous operation when occupied.

- M. Every window or other opening to outdoor space which is used or intended to be used for ventilation, must likewise be supplied with screens covering all of the window areas required for ventilation. The material used for all such screens (doors & windows) must be not less than 16 mesh per inch and must be properly installed, maintained and repaired to prevent the entrance of flies, mosquitoes or other insects. Half screens on windows may be allowed, provided, they are properly installed and are bug and insect tight.
- N. All exterior doors to the outside or to a common public hall must be solid core and be equipped with adequate security locks including at least one deadbolt/door. All windows accessible from ground level without the aid of mechanical devices must have a security device/lock.
- O. Replacement of doors (both interior and exterior) and windows must have a life expectancy of a minimum of 10 years.

10.2 Hazardous and Substandard Conditions Requiring Correction

- A. Hazardous conditions must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 - 1. Broken, missing or cracked panes;
 - 2. Rotten or deteriorated sills, frames or trim;
 - 3. Dried, cracked or missing putty or gasket. Any missing seal or sealant resulting in loose panes or air leaks;
 - 4. Sealed or blocked windows that are considered the secondary means of egress including windows which have been painted shut, windows which are not operational or windows which will not function as a viable fire exit such as windows with burglar bars which cannot be opened readily from the inside;
 - 5. Windows that do not lock or locks that do not function with ease;
 - 6. Any door that is broken, deteriorated, or otherwise damaged so that it does not provide a sealed entry. Any doors which does not shut neatly in order to provide a seal with the passage set or lock set fitting neatly within the strike plate;
 - 7. Any exterior door which is not solid core, sealed or painted, and which does not have a functioning lockable dead-bolt;
 - 8. Rotted, deteriorated, or broken thresholds, jambs, frames, trim or other functioning or passive pieces to the door system warrant replacement;
 - 9. For new construction including reconstruction, windows and/or doors that fail to meet the requirements of the model energy code.
- B. Any other condition not mentioned which meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards.

11.0 Weatherization

11.1 Minimum Weatherization Standards

- A. Please note: Each home should be evaluated using Department of Energy CFR 440 guidelines or the "Energy Efficient Rehab Advisor" the on-line HUD tool for making specific decisions for each home. The required savings to investment ratio will be 1.0 per CFR 440. The results from CFR 440 or the on-line advisor will supersede any specific standard in this section.
- B. All holes, open seams, or other incursions that result in air leaks will be properly sealed.
- C. All duct work will be sealed with mastic. All duct boots will be sealed to surrounding surface using insulating material or caulking.
- D. All combustion appliances will be provided directly with adequate outside air and all such appliances with air or water distribution systems will be sealed off from living spaces so there is no potential exchange of combustion or exhaust gases.
- E. All wall, floor and ceiling areas where repairs occur will be sealed.
- F. All glazing will be properly sealed with elastic putty or gasket material provided to create a tight seal.
- G. Weather stripping should then be applied to create a tight seal when the door is closed.
- H. All exposed plumbing must be freeze protected.
- I. Attic areas and crawl space will be insulated. The goal for attic insulation is R50 with a minimum of R32, and for accessible floors, R 19. Frame walls will be insulated whenever the wall finish is removed. 6 mil plastic vapor barriers will be placed over bare soil in crawl spaces. Attics will be ventilated with a minimum of 1 square foot of free vent for each 300 square feet of roof area.
- J. Whenever possible, and in new construction wall insulation must be R-13.

11.2 Hazardous and Substandard Conditions Requiring Correction

- A. Hazardous conditions must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 - 1. Air incursion from open holes or seams in exterior walls, windows or doors;
 - 2. Open seams in window casements, doors casements or other installations that create air leaks resulting in heat loss or gain;
 - 3. Missing caulk or putty in windows;
 - 4. Missing weather stripping or other seal at exterior doors;
 - 5. Air leaks from un-insulated outlets, switches or fixtures exposed to exterior walls;
 - 6. Exposed plumbing systems that present freeze hazards or heat loss to hot water pipes;

7. Grossly inefficient heating, cooling or ventilation systems;
 8. Inadequate insulation in ceiling;
- B. Any other condition not mentioned which meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards.

12.0 Electrical

12.1 Minimum Electrical Standards

- A. The minimum electrical service for each dwelling and/or dwelling unit must be 100 amps, or as adjusted and approved, in writing, by the electrical inspector of the city in the absence of a city electrical inspector, the rehabilitation technician for the city/state, may make a determination that a lower service is adequate, provided that such determination is in writing with the basis for such determination included. Furthermore, lesser service should be approved by the electrical inspector.
- B. Service should be of a three-wire type, with service entry on an approved weather head at least 12 feet from grade and not to extend beyond 2 feet unsupported.
- C. All exposed wiring, service lines and feeders must be protected and properly shielded in approved conduit.
- D. Every habitable room within such dwelling must contain, at a minimum, 2 separate and remote wall type electric convenience outlets. All newly installed outlets must be of the grounded type. Temporary wiring, extension or zip cords must not be used as permanent wiring.
- E. Every habitable room must have at least one ceiling or wall type electric light fixture, controlled by a wall switch, or a wall type grounded electric convenience outlet controlled by a remote switch.
- F. Every toilet room, bathroom, laundry, furnace room must contain at least 1 supplied ceiling or wall type electric light fixture, controlled by a wall switch.
- G. All common halls and stairways between living space must be well lighted with a fixture controlled by 3 way switches at both ends of the hall or stairway.
- H. Wherever a service outlet is installed within six feet of a standing or running water source measurable to the shortest possible distance, (i.e. the top of tubs or lavatories) a functioning GECI type outlet will be installed. Every kitchen must be wired to meet the requirements of the N.E.C., based on the size and layout of each individual kitchen.
- J. All electric stoves and electric dryers must be supplied with its own proper outlets on separate circuits, as applicable.
- K. Receptacle convenience outlets installed in or on open porches, breezeways, garages, utility rooms, etc., must be of the GFI type.
- L. Boxes for lights controlled by a pull cord must be secured to framing members or otherwise properly supported.
- M. All electric lighting fixtures installed on the exterior, must be of the type approved for exterior use.
- N. All broken and/or missing switch plates and/or receptacle plates must be replaced.

- O. All outlets and fixtures must be properly installed, must be in working condition, and must be connected to the source of electric power in a proper manner and must be in accordance with the electrical code of the city and/or the N.E.C., as applicable.
- P. All work done must be inspected and approved by the electrical inspector of the city, or by a person who is knowledgeable in electrical requirements and installations, and is approved by the city/county/state.
- Q. Life expectancy standards are addressed by the proper application of sections O. and P.

12.2 Hazardous and Substandard Conditions Requiring Correction.

- A. Hazardous conditions must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 - 1. Equipment or wiring which is missing, broken, disconnected, loosely connected, burnt, unsupported, corroded, cracked, split, has evidence of overheating, physical damage, or misuse;
 - 2. Device or equipment is dirty, full of debris, infested etc.;
 - 3. Frayed wiring is present;
 - 4. Unshielded, knob and tube wiring is present;
 - 5. Circuit breaker, switch, receptacle, fixed equipment, wiring or cable is not compatible with the phase, voltage, amperage, or other characteristics of the electricity in use;
 - 6. Intermittent operation of fixed equipment, switches, outlets or other devices;
 - 7. Flexible cord is used as a permanent wiring method;
 - 8. Interior wiring is surface mounted and not conduit. This excludes crawl spaces and other allowable installations where access to wiring is limited;
 - 9. Exterior wiring which is exposed to damp conditions, sunlight or potential damage and is not in conduit;
 - 10. Bathroom receptacle, kitchen receptacle located within six feet of a water source garage receptacle or other outdoor receptacle are not protected by a ground fault interrupting device;
 - 11. Polarity is reversed in connections or receptacles;
 - 12. Branch circuits, feeders lines, cable size, device rating, circuit breakers, sub-panels or service panels are inadequate for the load as calculated by the current NEC standard Section 110-14. CABO sections 4100-4500 or the IRC sections;
- 13. Circuits that have been expanded past their original design limits;
- B. Any other condition not mentioned which meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry

standards.

13.0 Lighting

13.1 Minimum Lighting Systems Standards

- A. At least one overhead or other switch- operated lighting must be installed in each interior room.
- B. All exterior doorways will be well lit and either switched at the interior side of the door, or the light will be controlled by a photo-electric cell. All dwelling units where circuits are added will have at least one exterior, GFCI protected, electrical receptacle.

13.2 Hazardous and Substandard Conditions Requiring Correction

- A. Hazardous conditions must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 - 1. Missing or dysfunctional overhead or other switch operated lighting in each interior room;
 - 2. Missing or dysfunctional lighting at each exterior door operated by an interior switch that is within reach of the door;
- B. Any other condition not mentioned which meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards.

14.0 Water Supply and Wastewater Systems

14.1 Minimum Water Supply and Wastewater Systems Standards

- A. Every dwelling unit must have an accessible main shut-off valve and be connected to a sanitary water supply and functioning sanitary waste/water disposal system. Please note: This standard is required by federal regulation.
- B. All inoperable or leaky main shut off valves shall be replaced. Lead pipe and exposed galvanized pipe shall be replaced with copper pipe.
- C. Every dwelling unit must contain a room which is equipped with a functioning toilet and a properly installed lavatory. Said lavatory must be properly connected to both hot and cold running water, under pressure, and must be properly maintained in working order. Faucets should be free from leaks or drips and should shut off completely.
- D. Every dwelling unit must contain a bathtub and/or shower. Bathtub and/or shower may be in the same room as the flush water closet and lavatory, or said bathtub and/or shower may be in a separate room. These facilities must be properly connected to both hot and cold running water lines, under pressure, and must be maintained in working order. Faucets should be free from leaks or drips and should shut off completely.
- E. Toilets and bathrooms must have doors with a privacy type lock and such doors, lock and hardware must be operable and maintained in working order.
- F. Every dwelling must have supplied water-heating facilities which are properly installed; are maintained in working condition and free of leaks; are properly

connected to any required hot water lines; and, are capable of heating water to be drawn for every bath as well as general usage.

- G. Hot water storage associated with water heating facilities must be not less than 30 gallons for a single-family dwelling. All water heaters must be properly vented and sealed and must be equipped with a pressure relief valve and drip log.
- H. Every kitchen sink, toilet, lavatory basin and bathtub/shower, must be maintained in working condition and be properly connected to an approved water and sewer or septic system.
- I. Potable water supply piping, water discharge outlets, back-flow prevention devices or similar equipment must be in serviceable condition free from severe deterioration, evidence of leakage, and blockage.
- J. The following shut off valves will be installed when a fixture is replaced:
 - 1. One owner's shut off at the meter or supply source,
 - 2. One shut off at each toilet,
 - 3. One shut off each for hot and cold water at each sink/lavatory.
 - 4. One supply side shut off at each water heater.
 - 5. At least one exterior faucet must be installed and all faucets must be freeze protected.

K. Repair and replacement standards:

- 1. Replacement showerheads and faucets will have 1.5 gal./min. maximum flow rating.
- 2. Replacement toilets will have 1.3 GPF maximum rating with a 250 gram solid waste removal capacity.
- 3. Existing drain, waste, and vent lines and repairs must be inspected for durable condition; replacements must have a life expectancy of a minimum of 20 years.
- 4. Other existing plumbing equipment and fixtures and repairs must be inspected for durable condition. Replacement fixtures must have a life expectancy of a minimum of 20 years.

14.2 Hazardous and Substandard Conditions Requiring Correction

- A. Hazardous conditions must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 - 1. Lack of a continuous sanitary water supply. Where ground wells are used, this source should be approved for drinking or a secondary source of drinking water should be available;
 - 2. Lack of a continuously functioning sanitary waste water disposal system;
 - 3. Missing, dysfunctional or non-existent sanitary facilities including a functioning toilet in a separate room designed for such purposes. The lack of at least one sink and or lavatory for hygiene and at least one sink for kitchen purposes each providing a continuous flow of both hot and cold water. The lack of at least one functional bathing facility;

4. Deteriorated, rotted, broken or otherwise worn water supply or waste water pipes;
5. Evident leaks either continuous or intermittent of either wastewater or water supply lines. This includes evidence of pooling underground of water mains, sewer feeds or septic drain fields;
6. Missing or blocked vent pipes;
7. The lack of fully functioning faucets at each sink/lavatory, bathtub/shower. Any other condition not mentioned which meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards.

15.0 Mechanical Systems

15.1 Minimum Mechanical Systems Standards

- A. Each dwelling and/or dwelling unit must be supplied with its own heating system.
- B. All heating facilities must be properly installed, be maintained in working condition and be capable of adequately heating all occupied rooms, bathrooms, and toilet rooms contained therein, or intended for use by the occupants thereof, to a temperature of at least 70 degrees F. (21 -degrees C.) at a distance 3 feet above the floor when the outside temperature is at or below minus 10 degrees F for rooms occupied more than 2 hours during the day and 60 degrees for rooms occupied at night. Note: Definition of a standard for adequate heating is required by federal regulation.
- C. Ambient heat must be supplied from an adequate heat source in an adjoining room or hallway;
- D. Inoperative, hazardous or inefficient (less than 60% AFUE) heating plants shall be repaired and altered to perform at least at 75% efficiency.
- E. Replacement gas and oil fired plants shall be rated at 85% AFUE or better. Heat pumps shall be rated at 13 SEER or better.
- F. Ductwork and radiator piping shall be well supported, insulated in unconditioned space and adequate to maintain the standard lay out in section B. All ductwork shall be insulated to a minimum of R-4, seams sealed and run in concealed space.
- G. The central heating unit must be safe and in good working condition.
- H. Every heat duct, steam pipe, and hot water pipe must be free of leaks and must function so that an adequate amount of heat is delivered where intended;
- I. Every seal between any of the sections of a hot air furnace must be air-tight so noxious gases and fumes will not escape into the heat ducts; flue liner must be installed. The liner must meet or exceed the requirements of the local building/heating code and must be installed according to same_ Where there are no local building/heating codes, equipment and installation must be inspected and approved by a person qualified in this area as designated by the city/county/state
- J. All combustion appliances will be provided directly with adequate outside air for combustion and all such appliances with air or water distribution systems will be sealed off from living spaces so there is no potential exchange of combustion or exhaust gases.

- K. Every supplied space heater must comply with all of the following requirements:
- L. No space heater burning solid, liquid, or gaseous fuels may be of a portable type;
- M. Every space heater burning solid, liquid, or gaseous fuels must be properly vented to a chimney or duct leading to outdoor space and must be so installed as to provide proper draft (except when a functioning ODS system and a CO testing device is installed).
- N. Unsound chimneys shall be repaired or removed. When chimneys are to be used for combustion ventilation, they shall be lined as required for the fuel used. Unused chimneys will be secured to prevent drafts.
- O. Unvented free standing space heaters must be removed.
- P. All "T" valves must be replaced with approved shut off valves.
- Q. All mechanical work must be inspected and approved by the city's local mechanical/heating inspector and/or the building inspections department or by a person knowledgeable in mechanical/heating systems and installations that is approved by the State.
- R. Existing heating plants and distribution systems must be inspected for durable condition and repairs must have a life expectancy of a minimum of 5 years; replacements must have a life expectancy of a minimum of 10 years. Repairs to chimneys must have a life expectancy of a minimum of 15 years; replacements must have a life expectancy of 20 years.

15.2 Hazardous and Substandard Conditions Requiring Correction

- A. Hazardous conditions must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 1. The lack of a steady and dependable source of heat which will supply heat to all living areas either directly or indirectly and be able to provide adequate heat as defined in this section.
 2. Open flame gas or propane heaters which exhaust fumes to the interior must be removed.
 3. Leaking, damaged or inadequate heat exchange units or venting systems which create the danger of CO build up;
 4. Leaking, corroded or damaged gas supply lines;
 5. T type shut valves;
 6. The lack of a functioning supply shut off valve for each gas or propane device;
 7. The lack of a functional pilot or electric start for each gas or propane device;
 8. Ambient heat which is not supplied from an adjoining room;
 9. Free standing electric heaters used for sole source of heat.

16.0 Water Heaters

16.1 Minimum Water Heater Standards

- A. All water heaters will have at least thirty gallons storage capacity. Will be able to supply a continuous flow of hot water of at least 102 degrees F, and will be properly installed with gas and/or electric shut-off valves as well as cold water supply shut-off valves.
- B. Each unit should be equipped with a functioning pressure release valve (TPL) which must release pressure at 150 P-S-1 and/or 210 degrees F. Water released must be piped vertically to within 6 inches of the floor or ground.
- C. Each water heater must be enclosed (except where otherwise permitted by the Ohio Residential Code) in a sealed closet designed for this purpose with combustion air drawn from outside the living area. Any gas water heater installed in garage areas will be located at least 18" above the floor in order to prevent combustion of fuel vapors. Water heaters must be inspected for durable condition; replacements must have minimum life expectancy of 8 years.

16.2 Hazardous and Substandard Conditions Requiring Correction

- A. Hazardous conditions must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home. These conditions must include but not be limited to:
 - 1. Gas water heaters are prohibited in bathrooms, sleeping rooms, and closets;
 - 2. Missing gas shut off valve;
 - 3. Missing water supply shut off valve;
 - 4. Combustion air taken from living area except when adequate air exchange meets the Ohio Residential Code standards;
 - 5. Missing or dysfunctional TPL valve. TPL drain should flow at an angle not exceeding horizontal and exhaust flow to exterior of building;
 - 6. Inadequate exhaust pipe, combustion exhaust should be double walled and skirted at all penetrations;
 - 7. Storage tanks less than thirty gallons;
 - 8. Storage tanks that have calcified;
 - 9. Pipes, nipples or tanks elements that are severely corroded.
- B. Any other condition not mentioned that meets the definition of a hazardous or substandard condition should be repaired and/or rehabilitated to meet industry standards.

17.0 Manufactured Housing

17.1 Minimum Manufactured Housing Standards

- A. Please note: The Participating Jurisdiction program is limited to manufactured homes already meeting the following criteria:
- B. Manufactured after 1978 and meeting HUD manufacture standard.
- C. Installed on a permanent foundation with approved tie downs or attachment.
- D. Located on property owned by the occupant.

17.2 Hazardous and Substandard Conditions Requiring Correction

- A. Hazardous conditions must include any condition that threatens the health and or safety of the occupants. Substandard conditions include any condition that threatens, defeats or will lead to the lack of functional viability of a single feature of a home.

18.0 Accessibility

18.1 Minimum Standards - Accessibility Please note: This standard is required by federal regulation.

- A. The dwelling unit must be able to be used and maintained without unauthorized use of other private properties.

The building must provide an alternate means of exit in case of fire (such as fire stairs or egress through windows).

19.0 Architectural Barriers

19.1 Minimum Standards - Architectural Barriers

- A. For existing housing, architectural barrier removal or accessible features will be approved, as required, but when installed must meet the following requirements:
- B. All newly constructed ramps will have a maximum slope ratio of 12:1. Ramps will have two handrails and be constructed of a non-skid material. Wooden ramps will be constructed of treated material.

19.2 All newly installed bathroom hand rails will be placed to best meet the needs of resident but will be mounted to a reinforced wall surface or placed so as to be permanently affixed to the wall stud.

19.3 Improvements will be made to state or local code as applicable.

19.4 Hazardous and Substandard Conditions Requiring Correction - Architectural Barriers (Reserved for future)

20.0 Lead-Based Paint

20.1 All homes constructed before January 1, 1978 will be evaluated for lead-based paint hazards. Please note: This standard is required by federal regulation.

20.2 Evaluation will be done by a qualified, certified or licensed person as required under the regulations at 24CFR35. A qualified lead-based paint inspector or risk assessor is certified or regulated by a State or local health or housing agency, or an organization recognized by HUD. 20.3 As required under 24 CFR 35, 24 CFR 570.608, 24 CFR 982.401 all lead based hazards will be identified and reduced through paint stabilization, interim controls or abatement as required. 20.4 Safe work practices will be followed at all times.

20.5 During lead hazard reduction efforts, the work area will be sealed and the family will be protected or relocated as required by the regulations.

20.6 Final Clearance will be achieved on all lead hazard reduction activities as required under the regulations.

21.0 Smoke Detectors

- 21.1 Each dwelling unit must have at least one hard-wired smoke detector, in proper operating condition, on each level of the dwelling unit on the ceiling or wall outside of each separate sleeping area in the immediate vicinity of bedrooms, including basements but excepting crawl spaces and unfinished attics. Please note: This standard is required by federal regulation.
- 21.2 Smoke detectors must be installed in each room used for sleeping purposes.
- 21.3 Smoke detectors must be installed in accordance with and meet the requirements of the National Fire Protection Association Standard (NFPA) 74.
- 21.4 If the dwelling unit is occupied by any hearing-impaired person, smoke detectors must have an alarm system, designed for hearing-impaired persons as specified in NFPA 74.

22.0 Indoor Air Quality

- 22.1 The dwelling unit must be free of pollutants in the air at levels that threaten the health of the occupants. Please note: This standard is required by federal regulation.

Neighborhood Stabilization Roundtable
Thursday October 16, 2007 2-4 PM
City Hall Forum Conference Room

City: Mayor Copeland, Commissioner Duncan, Shannon Meadows, Nancy Flinchbaugh, Ed Leinasars, Mark Luttrell, Marilyn Riley and Jackie Sudhoff

Attendees: Marcia Lyons, Kerri Brammer, Fred Blair, Sally Riley, Barb Stewart, Marlo Fox, Eric Smith, Dawn Stutz, Goeff Steele, Judy Oldham, Kent Sherry, Debbie Cushman, Roger Baker, Chris Widner, Ted VanderRoest

A brief overview of the program intent, requirements and restrictions, eligible uses, and local information regarding % of foreclosures, % of homes financed by a subprime mortgage and areas likely to face a significant rise in the rate of foreclosures was distributed and discussed.

Comments, Ideas and Suggestions:

- Green spaces look much better than blighted homes
- Do we utilize demolition or do we fix up neighborhoods with promise
- Which neighborhoods are in these categories?
- Look at transitional neighborhoods (Wittenberg Study)
- One good area: Southgate (Perrin Woods to S. Yellow Springs)
- Is there an area with enough blight to build one story detached condos? Demo and rebuild condos?
- Suggested area for above: near DJFS- much vacant property
- Area next to Lagonda Elementary: Northern Heights?
- Look at gateway areas: East, West, North, South
- Rehab-Demo-Rebuild- whatever will improve the area
- Want to improve the appearance of our gateways
- Already have several new subdivisions; houses we can't sell b/c of credit – need to consider this
- We do not have enough adequate houses
- Church sponsored gardening projects: old mentoring young-farmers market, sports areas, corner lot baseball – on vacant lots
- Issue for redevelopment: original lots are too narrow, can there be flexibility in zoning to combining lots creating larger ones?
- Extend zoning authority making it easier to combine lots
- Market lots – to neighboring residents- Would you like green space? Maybe split the lot?
- Increased size of the lots would make city lots more marketable.
- Encourage keeping as much of the money coming back to reuse as possible; keep turning over the initial funds
- Involve the local contractors, wanting for work
- Acquisition-Rehab a very slow turnover rate
- How can we involve the gateway, hospital and Wittenberg U. area given these regulations?

- May encounter problems with getting appraisers in and dealing with the banks that own the property
- Utilize private enterprise/CHDO to the fullest extent possible
- Neighborhoods to explore rehab/resale: South of Lagonda School; Southgate
- Areas for possible demo: east and west of Limestone, Lagonda area
- Consider NHP/Lincoln Park area: Strategically looking at properties to get best use; can also utilize the CRA tax advantage
- There is a need to remove structure in the city; and create bigger lots
- Encourage new development, not rehab, making continued affordability (utilities) more reasonable
- Look for highest and best use for the properties: have to consider the neighborhood effects for each address
- Please send maps with some street names
- Please email Action Plan when ready for comment
- Habitat has 25-50% median income as their target population, so they could help fulfill that requirement of the grant

**NSP Census Tract and Block Group Data
Sorted by Foreclosure Percentage**

Census Tract	BG	Estimated F/A risk score	HMDA Hi-cost Loan Rate	Predicted 18 month Foreclosure Rate	USPS Vacancy #	# Fore- Structures	# Fore-closure	% Foreclosures
000500	2	10	63.5%	16.1%	16.1%	304	17	5.6%
001101	1	10	55.6%	14.3%	17.0%	397	20	5.0%
001102	3	10	57.4%	14.7%	4.6%	398	19	4.8%
001200	6	10	60.7%	15.5%	8.1%	492	23	4.7%
001500	5	10	43.2%	11.3%	6.1%	349	16	4.6%
001500	3	10	43.2%	11.3%	6.1%	244	11	4.5%
000600	1	10	49.2%	12.8%	9.1%	235	10	4.3%
002100	1	10	37.1%	9.9%	12.7%	290	12	4.1%
001101	2	10	55.6%	14.3%	17.0%	292	12	4.1%
000600	3	10	49.2%	12.8%	9.1%	299	12	4.0%
000902	2	10	67.3%	17.0%	11.0%	335	13	3.9%
000300	2	10	65.5%	16.6%	19.5%	322	12	3.7%
001400	6	9	41.7%	11.0%	3.0%	256	9	3.5%
000800	5	10	37.4%	10.0%	14.5%	257	9	3.5%
001200	1	10	60.7%	15.5%	8.1%	229	8	3.5%
001500	4	10	43.2%	11.3%	6.1%	528	18	3.4%
000400	2	10	54.0%	13.9%	7.3%	359	12	3.3%
000800	3	10	37.4%	10.0%	14.5%	366	12	3.3%
001300	3	10	46.1%	12.0%	4.9%	460	15	3.3%
000901	4	10	51.8%	13.4%	16.4%	506	16	3.2%
001400	3	9	41.7%	11.0%	3.0%	286	9	3.1%
001300	1	10	46.1%	12.0%	4.9%	290	9	3.1%
001800	1	7	23.0%	6.6%	2.7%	495	15	3.0%
000500	1	10	63.5%	16.1%	16.1%	299	9	3.0%
000200	1	10	52.5%	13.5%	15.7%	380	11	2.9%
001102	1	10	57.4%	14.7%	4.6%	356	10	2.8%
001300	5	10	46.1%	12.0%	4.9%	256	7	2.7%
001700	1	9	36.2%	9.7%	4.7%	263	7	2.7%
000300	4	10	65.5%	16.6%	19.5%	193	5	2.6%
000600	4	10	49.2%	12.8%	9.1%	336	8	2.4%
000600	2	10	49.2%	12.8%	9.1%	382	9	2.4%
001400	4	9	41.7%	11.0%	3.0%	343	8	2.3%
001000	1	10	48.0%	12.5%	9.1%	259	6	2.3%
001300	6	10	46.1%	12.0%	4.9%	346	8	2.3%
000500	3	10	63.5%	16.1%	16.1%	308	7	2.3%
000902	1	10	67.3%	17.0%	11.0%	222	5	2.3%
001200	5	10	60.7%	15.5%	8.1%	356	8	2.2%
001102	2	10	57.4%	14.7%	4.6%	588	13	2.2%
000400	3	10	54.0%	13.9%	7.3%	459	10	2.2%
000800	1	10	37.4%	10.0%	14.5%	415	9	2.2%

002402	2	7	25.2%	7.1%	1.0%	473	10	2.1%
000200	2	10	52.5%	13.5%	15.7%	285	6	2.1%
000901	1	10	51.8%	13.4%	16.4%	304	6	2.0%
000200	3	10	52.5%	13.5%	15.7%	309	6	1.9%
000800	4	10	37.4%	10.0%	14.5%	228	4	1.8%
001800	3	7	23.0%	6.6%	2.7%	232	4	1.7%
001200	3	10	60.7%	15.5%	8.1%	291	5	1.7%
001800	2	7	23.0%	6.6%	2.7%	235	4	1.7%
000300	3	10	65.5%	16.6%	19.5%	237	4	1.7%
001500	2	10	43.2%	11.3%	6.1%	356	6	1.7%
000901	2	10	51.8%	13.4%	16.4%	261	4	1.5%
001900	4	8	23.8%	6.8%	4.5%	329	5	1.5%
001800	5	7	23.0%	6.6%	2.7%	267	4	1.5%
000700	1	9	32.0%	8.7%	3.4%	337	5	1.5%
001000	2	10	48.0%	12.5%	9.1%	415	6	1.4%
001400	2	9	41.7%	11.0%	3.0%	421	6	1.4%
001900	3	8	23.8%	6.8%	4.5%	211	3	1.4%
001300	2	10	46.1%	12.0%	4.9%	287	4	1.4%
000300	1	10	65.5%	16.6%	19.5%	218	3	1.4%
001700	2	9	36.2%	9.7%	4.7%	295	4	1.4%
001200	2	10	60.7%	15.5%	8.1%	538	7	1.3%
001300	4	10	46.1%	12.0%	4.9%	236	3	1.3%
000100	1	10	39.4%	10.5%	10.6%	161	2	1.2%
001900	2	8	23.8%	6.8%	4.5%	411	5	1.2%
002100	2	10	37.1%	9.9%	12.7%	363	4	1.1%
002402	1	7	25.2%	7.1%	1.0%	594	6	1.0%
002402	8	7	25.2%	7.1%	1.0%	298	3	1.0%
001400	1	9	41.7%	11.0%	3.0%	304	3	1.0%
001900	1	8	23.8%	6.8%	4.5%	407	4	1.0%
000901	3	10	51.8%	13.4%	16.4%	355	3	0.8%
002402	3	7	25.2%	7.1%	1.0%	356	3	0.8%
001700	3	9	36.2%	9.7%	4.7%	596	5	0.8%
000800	2	10	37.4%	10.0%	14.5%	393	3	0.8%
001400	5	9	41.7%	11.0%	3.0%	266	2	0.8%
001800	4	7	23.0%	6.6%	2.7%	279	2	0.7%
002402	6	7	25.2%	7.1%	1.0%	561	4	0.7%
001600	4	8	28.2%	7.8%	2.3%	497	3	0.6%
000700	2	9	32.0%	8.7%	3.4%	207	1	0.5%
001200	4	10	60.7%	15.5%	8.1%	259	1	0.4%
001600	3	8	28.2%	7.8%	2.3%	553	2	0.4%
002401	8	6	19.5%	5.8%	1.6%	605	2	0.3%
002401	8	6	19.5%	5.8%	1.6%	605	2	0.3%
000100	2	10	39.4%	10.5%	10.6%	338	1	0.3%
001500	1	10	43.2%	11.3%	6.1%	392	1	0.3%
000400	1	10	54.0%	13.9%	7.3%	411	1	0.2%
002402	7	7	25.2%	7.1%	1.0%	561	1	0.2%
002401	7	6	19.5%	5.8%	1.6%	1417	1	0.1%

002401	7	6	19.5%	5.8%	1.6%	1417	1	0.1%
000700	3	9	32.0%	8.7%	3.4%	225	0	0.0%
001600	1	8	28.2%	7.8%	2.3%			0.0%
001600	1	8	28.2%	7.8%	2.3%			0.0%
001900	4	8	23.8%	6.4%	4.5%			0.0%
002000	2	7	24.4%	6.9%	2.4%			0.0%
002200	5	7	21.5%	5.9%	3.0%			0.0%
002200	1	7	21.5%	5.9%	3.0%			0.0%
002200	3	7	21.5%	6.2%	3.0%			0.0%
002401	4	6	19.5%	5.8%	1.6%	529		0.0%
002401	5	6	19.5%	5.4%	1.6%			0.0%
002402	4	7	25.2%	7.1%	1.0%	296	0	0.0%
002402	5	7	25.2%	7.1%	1.0%	366	0	0.0%

**NSP Census Tract and Block Group Data
Sorted by HMDA Hi-Cost Loan Percentage**

Census Tracts	Block Group	Estimated F/A risk score	HMDA			# structures	# of Foreclosures	% Foreclosures
			Hi-Cost Loan Rate	Predicted 18 month Foreclosure Rate	USPS Vacancy Rate			
000902	2	10	67.3%	17.0%	11.0%	335	13	3.9%
000902	1	10	67.3%	17.0%	11.0%	222	5	2.3%
000300	2	10	65.5%	16.6%	19.5%	322	12	3.7%
000300	4	10	65.5%	16.6%	19.5%	193	5	2.6%
000300	3	10	65.5%	16.6%	19.5%	237	4	1.7%
000300	1	10	65.5%	16.6%	19.5%	218	3	1.4%
000500	2	10	63.5%	16.1%	16.1%	304	17	5.6%
000500	1	10	63.5%	16.1%	16.1%	299	9	3.0%
000500	3	10	63.5%	16.1%	16.1%	308	7	2.3%
001200	6	10	60.7%	15.5%	8.1%	492	23	4.7%
001200	1	10	60.7%	15.5%	8.1%	229	8	3.5%
001200	5	10	60.7%	15.5%	8.1%	356	8	2.2%
001200	3	10	60.7%	15.5%	8.1%	291	5	1.7%
001200	2	10	60.7%	15.5%	8.1%	538	7	1.3%
001200	4	10	60.7%	15.5%	8.1%	259	1	0.4%
001102	3	10	57.4%	14.7%	4.6%	398	19	4.8%
001102	1	10	57.4%	14.7%	4.6%	356	10	2.8%
001102	2	10	57.4%	14.7%	4.6%	588	13	2.2%
001101	1	10	55.6%	14.3%	17.0%	397	20	5.0%
001101	2	10	55.6%	14.3%	17.0%	292	12	4.1%
000400	2	10	54.0%	13.9%	7.3%	359	12	3.3%
000400	3	10	54.0%	13.9%	7.3%	459	10	2.2%
000400	1	10	54.0%	13.9%	7.3%	411	1	0.2%
000200	1	10	52.5%	13.5%	15.7%	380	11	2.9%

000200 2	10	52.5%	13.5%	15.7%	285	6	2.1%
000200 3	10	52.5%	13.5%	15.7%	309	6	1.9%
000901 4	10	51.8%	13.4%	16.4%	506	16	3.2%
000901 1	10	51.8%	13.4%	16.4%	304	6	2.0%
000901 2	10	51.8%	13.4%	16.4%	261	4	1.5%
000901 3	10	51.8%	13.4%	16.4%	355	3	0.8%
000600 1	10	49.2%	12.8%	9.1%	235	10	4.3%
000600 3	10	49.2%	12.8%	9.1%	299	12	4.0%
000600 4	10	49.2%	12.8%	9.1%	336	8	2.4%
000600 2	10	49.2%	12.8%	9.1%	382	9	2.4%
001000 1	10	48.0%	12.5%	9.1%	259	6	2.3%
001000 2	10	48.0%	12.5%	9.1%	415	6	1.4%
001300 3	10	46.1%	12.0%	4.9%	460	15	3.3%
001300 1	10	46.1%	12.0%	4.9%	290	9	3.1%
001300 5	10	46.1%	12.0%	4.9%	256	7	2.7%
001300 6	10	46.1%	12.0%	4.9%	346	8	2.3%
001300 2	10	46.1%	12.0%	4.9%	287	4	1.4%
001300 4	10	46.1%	12.0%	4.9%	236	3	1.3%
001500 5	10	43.2%	11.3%	6.1%	349	16	4.6%
001500 3	10	43.2%	11.3%	6.1%	244	11	4.5%
001500 4	10	43.2%	11.3%	6.1%	528	18	3.4%
001500 2	10	43.2%	11.3%	6.1%	356	6	1.7%
001500 1	10	43.2%	11.3%	6.1%	392	1	0.3%
001400 6	9	41.7%	11.0%	3.0%	256	9	3.5%
001400 3	9	41.7%	11.0%	3.0%	286	9	3.1%
001400 4	9	41.7%	11.0%	3.0%	343	8	2.3%
001400 2	9	41.7%	11.0%	3.0%	421	6	1.4%
001400 1	9	41.7%	11.0%	3.0%	304	3	1.0%
001400 5	9	41.7%	11.0%	3.0%	266	2	0.8%
000100 1	10	39.4%	10.5%	10.6%	161	2	1.2%
000100 2	10	39.4%	10.5%	10.6%	338	1	0.3%
000800 5	10	37.4%	10.0%	14.5%	257	9	3.5%
000800 3	10	37.4%	10.0%	14.5%	366	12	3.3%
000800 1	10	37.4%	10.0%	14.5%	415	9	2.2%
000800 4	10	37.4%	10.0%	14.5%	228	4	1.8%
000800 2	10	37.4%	10.0%	14.5%	393	3	0.8%
002100 1	10	37.1%	9.9%	12.7%	290	12	4.1%
002100 2	10	37.1%	9.9%	12.7%	363	4	1.1%
001700 1	9	36.2%	9.7%	4.7%	263	7	2.7%
001700 2	9	36.2%	9.7%	4.7%	295	4	1.4%
001700 3	9	36.2%	9.7%	4.7%	596	5	0.8%
000700 1	9	32.0%	8.7%	3.4%	337	5	1.5%
000700 2	9	32.0%	8.7%	3.4%	207	1	0.5%
000700 3	9	32.0%	8.7%	3.4%	225	0	0.0%
001600 4	8	28.2%	7.8%	2.3%	497	3	0.6%
001600 3	8	28.2%	7.8%	2.3%	553	2	0.4%
001600 1	8	28.2%	7.8%	2.3%			0.0%

001600 1	8	28.2%	7.8%	2.3%									0.0%
002402 2	7	25.2%	7.1%	1.0%	473	10							2.1%
002402 1	7	25.2%	7.1%	1.0%	594	6							1.0%
002402 8	7	25.2%	7.1%	1.0%	298	3							1.0%
002402 3	7	25.2%	7.1%	1.0%	356	3							0.8%
002402 6	7	25.2%	7.1%	1.0%	561	4							0.7%
002402 7	7	25.2%	7.1%	1.0%	561	1							0.2%
002402 4	7	25.2%	7.1%	1.0%	296	0							0.0%
002402 5	7	25.2%	7.1%	1.0%	366	0							0.0%
002000 2	7	24.4%	6.9%	2.4%									0.0%
001900 4	8	23.8%	6.8%	4.5%	329	5							1.5%
001900 3	8	23.8%	6.8%	4.5%	211	3							1.4%
001900 2	8	23.8%	6.8%	4.5%	411	5							1.2%
001900 1	8	23.8%	6.8%	4.5%	407	4							1.0%
001900 4	8	23.8%	6.4%	4.5%									0.0%
001800 1	7	23.0%	6.6%	2.7%	495	15							3.0%
001800 3	7	23.0%	6.6%	2.7%	232	4							1.7%
001800 2	7	23.0%	6.6%	2.7%	235	4							1.7%
001800 5	7	23.0%	6.6%	2.7%	267	4							1.5%
001800 4	7	23.0%	6.6%	2.7%	279	2							0.7%
002200 5	7	21.5%	5.9%	3.0%									0.0%
002200 1	7	21.5%	5.9%	3.0%									0.0%
002200 3	7	21.5%	6.2%	3.0%									0.0%
002401 8	6	19.5%	5.8%	1.6%	605	2							0.3%
002401 8	6	19.5%	5.8%	1.6%	605	2							0.3%
002401 7	6	19.5%	5.8%	1.6%	1417	1							0.1%
002401 7	6	19.5%	5.8%	1.6%	1417	1							0.1%
002401 4	6	19.5%	5.8%	1.6%	529								0.0%
002401 5	6	19.5%	5.4%	1.6%									0.0%

**NSP Census Tract and Block Group Data
With Census and Local Data Added**

CT	B U G R	middle low mod eligible	Est. f/c abndmt score	% 120% AMI	# 120% AMI	Total Persons	HMDA	USPS		Struct- ures	# F/C	% F/C	Vac Houses	O/O %
							hi cost loan rate	Pred. 18 mo. F/C rate	residential vacancy rate					
5	2 U	YES	10	90%	735	815	63%	16%	16%	304	17	5.6%		62.6%
										Total Structures	304		24	
6	1 U	YES	10	73%	412	568	49%	13%	9%	235	10	4.3%		60.7%

									Total Structures	235			17	
11.01	1	U	YES	10	82%	692	848	56%	14%	17%	397	20	5.0%	39.5%
11.01	2	U	YES	10	76%	518	686	56%	14%	17%	292	12	4.1%	65.7%
11.02	1	U	YES	10	68%	652	955	57%	15%	5%	356	10	2.8%	73.6%
11.02	2	U	YES	10	66%	790	1197	57%	15%	5%	588	13	2.2%	69.7%
11.02	3	U	YES	10	61%	584	965	57%	15%	5%	398	19	4.8%	74.2%
									Total Structures	2031			84	
12	6	U	YES	10	83%	954	1144	61%	7%	8%	492	23	4.7%	67
													(37 Vacant Lots)	51.0%

MAP

City of Springfield, Ohio Neighborhood Stabilization Program Proposed Target Areas

Legend

- Highlands Southgate
- Grand Avenue South
- Lagonda Corridor
- Old McGuffey School Area

