

FRANKLIN COUNTY, OHIO
NEIGHBORHOOD
STABILIZATION PROGRAM
SUBSTANTIAL AMENDMENT



Jurisdiction(s): Franklin County, Ohio	
Jurisdiction Web Address: www.franklincountyohio.gov/commissioners/edp/community_development.cfm	
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A. NEIGHBORHOODS OF GREATEST NEED

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

Response:

FRANKLIN COUNTY'S RESPONSE TO THE CRISIS

THE FRANKLIN COUNTY MORTGAGE FORECLOSURE TASK FORCE

The foreclosure crisis has surfaced at local, state and national levels. In response, The Franklin County Commissioners created the Franklin County Mortgage Foreclosure Task Force to determine what the county should do to address the crisis. The commissioners requested county officials, agencies and departments and related public and private partners to be involved in the discussion. The task force held a series of meeting and toured neighborhoods affected by the crisis:

Date of Meeting/Bus Tour

Summary

October 29, 2007

Cindy Flaherty, Director of Special Projects of the Ohio Housing Finance Agency, defined the scope of the problem in Franklin County and also explained the Ohio Foreclosure Prevention Task Force report, issued by Governor Strickland, in further detail. Bill Faith, Executive Director of the Coalition on Homelessness and Housing in Ohio, detailed the root causes of the foreclosure crisis in Franklin County and shared the State and Federal legislative agendas.

December 10, 2007

A smaller meeting was convened with only elected officials and key directors. Officials shared how the foreclosure crisis affects each of their offices. Across the board, officials indicated that the workload is increasing dramatically. At this meeting, officials decided to take a bus tour of affected neighborhoods to see for themselves how the crisis hurts Franklin County's neighborhoods.

February 6, 2008

Franklin County leaders toured four neighborhoods that have been hard-hit by foreclosures. Viewing Alkire Park condominiums, the Galloway Ridge development, neighborhoods of New Rome and the Hilltop and speaking with residents gave the Franklin County Mortgage Foreclosure Task Force a real-life perspective of how the foreclosure crisis not only adversely affects communities, but families as well.

At this juncture, the County sought as much media coverage of the issue as possible, utilizing newsprint, radio and television.

April 16, 2008

At this meeting, leaders heard presentations from various officials and organizations. Judge McIntosh of the Common Pleas Court proposed implementing a mediation program in Franklin County. The five HUD-approved counseling agencies in Franklin County identified service and funding gaps. Representatives from the Ohio Department of Commerce discussed Ohio's Save our Dreams Task Force initiatives

June 23, 2008

In response to the efforts of the FRANKLIN COUNTY MORTGAGE FORECLOSURE TASK FORCE, stakeholders from the private and public sectors met to discuss the impact of foreclosure on our community, learn what is taking place in other Ohio cities, and determine whether we can unite behind programs in our community to take advantage of significant funding that may become available at the state and national levels. Within the Working Group, smaller subcommittees were formed to focus on the issues of data collection and drafting of the collaborative foreclosure advisory plan. The foreclosure working group named itself the Columbus and Franklin County Foreclosure Working Group.

October 7, 2008

Franklin County announces the Homeowner Helpline

The Homeowner Helpline is a collaborative county foreclosure program between the Franklin County Commissioners, Treasurer, and Prosecutor to assist Franklin County residents struggling to save their homes from foreclosure. The helpline assists homeowners in accessing and utilizing local resources. It is a \$2.7 million dollar program that will use delinquent tax and assessment collection (DTAC) funds from the Treasurer and Prosecutor, as well as Community Partner and CDBG funds from the Commissioners.

The Homeowner Helpline program will include a public awareness campaign, as well as funding for housing counselors, nuisance abatement, rescue funding, mortgage fraud prosecutions, rental assistance, homebuyer education and homebuyer assistance.

Homeowner Helpline will also fund a mediation program with the municipal and common pleas court. The purpose of mediation is to encourage homeowners and lenders to come to the table and work out options for payment before and after the foreclosure is filed.

October 15, 2008

The Columbus and Franklin County Foreclosure Working Group developed the Prevention and Recovery Plan. The purpose of the plan was to provide elected officials with data and strategies to address foreclosure issues across the region in the short and intermediate term.

The Columbus and Franklin County Foreclosure Working Group (comprised of government officials, community housing organizations, credit counseling agencies, national housing organizations and the Columbus United Way) developed the Prevention and Recovery Plan to:

1. Prevent neighborhood decline associated with foreclosure in traditionally stable markets across Central Ohio;
2. Address the issue of backslide due to foreclosure in “tipping point” neighborhoods;
3. Focus resources in neighborhoods traditionally targeted by revitalization efforts, preventing further disinvestment and decline due to the foreclosure crisis;
4. Identify a set of comprehensive strategies that seek to leverage existing resources, create cross jurisdictional partnerships and prioritize prevention and
5. Select neighborhoods for the initial funding of federal Neighborhood Stabilization funding.

The plan acknowledges that not all neighborhoods will benefit equally and that to have impact, funds will need to be targeted. Further, Neighborhood Stabilization Program regulations require that funds be targeted in areas of greatest need and that at least 25% of the allocation must be used to benefit households at or below 50% AMI.

FOCUS AREA SELECTION

A total of eight neighborhoods were selected by the Working Group to be reviewed for potential funding. The neighborhoods were selected based on their demographics, the foreclosure data and HUD’s Neighborhood Stabilization standard for determining greatest need - those neighborhoods with the greatest percentage of home foreclosures, those neighborhoods with the highest percentage of homes financed by a subprime mortgage related loan, and those neighborhoods identified by the grantee as likely to face a significant rise in the rate of home foreclosures. The data used by the working group to make the greatest need determination included:

- o HUD Foreclosure and Abandonment Score Sheet (Enclosure A)
- o Appendix A (Data Matrix) Columbus & Franklin County Foreclosure Working Group Prevention & Recovery – Advisory Plan
- o Appendix B (Data Continuums by Area) Columbus & Franklin County Foreclosure Working Group Prevention & Recovery – Advisory Plan

- Appendix C (Demographic Table by Area) Columbus & Franklin County Foreclosure Working Group Prevention & Recovery – Advisory Plan
- Appendix D (Presentation from Foreclosure Summit) Columbus & Franklin County Foreclosure Working Group Prevention & Recovery – Advisory Plan
- Appendix E (Franklin County Foreclosure Map) Columbus & Franklin County Foreclosure Working Group Prevention & Recovery – Advisory Plan
- Appendix F (Gross Rent by Area) Columbus & Franklin County Foreclosure Working Group Prevention & Recovery – Advisory Plan
- Community Research Partners 2007 Foreclosure Filings/Sheriff’s Sale Spreadsheet (Enclosure B)

The eight neighborhoods selected based on the demographics (principally the HUD foreclosure and abandonment risk score) were:

- Franklinton
- Harrisburg Township
- Near East
- Northland
- Southside – Livingston
- Weinland Park
- Westland Area
- Wheatland Area

The working group then used the following additional factors to determine which of the eight (8) neighborhoods were to be selected for funding:

- **Marketability:** Is there a for sale market? Is there a rental market? What is the general perception of the neighborhood and does the data support this perception? This factor was viewed as critical by the working group because without a market for the new/rehabbed homes there would be no beneficiaries, the neighborhood or prospective buyers.
- **Impact:** How would investment in the area change a neighborhood? Would the amount of potential funding available be sufficient to produce change or prevent further decline?
- **Scale:** How large is the area and how concentrated are the foreclosed and vacant houses? How large is the combined investment?
- **Partners:** What other investments are being made by government, philanthropic and business entities in the area? If an area has significant investment already, should foreclosure funds also be spent there? What is the capacity of the organizations and entities in the area to manage a foreclosure prevention and recovery program?
- **Effect on Adjacent Neighborhoods:** Will investment in an area have a positive influence on adjacent neighborhoods? Will there be a “halo” effect?
- **Anchors and Community Assets:** Are there significant opportunities for neighborhood revitalization and development that would complement or augment targeted foreclosure funding?

- **Community Input and Existing Plans:** Would the approaches needed to address the foreclosure issues in a neighborhood align with the goals of that community and complement Area Plans?

Further, the eight (8) neighborhoods were categorized in the following three ways:

Type 1: City-County Interface

These neighborhoods are cross-jurisdictional and allow opportunities for foreclosure mitigation programs and infrastructure improvements through City-County partnerships. These neighborhoods have better single family for sale possibilities than other neighborhoods. City-County Interface neighborhoods exhibit the highest home ownership rates of all neighborhoods studied, as well as the lowest levels of foreclosure. Neighborhoods in this category include Northland, Westland and the Harrisburg Pike Triangle.

Type 2: Converging Investment Neighborhoods

Weinland Park, Near East and Southside-Livingston Park all have been the target of substantial government and private investment; moreover, such investment is anticipated to increase significantly in the near future. All have challenging markets with high levels of foreclosure activity, but it is the general consensus that market conditions are likely to improve in these neighborhoods. All are geographically compact neighborhoods. A significant difference is that current acquisition prices in Southside-Livingston Park are substantially lower than the other two neighborhoods.

Type 3: Weak Market Neighborhoods

Wheatland and Franklinton both have challenging markets. Recent activity in Franklinton has helped, but the home ownership rate remains low and Franklinton exhibits greater levels of vacant properties than Wheatland. Both neighborhoods show significant levels of foreclosures. These neighborhoods are geographically proximate but may have somewhat different markets. Additionally, the completion of the floodwall has resulted in higher appraisals for the Franklinton area.

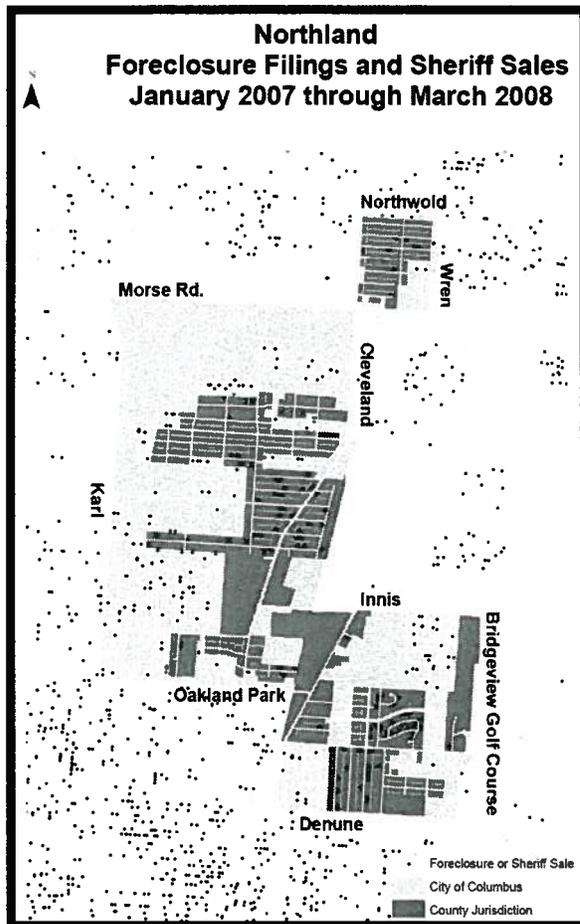
B. DISTRIBUTION AND USES OF FUNDS

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

Response:

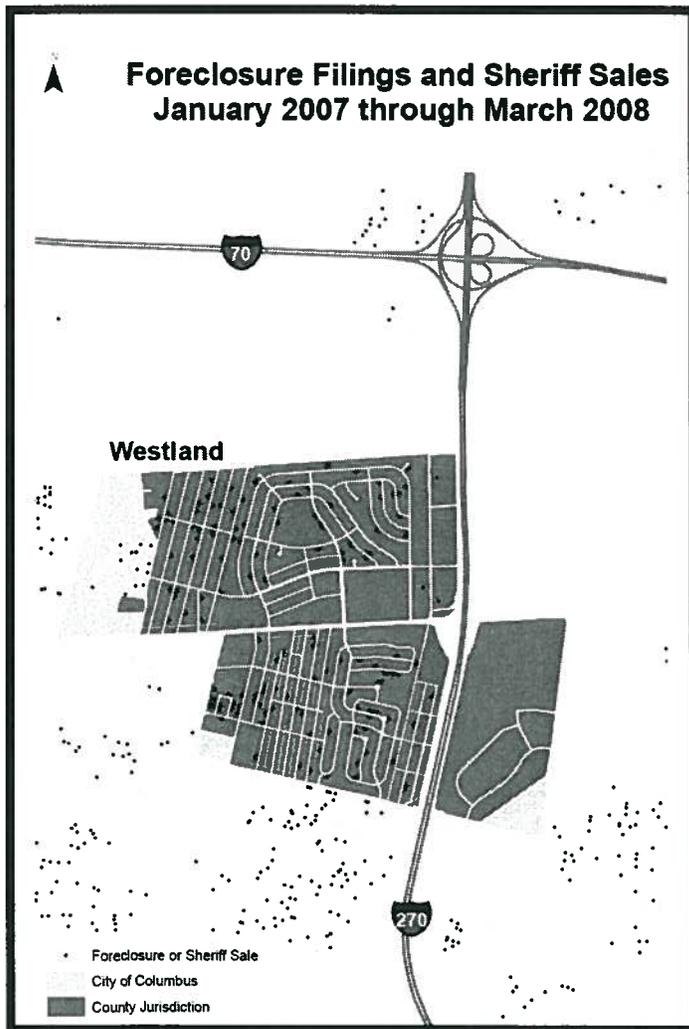
The County selected the Northland and Westland neighborhoods for NSP funding based primarily on the program's standard for greatest need and secondarily on neighborhoods that have strong enough housing markets to warrant those investments.

The specific reasons the Northland neighborhood (Clinton township) was selected are: (1) it was assessed as the County neighborhood with the greatest need owing to the highest percentage of census tracts receiving a score of 10 under HUD's foreclosure and abandonment risk index (15 out of 21 census tracts); (2) In a review of the 30 County villages, townships and cities (with a minimum of 1,000 residential properties) Northland ranked 5th in terms of the greatest percentage of home foreclosures; (3) In a review of the 30 County villages, townships and cities (with a minimum of 1,000 residential properties) Northland ranked 6th in terms of the highest percentage of homes financed by a subprime related loan; (4) In a review of the 30 County villages, townships and cities (with a minimum of 1,000 residential properties) Northland ranked 17th in terms of the County identifying the area likely facing the most significant increase in the rate of home foreclosures; (5) In a review of the 30 County villages, townships and cities (with a minimum of 1,000 residential properties) Northland ranked 5th in terms of Sheriff's sold properties; (6) the geographic location of Westland provides the opportunity for City-County Interface: that the area is a cross-jurisdictional one and allows opportunities for foreclosure mitigation programs and infrastructure improvements through City-County partnerships; (7) Marketability - there are 4,441 single-family residential properties, with Single-family properties outnumbering multifamily and apartment properties by about 22 to 1; (8) Age of housing stock - less than one-quarter (22%) of existing residential buildings was constructed before 1950; (9) Impact - foreclosures are fewer here than in other neighborhoods addressed, however the concentrations are fairly dense. As of June 2008, there were at least 271 residential properties with mortgages entailing interest rates of 8% or greater and another 136 properties with adjustable rate mortgages of \$50,000 or more. It was felt a concentrated acquisition and rehabilitation effort could have significant impact in Northland and (10) Investment in housing stock - during the period of January 2006 through March 2008, the median single-family sales price was \$82,000, an increase of less than 1% from five years ago. In comparison, the median sales price countywide rose by 9%; the idea that this is a potential "tipping point" neighborhood and a strategic infusion of funding could save/leverage hundreds of thousands in home values.



The specific reasons the Westland neighborhood (Prairie township) was selected are: (1) the Westland tracts under consideration received scores of 8 under HUD’s foreclosure and abandonment risk index; (2) In a review of the 30 County villages, townships and cities (with a minimum of 1,000 residential properties) Westland ranked 9th in terms of the greatest percentage of home foreclosures; (3) In a review of the 30 County villages, townships and cities (with a minimum of 1,000 residential properties) Westland ranked 13th in terms of the highest percentage of homes financed by a subprime related loan; (4) In a review of the 30 County villages, townships and cities (with a minimum of 1,000 residential properties) Westland ranked 22nd in terms of the County identifying the area likely facing the most significant increase in the rate of home foreclosures; (5) In a review of the 30 County villages, townships and cities (with a minimum of 1,000 residential properties) Westland ranked 10th in terms of Sheriff’s sold properties; (6) even though Westland isn’t numerically considered to be the neighborhood of greatest need in the County it was viewed as a neighborhood approaching its tipping point and thus salvageable with an infusion of NSP dollars, that in comparison to other numerically worse neighborhoods where it is believed NSP dollars wouldn’t be as beneficial; (7) Marketability – Westland is still viewed according to the working group (including real estate agents) as a neighborhood of choice for working class individuals; (8) As a neighborhood that hasn’t “tipped” and owing to its marketability Westland was viewed as

a good basis for investing NSP funds upon which a revolving loan fund could be developed whose proceeds could then serve to benefit other neighborhoods in the future; (9) Adjacent to a major job center - in support of HUD studies that note the value of locating affordable housing units next to job centers the Westland neighborhood is located in the midst of an (Interstate -270) job corridor; (10) Age of housing stock - the housing stock of the Westland Area is relatively new with only 11% of existing residential buildings constructed before 1950 and (11) Appreciation of housing values - during the period of January 2006 through March 2008, the median single-family sales price was \$103,000, representing an increase of 8% from five years ago speaking to its still desirability/marketability.



In regards to meeting the NSP requirement that the County expend at least 25% of its allocation to benefit individuals that don't exceed the 50% of area median income threshold, the County will be expending those dollars through at least one, possibly two yet to be determined projects through its local Rebuilding Lives Initiative (Continuum of Care process), overseen by the local Community Shelter Board. The project(s) will be cited in neighborhood(s) that comply with the NSP program's area(s) of greatest need

definition. The County's decision to meet this standard through a Rebuilding Lives /Continuum of care project is based on 1) the opportunity to assist the County's most needy citizens – its homeless community; 2) cost effectiveness – by stabilizing the lives of these individuals through sheltering them it mitigates the demands they would otherwise place on County social systems (i.e. health care, police etc.) Demands that according to HUD equate to an outlay of \$40,000 per individual, per year and 3) assist the current Continuum of Care process by allowing it to incorporate and fund new initiatives (currently almost 95% of all Continuum of Care applications are comprised of renewals.)

With the \$5,439,664 the County was awarded under the Neighborhood Stabilization Program it intends to use those funds in three primary activities, plus administration:

- 1) Acquisition/rehabilitation and resale (NSP-1 a,b,c) 2301(c)(3)(b)
CDBG: 24 CFR 570.201 (a) Acquisition (b) Disposition (i) Relocation (n) Direct homeownership assistance to persons whose incomes do not exceed 120% of median income; 24 CFR 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties.
Note that rehabilitation may include counseling for those seeking to take part in the activity.
- 2) Demolition (NSP-2) 2301(c)(3)(d)
CDBG: 24 CFR 570.201 (d) Clearance, for blighted structures only
- 3) Redevelopment (NSP-3 a,b) 2301(c)(3)(e) - meeting the requirement that at least 25% of the County's allocation be used to serve residents earning at or below 50% of the area median income
CDBG: 24 CFR 570.201(a), acquisition, and 570.202, rehabilitation
- 4) Administration of the program (NSP-4) 2301(c)(3) - will not exceed 10% of the NSP grant and 10% of program income.
CDBG: 24 CFR 570.205 and 206.

The NSP funds will disperse funds in the following amounts to the identified partners and neighborhoods:

- o (NSP – 1 a) \$1,750,000 to the Columbus Housing Partnership for the Northland Neighborhood for acquisition, disposition, direct homeownership assistance, eligible rehabilitation and preservation activities and housing counseling) and
- o (NSP – 1 b) \$900,000 to Homes on the Hills for the Westland neighborhood (acquisition, disposition, direct homeownership assistance, eligible rehabilitation and preservation activities and housing counseling)
- o (NSP – 1 c) \$900,000 to the Mid-Ohio Regional Planning Commission for the Westland neighborhood (acquisition, disposition, direct homeownership assistance, eligible rehabilitation and preservation activities and housing counseling)
- o (NSP – 2) \$230,000 to Franklin County for the demolition of blighted residential and nonresidential structures.
- o (NSP – 3a) \$250,000 to the Columbus/Franklin Rebuilding Lives (Continuum of Care) Initiative to redevelop demolished or vacant properties for multi-family rental purposes (acquisition and rehabilitation) – this allocation is intended to

meet the requirement that at least 25% of a jurisdiction's allocation go to house individuals/families with incomes at or below 50% of the area median income – the Maryhaven Project in conjunction with the Community Housing Network for the construction of a sixty (60) unit permanent supportive housing project at 3700 Sullivant Avenue. The project will serve individuals with severe mental disabilities, some of whom also have co-occurring alcohol and other drug dependencies.

- (NSP – 3b) \$1,250,000 to the Columbus/Franklin Rebuilding Lives (Continuum of Care) Initiative to redevelop demolished or vacant properties for multi-family rental purposes (acquisition and rehabilitation) – this allocation is intended to meet the requirement that at least 25% of a jurisdiction's allocation go to house individuals/families with incomes at or below 50% of the area median income – the Edgehill Place project in conjunction with the National Church Residences for the construction of a one hundred (100) unit apartment building for low-income disabled individuals. The project site is 1280-1290 Norton Avenue near the residential community of Grandview Heights.
- (NSP – 4) \$159,664 for administration

Acquisition/Rehabilitation and Resale (NSP – 1 a,b,c)

- The County will acquire and rehabilitate foreclosed, abandoned single-family units and sell them to income-eligible homebuyers. This will be done through direct purchases. The final sales price will be no greater than the initial acquisition and rehabilitation costs. All acquisitions will be for at least 15% below an appraised value determined no more than 60 days prior to the date of the offer to purchase.
- The County's program will encourage subrecipients to acquire and redevelop FHA foreclosed properties, <http://www.hud.gov/offices/hsg/sfh/reo/reohome.cfm>. Any rehabilitation of a foreclosed upon home or residential property shall be to the extent necessary to comply with applicable laws, codes and other requirements relating to housing safety, quality, and habitability, in order to sell, rent, or redevelop such homes and properties.
- Homebuyers shall not be earning greater than 120% AMI as defined by HUD. The prospective homebuyers will be required to attend both pre-acquisition HUD certified homebuyer counseling, and post-acquisition homebuyer counseling.
- If an abandoned or foreclosed upon home or residential property is to be sold to an individual as a primary residence, no profit may be earned on such sale. Section 2301(d)(2) directs that the sale of such property shall be in an amount equal to or less than the cost to acquire and redevelop or rehabilitate such home or property up to a decent, safe, and habitable condition. The maximum sales price for a property is determined by aggregating all costs of acquisition, rehabilitation, and redevelopment (including related activity delivery costs, which generally include, among other things, costs related to the sale of property).

Demolition (NSP – 2)

- The County's utilizes Section 117.1 of the 2006 Residential Code of Ohio to define a blighted structure: "Structures or existing equipment that are unsafe or

unsanitary due to inadequate means of egress facilities, inadequate light and ventilation, or which constitute a fire hazard, or are otherwise dangerous to human life, shall be deemed a serious hazard, such hazard shall be eliminated or the building shall be vacated, and where such building, when vacated, remains a serious hazard, it shall be razed.”

- In terms of demolition under the Neighborhood Stabilization program the CDBG national objectives related to prevention and elimination of slums and blight and addressing urgent community development needs (24 CFR 570.208(b) and (c) and 570.483(c) and (d)) are not applicable. Further the NSP does not require grantees to meet the requirements of 42 U.S.C. 5304(d) as implemented at 24 CFR 42.375, which mandates one-for-one replacement of low- and moderate-income dwellings units that are demolished or converted for activities assisted with NSP funds.

Acquisition/rehabilitation and rental (NSP-3 a,b)

- Per 2301(c)(3)(b)- the County may purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties.
- The County intends to utilize this eligible activity to meet the requirement that at least 25% of its allocation (\$1,359,911.00) to serve residents earning at or below 50% of the area median income.
- Definitions the County will utilize:
 - Abandoned. A home is abandoned when mortgage or tax foreclosure proceedings have been initiated for that property, no mortgage or tax payments have been made by the property owner for at least 90 days, AND the property has been vacant for at least 90 days.
 - Current market appraised value. The current market appraised value means the value of a foreclosed upon home or residential property that is established through an appraisal made in conformity with the appraisal requirements of the URA at 49 CFR 24.103 and completed within 60 days prior to an offer made for the property by a grantee, subrecipient, developer, or individual homebuyer.
- Section 2301(d)(1) of HERA requires any purchase of a foreclosed-upon home or residential property under NSP be at a discount from the current market-appraised value of the home or property. Such discount shall ensure that purchasers are paying below-market value for the home or property.
- For mortgagee foreclosed properties, grantees must seek to obtain the “maximum reasonable discount” from the mortgagee, taking into consideration likely “carrying costs” of the mortgagee if it were to not sell the property to the grantee or subrecipient.
- Section 301 of the URA, regarding just compensation, does not apply to voluntary acquisitions.
- All acquisitions of property under NSP require an appraisal for purposes of determining the statutory purchase discount.
- For individual purchase transactions, the purchase discount is to be at least 5% from the current market appraised value of the home or property.

- For purchase transactions in the aggregate, the average purchase discount depends on how the purchase discount for an individual property is determined.
 - The average purchase discount shall be at least 10% if the State, unit of general local government, or subrecipient determines the discount for each purchase transaction through use of a methodology that results in a discount equivalent to the total carrying costs that would be incurred by the seller if the property were not purchased with NSP funds (provided the discount is at least 5%).
 - Such methodology shall provide for an analysis of the estimated holding period for the property and the nature and amount of the carrying costs of holding the property for this period.
 - Carrying costs shall include, but not be limited to: taxes, insurance, maintenance, marketing, overhead, and interest.
 - If this methodology is not used, the minimum average discount shall be at least 15%.
- An NSP recipient may NOT provide NSP funds to another party to finance an acquisition of tax foreclosed (or any other) properties from itself, other than to pay the necessary and reasonable costs related to the appraisal and transfer of title.
- Grantees that are contemplating using NSP funds to assist an acquisition involving an eminent domain action are advised to consult legal counsel before taking action, as this may present problems with the Takings Clause of the Fifth Amendment to the U.S. Constitution and prior Supreme Court rulings.
- HUD is not specifying alternative requirements to the relocation assistance provisions at 42 U.S.C. 5304(d).
- Grantees are encouraged to acquire and redevelop FHA foreclosed properties. HUD provides information on such properties at <http://www.hud.gov/offices/hsg/sfh/reo/reohome.cfm>. Grantees may also contact their local HUD FHA office for further information.
- Any rehabilitation of a foreclosed upon home or residential property shall be to the extent necessary to comply with applicable laws, codes and other requirements relating to housing safety, quality, and habitability, in order to sell, rent, or redevelop such homes and properties. In their substantial amendment, grantees must define their housing rehabilitation standards that will apply to NSP assisted activities.
- Funds may be used for preservation, improving energy efficiency or conservation, or providing renewable energy source(s).
 - HUD encourages grantees to strategically incorporate modern green building and energy efficiency improvements to provide for long-term affordability and increased sustainability and attractiveness of housing and neighborhoods.
- Grantees may fund costs, such as sales costs, closing costs, and reasonable developer's fees, related to NSP-assisted housing, rehabilitation, or construction activities.
- NSP funds may be used to redevelop acquired property for nonresidential uses, such as a public parks or mixed residential and commercial use.

- Grantees may rehabilitate property to be operated as rental housing by the grantee, by a subrecipient, by a lessee or by a purchaser. Grantees should note that the costs of purchase, rehabilitation, conversion and sale of such properties are eligible NSP activities, but the expenses of actually operating the rental housing (such as maintenance, insurance, deficits in monthly operating income) and tenant-based rental subsidies are not eligible NSP activities.
- 24 CFR 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties. Note that rehabilitation may include counseling for those seeking to take part in the activity.

Administration (NSP-4)

- An amount of up to 10% of an NSP grant provided to a jurisdiction and up to 10% of program income earned may be used for general administration and planning activities as defined at 24 CFR 570.205 and 206.
- Activity delivery costs, as defined in 24 CFR 570.206, may be charged to the particular activity performed above and will not count as general administration and planning costs.
- Pre-award Costs: A grantee may incur pre-award costs necessary to develop the NSP Application and undertake other administrative and planning actions necessary to receive the NSP grant, in compliance with 24 CFR 570.200(h). States may allow subrecipients to incur pre-award costs pursuant to 24 CFR 570.489(h).

Factors the Working Group and the County took into consideration in determining program design:

- Tight credit market for buying new homes will impact subsidies homebuyers will need for purchases and negates at least any early infusion of private dollars into program (will result in, again at least initially, less units being acquired and rehabbed.)
- Need to pick neighborhoods that have a market for homebuyers – cannot allow rehabbed homes to flounder, either the home, the neighborhood or preferably both must prove attractive to prospective buyers
- Implement revolving loan component in order to use proceeds to invest in additional target neighborhoods
- Utilize partners with housing rehabilitation and homebuyer program experience – Mid Ohio Regional Planning Commission, Homes on the Hill, and Community Housing Partners
- Utilizing a Rebuilding Lives project to fulfill the requirement that 25% of funds must be used for the very low income.

C. DEFINITIONS AND DESCRIPTIONS

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

Response:

The County will be utilizing the standard cited in Section 117.1 of the 2006 Residential Code of Ohio: “Structures or existing equipment that are unsafe or unsanitary due to inadequate means of egress facilities, inadequate light and ventilation, or which constitute a fire hazard, or are otherwise dangerous to human life, shall be deemed a serious hazard, such hazard shall be eliminated or the building shall be vacated, and where such building, when vacated, remains a serious hazard, it shall be razed.”

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

Response:

The County will be using its existing CDBG definition – Section 8 fair market rents.

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

Response:

The affordability will be ensured contractually through restricted covenants and through the HOME monitoring requirements as cited and defined in 24 CFR Part 92.

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

Response:

The County will utilize the International Property Maintenance Code augmented with minimum green, healthy home and universal design/visitability standards.

D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: \$22,850 per person.

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

Response:

\$1,500,000 to the Columbus/Franklin County Rebuilding Lives Initiative (Continuum of Care process) to purchase and rehabilitate residential properties for multi-family rental purposes (acquisition and rehabilitation) – this allocation is intended to meet the

requirement that at least 25% of a jurisdiction's allocation go to house individuals/families with incomes at or below 50% of the area median income

E. ACQUISITIONS & RELOCATION

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

If so, include:

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

Response: The County does not intend to demolish or convert any low and moderate income dwelling units.

F. PUBLIC COMMENT

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

Response: The draft NSP plan for Franklin County was initially made available on the County's website for public comment on October 31, 2008. The County Commission briefing and general sessions dates to discuss and adopt the plan are November 20th and 25th.

(INPUT ALL PUBLIC COMMENTS RECEIVED.)

G. NSP INFORMATION BY ACTIVITY – NSP 1A

- (1) Activity Name: Northland Neighborhood – Columbus Housing Partnership
- (2) Activity Type: Acquisition, Rehabilitation and Resale, (NSP-1a). 2301(c)(3)(b). CDBG: 24 CFR 570.201 (a) Acquisition (b) Disposition (i) Relocation (n) Direct homeownership assistance to persons whose incomes do not exceed 120% of median income; 24 CFR 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties. Note that rehabilitation may include counseling for those seeking to take part in the activity.
- (3) National Objective: The Northland Area Homeownership Program will meet the national objective by providing or improving permanent residential structures that will be occupied by a household whose income is at or below 120% of area median income (LMMH).
- Acquisition, Rehabilitation, Rental, Sale, Conversion, Construction of Housing Units
 - Homeownership Assistance
 - Infrastructure for housing as part of redevelopment
 - All Units will be occupied by those meeting the low- and moderate-income requirement.

Funds used for the Northland Area Homeownership Program will not be used to meet the low income housing requirement for those below 50% of area median income. However, households at or below 50% of area median income will not be excluded from the program should they be qualified to participate.

(4) Projected Start Date: February, 2009

(5) Projected End Date: July, 2013

(6) Responsible Organization: Columbus Housing Partnership, Inc. (CHP) or an affiliate entity will implement the Northland Area Homeownership Program. Contact information is as follows:

Columbus Housing Partnership, Inc.
Attn: Abigail Mack
734 E. Long Street
Columbus, Ohio 43203
614.545.4829
614.545.4839 fax

(7) Location Description: The Northland Area Homeownership Program will target eligible block groups that include the unincorporated areas of Franklin County, Ohio located in the northeast

quadrant of the county, bounded by Interstates 70, 670 and 270. Targeted eligible block groups are those that meet the description provided in Section A of the application and that have been determined both eligible by HUD based on income levels and with a foreclosure and abandonment risk score of 8, 9 or 10. Priority will go to block groups with a score of 10.

NORTHLAND AREA TARGET BLOCK GROUPS			
RISK SCORE 8, 9 or 10			
STATE	COUNTY	TRACT	BLKGRP
39	49	310	1
39	49	820	1
39	49	920	1
39	49	6945	1
39	49	7112	1
39	49	7112	3
39	49	7520	1
39	49	7520	2
39	49	7520	3
39	49	7531	1
39	49	7534	3
39	49	7710	1
39	49	7710	3
39	49	7710	4
39	49	7721	1
39	49	7721	4
39	49	7722	1
39	49	7722	2
39	49	7722	3

Additionally, should CHP be unable to expend the allocated funds for the activities and eligible uses described in Section G.2, CHP may expand the target area to complete activities in any eligible block group within Franklin County according to the above description, excluding those block groups for which other Franklin County NSP sub-recipient funding is reserved (Westland Area). The additional block groups in which CHP may expend NSP funds are:

ADDITIONAL BLOCK GROUPS			
RISK SCORE 8			
STATE	COUNTY	TRACT	BLKGROUP
39	49	2710	1
39	49	9381	4
39	49	9350	1
39	49	9382	1
39	49	9382	2
39	49	9381	1

39	49	9340	1
39	49	8110	5
39	49	8110	2
39	49	9384	2
39	49	9384	1
39	49	8120	2
39	49	9386	1
39	49	8350	1
39	49	8350	3
39	49	9430	3
39	49	9430	1
39	49	9430	5
39	49	9430	4

ADDITIONAL BLOCK GROUPS RISK SCORE 9			
STATE	COUNTY	TRACT	BLKGROUP
39	49	8241	1
39	49	8241	2
39	49	8340	9
39	49	9374	2
39	49	8340	3
39	49	8340	2
39	49	8340	1
39	49	8360	2
39	49	8360	3
39	49	8370	2
39	49	8360	1
39	49	8380	1
39	49	9410	1
39	49	9410	2
39	49	8370	1
39	49	8825	4
39	49	8825	3
39	49	8825	5
39	49	9590	4
39	49	9590	3
39	49	9590	1
39	49	9440	3
39	49	9440	1
39	49	9590	2
39	49	9440	2
39	49	9510	9

ADDITIONAL ELIGIBLE BLOCK GROUPS			
RISK SCORE 10			
STATE	COUNTY	TRACT	BLKGROUP
39	49	96	1
39	49	96	2
39	49	96	3
39	49	96	4
39	49	8322	2
39	49	8322	5
39	49	8330	1
39	49	8330	2
39	49	9220	1
39	49	9220	2
39	49	9230	1
39	49	9230	2
39	49	9230	3
39	49	9230	4
39	49	9240	1
39	49	9240	2
39	49	9240	3
39	49	9250	1
39	49	9250	2
39	49	9250	3
39	49	9321	2
39	49	9340	2
39	49	9340	1
39	49	9373	4
39	49	9373	3
39	49	9373	5
39	49	9373	2
39	49	9383	1
39	49	9383	2
39	49	9420	3
39	49	9420	1
39	49	9420	2
39	49	9520	1
39	49	9520	3
39	49	9520	2

Data source: US Department of Housing and Urban Development
http://www.huduser.org/publications/commdevl/excel/OH120_LM.xls

(8) Activity Description:

In an effort to serve the area of greatest need within Franklin County CDBG jurisdiction, priority is given to those areas identified by the US Department of Housing and Urban

Development (HUD) that exhibit the greatest percentage of home foreclosures; the highest percentage of homes financed by subprime mortgage related loan; and are identified by the State or unit of general local government as likely to face a significant rise in the rate of home foreclosures. Based on HUD's foreclosure and abandonment risk score, the Northland Area Homeownership Program will target eligible block groups that include unincorporated areas of Franklin County which meet the description provided in Section A of the application and that have been determined both eligible by HUD based on income levels and with a foreclosure and abandonment risk score of either 8, 9 or 10. Priority will be placed on serving those block groups that include the unincorporated areas of Franklin County, Ohio located in the northeast quadrant of the county, bounded by Interstates 70, 670 and 270; this is the primary target area.

The duration of the assistance will be dependent on each household's debt capacity. Some homebuyers may purchase through a lease/purchase program with the lease period not to exceed 18 months. Should there be an affordability gap, some portion of investment of NSP funds in the acquisition and rehabilitation funds will remain in the property as a "silent second" with no monthly payments due and the amount of financing recoverable if the property is sold.

The Northland Area Homeownership Program will be marketed as a for sale homeownership program. CHP's target population is comprised of income-eligible homebuyers below 120% of the area median income (AMI). The typical buyer will generally earn between 60-80% AMI. This represents an income cap of \$52,400 for a family of four. Funds used for the Northland Area Homeownership Program will not be used to meet the low income housing requirement for those below 50% of area median income. However, households at or below 50% of area median income will not be excluded from the program should they be qualified to participate.

Through the Northland Area Homeownership Program, CHP or an affiliate entity will acquire and rehabilitate vacant and foreclosed housing in the primary target area and/or other eligible areas. In some cases, acquisition, demolition and redevelopment of the foreclosed upon unit will be undertaken. All rehab and redevelopment work will meet the minimum standards as set forth by the County. If, after a period of time a redeveloped house is on the market and remains unsold, it will be transferred to a short term lease-purchase program until sale of the unit. The time that the unit will be on the market will be evaluated against the comparable days on the market.

CHP is one of four HUD certified housing counseling agencies in Franklin County. CHP will provide support and educational services to program participants choosing to enter into a lease purchase contract, enabling them to become a successful homeowner. All buyers will be required to attend one 8 hour HUD certified homebuyer education course. Additionally, one on one counseling will be available to participants at no cost to the buyer.

The primary mechanism through which continued affordability will be achieved is through the use of restrictive covenants placed on the home upon sale of the unit. The

restrictive covenant will be attached to a NSP funded soft second mortgage, intended to cover anticipated affordability gaps. These gaps will result from the level of rehabilitation the houses will receive relative to the amount the buyer can qualify for. The NSP associated restrictive covenant will require a 10-15 year affordability period in accordance with HOME Program regulations for homeownership. The provision of a soft second mortgage from the County for buyers with eligible incomes will significantly reduce the amount of their first mortgage. Based on current area comps, a typical sale will involve a first mortgage of \$70,000, well within the reach of the target population.

Additionally, affordability to homebuyers will be safeguarded as a result of the following.

- Rehabilitation of all properties to achieve energy efficiency and a 5-7 year life on all major systems. Both result in reduced monthly outlays and more disposable income for the homeowner.
- For all proposed loans, CHP will review proposed financing with each homebuyer to identify points and fees, evaluate front and back end ratios, and ensure the buyer's level of comfort with the proposed terms and conditions of the financing. CHP has and will continue to work with local lending institutions to assure that affordable and appropriate products are available to our buyers. Additionally, CHP will work on behalf of the buyer to provide down payment assistance to assist with closing costs.
- Ongoing housing counseling will be encouraged for purchasers of CHP properties. Post-purchase counseling will help homebuyers with the financial challenges that arise after purchase, working with them on realistic budgets to manage a home, as well as helping them to protect the equity in their home.

J. Performance Measures: The Northland Homeownership Program will have a goal of producing approximately 17-20 homes over the course of the program. Although the goal will be to sell 100% of the homes as a direct-sale to buyers, the Columbus housing market is such that the option of a lease-purchase program is necessary. Therefore CHP has developed budgets for two scenarios. Both scenarios assume an allocation of \$1.75 million in NSP funding. \$400,000 will be reserved for the development of The Northland Area Health Care for Working Families Program. The remaining funds will be used for the Homeownership Program. Scenario 1 assumes that 100% of the units are sold before they default to a lease-purchase program. Scenario 2 assumes that approximately 50% of the units become available for lease-purchase. Both scenarios assume that the cost of acquisition and constructions expenses increase by 10% annually.

Scenario 1 assumes 17 units of housing developed and sold directly to buyers with no lease-purchase program. Scenario 2 assumes 17 units of housing developed; 9 of the units being sold directly to buyers with no lease-purchase program and 8 additional units to be converted to a lease-purchase program after an unsuccessful initial direct-sale period. Per unit development costs for the two scenarios will be roughly identical. The primary difference is found in the acquisition financing. Private acquisition funds will be

used for all direct-sale homes and CHP will acquire all homes in accordance with NSP regulations, with a minimum discount of 5%. All portfolio properties will be purchased at a minimum discount of 15% against current market appraised value. All lease-purchase homes will be acquired with NSP funding and will be subject to the same discount standards. Program income will be recycled through both scenarios until the amount available for redeployment is insufficient to complete an entire unit. Any remaining funds will then either be returned to the Grantee or deployed for partial coverage of an NSP eligible activity. Both scenarios account for subsidy, which will be passed on to the buyer as a soft second mortgage described above. Program income upon sale is returned to the Grantee and subject to a 10% administrative fee, a 25% withholding to serve the 50% AMI requirement. The remainder is then redeployed to CHP to continue program activities. It is anticipated that either scenario may take up to three years to complete. Down payment assistance (DPA) is accounted for in the total development costs, however administrative costs of the program have been requested separately.

Assumptions:

1. With Health Center
2. \$1.5 available for housing development & \$250k for Dpa
3. 100% of units are sold before they default to lease purchase program
4. 17.35 units produced
5. 1,320,000 Total NSP funds used in Round 1

Scenario 1-	All for sale units	
Round 1		
Units produced	15	
Model for the County NSP		
	per unit	project
Private Acquisition funds	50,000	750,000
Construction NSP	60,000	900,000
Soft NSP	10,000	150,000
TDC (with no dev.fee)	120,000	1,800,000
Developer fee 15% of TDC	18,000	270,000
TDC with dev.fee	138,000	2,070,000
sale price	70,000	1,050,000
subsidy left in the deal	68,000	1,020,000
total sources at sale	138,000	2,070,000
		0
NSP funds committed in Round 1:		1,320,000
NSP funds left as subsidy in Round 1:		1,020,000
Funds returned as program income:		300,000

Scenario 1		
Round 1		
Program Income Filter		
Funds back to the County		300,000
10% admin		30,000
Reserve for 25% for 50% AMI		67,500
Available for redeployment		202,500

Scenario 1	All for sale units	
Round 2		
Units produced	2.35	
Model for the County NSP		
	per unit	project
Private Acquisition funds	60,000	141,000
Construction NSP	65,000	152,750
Soft NSP	12,000	28,200
TDC (no dev.fee)	137,000	321,950
Developer fee 15% of TDC	20,550	48,293
TDC with dev.fee	157,550	370,243
sale price	72,000	169,200
subsidy left in the deal	85,550	201,043
total sources at sale	157,550	370,243
		0
NSP funds committed in Round 2:		229,243
NSP funds left as subsidy in Round 2:		201,043
Funds returned as program income:		28,200

Scenario 1		
Round 2		
Program Income Filter		
Funds back to the County		28,200
10% admin		2820
Reserve for 25% for 50% AMI		6345
Available for redeployment		19,035

Assumptions:

1. With \$400,000 for Health Center
2. \$1.5 available for housing development & \$250,000 for DPA
3. Approximately 50% of units become Lease Purchase
4. 17 units produced
5. Cost of acquisition and construction expenses increase by 10% in Round 2
6. 1,306,000 Total NSP funds in Round 1
7. ikok98

Scenario 2-

Round 1

JUST the for sale units		
Units produced	7	
Model for the County NSP		
	per unit	project
Private Acquisition funds	50,000	350,000
Construction NSP	60,000	420,000
Soft NSP	10,000	70,000
TDC (no dev. fee)	120,000	840,000
Developer fee 15% of TDC	18,000	126,000
TDC (w/fee)	138,000	966,000
sale price	70,000	490,000
subsidy left in the deal	68,000	476,000
total sources at sale	138,000	966,000
		0
NSP funds committed in Round 1:		616,000
subtract NSP funds left as subsidy in Round 1:		476,000
Funds returned as program income:		140,000

Scenario 2 Round 1		
Just the for sale units		
Program Income Filter		
Funds back to the County		140,000
10% admin		14,000
Reserve for 25% for 50% AMI		31,500
Available for redeployment		94,500

Scenario 2-

Round 2

JUST the for sale units		
Units produced	1	
Model for the County NSP		
	per unit	project
Private Acquisition funds	55,000	55,000
Construction NSP	65,000	65,000
Soft NSP	10,000	10,000
TDC (no dev. fee)	130,000	130,000
Developer fee 15% of TDC	19,500	19,500
TDC (w/fee)	149,500	149,500
sale price	70,000	70,000
subsidy left in the deal	79,500	79,500
total sources at sale	149,500	149,500
		0
NSP funds committed in Round 2:		94,500
NSP funds left as subsidy in Round 2:		79,500
Funds returned as program income:		15,000

Program Income Filter		
Funds back to the County		15,000
10% admin		1,500
Reserve for 25% for 50% AMI		3,375
Available for redeployment		10,125

Scenario 2-

Round 3

JUST the for sale units		
Units produced	1	
Model for the County NSP		
	per unit	project
Private Acquisition funds	60,000	79,800
Construction NSP	68,000	90,440
Soft NSP	14,000	18,620
TDC (no dev. fee)	142,000	188,860
Developer fee 15% of TDC	21,300	28,329
TDC (w/fee)	163,300	217,189
sale price	70,000	93,100
subsidy left in the deal	93,300	124,089
total sources at sale	163,300	217,189
		0
NSP funds committed in Round 2:		137,389
NSP funds left as subsidy in Round 2:		124,089
Funds returned as program income:		13,300

Program Income Filter		
Funds back to the County		13,300
10% admin		1,330
Reserve for 25% for 50% AMI		2,993
Available for redeployment		8,978

Scenario 2

Round 1

Lease purchase units: development budget		
Units produced	5	
Model for the County NSP		
	per unit	project
NSP Acquisition funds	50,000	250,000
Construction NSP	60,000	300,000
Soft NSP	10,000	50,000
TDC (no dev. fee)	120,000	600,000
Developer fee 15% of TDC	18,000	90,000
TDC (w/fee)	138,000	690,000
sale price	70,000	350,000
subsidy left in the deal	68,000	340,000
total sources at sale	138,000	690,000
		0
NSP funds committed in Round 1:		690,000
subtract NSP funds left as subsidy in Round 1:		340,000
add back NSP funds used in acquisition		250,000
Funds returned as program income:		600,000

Scenario 2 Round 1		
Lease purchase units		
Program Income Filter		
*Funds back to the County		600,000
*10% admin		60,000
*Reserve for 25% for 50% AMI		135,000
Available for redeployment		405,000
		*Repayment over 3 years

Scenario 2-

Round 2

Lease purchase units: development budget		
Units produced	3	
Model for the County NSP		
	per unit	project
NSP Acquisition funds	55,000	147,950
Construction NSP	66,000	177,540
Soft NSP	10,000	26,900
TDC (no dev. fee)	131,000	352,390
Developer fee 15% of TDC	19,650	52,859
TDC (w/fee)	150,650	405,249
sale price	70,000	188,300
subsidy left in the deal	80,650	216,949
total sources at sale	150,650	405,249
		0
NSP funds committed in Round 2:		405,249
minus NSP funds left as subsidy in Round 2:		216,949
add back NSP funds used in acquisition		147,950
Funds returned as program income:		188,300

Program Income Filter		
Funds back to the County		188,300
10% admin		18,830
Reserve for 25% for 50% AMI		42,368
Available for redeployment		127,103

137,228

Assumptions:

1. Health Center
2. NSP used for acquisition
3. All debt is NSP-- no payments required by developer until sale
4. 5 units
5. Assumes no hard debt that gets paid during Lp period-- all NSP funds

Lease purchase operational budget

Scenario 2

Round 1

Lease purchase units: operations			
Units produced	5		
Model for the County NSP			
		Ave Monthly/unit	Gross
Income:			
Monthly lease purchase payment	700		3,500
5% Vacancy Rate	35		175
Effective Gross Rent	665		3,325
Expenses:			
8% Property Management fee	56		280
5% Asset Management fee	35		175
Garbage, Water, Sewer	60		300
Insurance	30		150
Accounting/Legal	70		350
Taxes	100		500
General Maintenance	100		500
5% Operating Reserve	35		175
7% Maintenance Reserve	49		245
5% Lawn and Yard Maintenance Reserve	35		175
Misc	95		475
Subtotal Operating Expenses	665		3,325
Net Operating Income (return as program income)	0		0

G. NSP INFORMATION BY ACTIVITY – NSP 1B

- (1) Activity Name: Westland Neighborhood – Homes on the Hill
- (2) Activity Type: Acquisition, Rehabilitation and Resale, (NSP-1b). 2301(c)(3)(b). CDBG: 24 CFR 570.201 (a) Acquisition (b) Disposition (i) Relocation (n) Direct homeownership assistance to persons whose incomes do not exceed 120% of median income; 24 CFR 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties. Note that rehabilitation may include counseling for those seeking to take part in the activity.

(3) National Objective: Beneficiaries will be restricted to low, moderate, and middle income households, as defined in the NSP Notice. All participants will be restricted to those with incomes at or below 120% of area median income as defined by HUD for this purpose; LMMH.

- Acquisition, Rehabilitation, Rental, Sale, Conversion, Construction of Housing Units
- Homeownership Assistance
- Infrastructure for housing as part of redevelopment
- All Units will be occupied by those meeting the low- and moderate-income requirement.

(4) Projected Start Date:
First quarter 2009

(5) Projected End Date:
Continued acquisition, rehabilitation, and rental/resale through program income through July 2013.

(6) Responsible Organization: Homes on the Hill CDC (HOTH) will be the lead entity for this project. HOTH is located at 12 South Terrace Avenue, Columbus, Ohio 43204. Administrator: Stephen Torsell, Executive Director, 614-275-4663 x103, executivedirector@hoth-cdc.org.

Additional partners will be used for a variety of functions including but not limited to inspections, spec writing, rehabilitation, resale, financing, title, etc. HOTH will provide homebuyer education and housing counseling to all participating households.

(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)
Southern border: Sullivant Avenue from Norton to Georgesville Road: This may need to be expanded south to Hall Road if additional properties are required.
Northern Border: Conrail Railroad Tracks

Western Border: Rome Hilliard Road north of Broad Street and Norton Road South of Broad Street. This could be expanded to include Westwood Boulevard south of Broad to Sullivant.

Eastern Border: Phillipi Road north of Broad and Georgesville Rd. south of Broad.

(8) Activity Description:

This activity is for acquisition, rehabilitation and resale to first time homebuyers.

The tenure of the beneficiaries is homeownership; the duration of the assistance will be dependent on each household's debt capacity. Some homebuyers may purchase through a lease/purchase program with the lease period not to exceed 18 months. Should there be an affordability gap, some portion of investment of NSP funds in the acquisition and rehabilitation funds will remain in the property as a "silent second" with no monthly payments due and the amount of financing recoverable if the property is sold (see description of this below). Affordability will be assured by assuring compliance with 24 CFR 92.254, which requires that the purchase prices for the houses not exceed 95% of the median purchase price for the area. I.e., the estimated value after rehabilitation will not exceed 95% of the median purchase prices for the area. In addition, a restrictive covenant will be added to each deed when selling the properties restricting resale to a household with income at or below 120% of area median income for a period of up to 15 years. If household income of purchaser at resale by the homebuyer exceeds this limitation, any proceeds attributable to the NSP funds invested will be recaptured as treated at program income.

Discount rate: Initial acquisition costs will average at least 15% below the current appraised value.

As noted above there will be no interest payments on the "silent second" related to the affordability gap.

I. Total Budget: (Include public and private components)

The initial budget (of \$900,000) has been prepared under a worse case scenario with the program totally comprised of NSP funds and no private funding.

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

HOTH plans to acquire, rehab, and resell houses to first time homebuyers. Performance will be measures by the number of affordable housing units completed and made available. The initially anticipated number to be served is 6 households with the expected breakdown by income as follows: 0 households with AMI of less than 50%, 3 households with AMI of 51-80%, and 3 households with AMI of 81-120%.

Ave. holding period: 8 months
 No of Units. 6
 Sq. ft per unit: 1500

PROJECT DEVELOPMENT COSTS

USES

				PROJECT TOTALS	PER UNIT TOTAL	County NSP Funds
PREDEVELOPMENT						
1	Appraiser	\$400 /house		2,400	400	2,400
2	Termite Inspection	\$60 /house		360	60	360
3	Gas Line Inspection	\$60 /house		360	60	360
4	Lead Inspection	\$500 /house		3,000	500	3,000
5	Energy Rater Inspection	\$500 /house		3,000	500	3,000
6	Structural Assessment	\$295 /house		1,770	295	1,770
7	Lead Risk Assessment Report	\$200 /house		1,200	200	1,200
8	Specifications	\$1,500 /house		9,000	1,500	9,000
9	Bid Review	\$300 /house		1,800	300	1,800
10	Survey	\$125 /house		750	125	750
11	Flood determination fee	\$25 /house		150	25	150
12	EPA Endorsement	\$325 /house		1,950	325	1,950
13	Total Predevelopment:			\$25,740	\$4,290	\$25,740
BUILDING AND PROPERTY ACQUISITION						
14	Land & Building	\$50,000 /house		300,000	50,000	\$300,000
15	Relocation				-	
16	Total Acquisition:			\$300,000	50,000	\$300,000
CONSTRUCTION COSTS						
17	Repairs before bidding complete (locks, gas line, etc.)				-	
18	Rehab construction (Based on rehab specs)	\$52,290 /house		313,740	52,290	313,740
19	Other	\$500 /house		3,000	500	3,000
20	Other				-	
21	Other				-	
22	CONSTRUCTION CONTINGENCY	15.00% / hard cost		47,060	7,843	47,060
23	Total Construction:			363,800	60,633	\$363,800
PROFESSIONAL SERVICES						
24	Document preparation - PURCHASE	\$50 /house		300	50	300
25	Closing & settlement fees - PURCHASE	\$200 /house		1,200	200	1,200
26	Title insurance - PURCHASE	\$200 /house		1,200	200	1,200
27	Recording & conveyance fees - PURCHASE	\$450 /house		2,700	450	2,700
28	Other closing costs - PURCHASE	\$50 /house		300	50	300
29	Document preparation - SALE	\$50 /house		300	50	300
30	Closing & settlement fees - SALE	\$200 /house		1,200	200	1,200
31	Title insurance - SALE	\$590 /house		3,540	590	3,540
32	Recording & conveyance fees - SALE	\$200 /house		1,200	200	1,200
33	Other closing costs - SALE	\$50 /house		300	50	300
34	Homeowners warranty & inspections - SALE	\$375 /house		2,250	375	2,250
35	Realtor fee - SALE	6% sales price		25,200	4,200	25,200
36	Marketing & advertising	\$750 /house		4,500	750	4,500
37	Soft Cost Contingency	5.00%		0	-	
38	Total Professional Fees:			44,190	7,365	\$44,190
CARRYING AND FINANCING COSTS						
39	Inspection & draw fees	\$0 /inspect.	- # draws	0	-	0
40	Bank loan fees	0.00% /loan amt		0	-	0
41	AHT loan & subordination fees	0.00% /loan amt		0	-	0
42	Property Insurance	\$600 /house		3,600	600	3,600
43	Real estate taxes	\$1,600 /house		9,600	1,600	9,600
44	Utilities	\$100 /house/mont		4,800	800	4,800
45	Property maintenance	\$100 /house/mont		4,800	800	4,800
46	Other carrying & financing costs	\$0 /house		0	-	0
47	Total Carrying Costs:			22,800	3,800	\$22,800
48	Bank loan interest	0.00% /loan amt		0	-	-
49	Affordable Housing Trust interest	0.00% /loan amt		0	-	-
50	DEVELOPER FEE	15.00% /Hard & Soft Costs	\$ 756,530	113,470	18,912	113,470
51	TOTAL DEVELOPMENT COSTS (TDC):			\$870,000	\$145,000	\$870,000

New Construction Ur 1 #REF!
Sq. ft per unit: 1012 #REF!

PERMANENT SOURCES OF FUNDING

SOURCES & USES

PROJECT DEVELOPMENT SUBSIDY	Total	% of Total	Per Unit
Homebuyer Sales Proceeds (Home Mrtg & Down Pmt)	\$105,000	61.78%	\$105,000
City of Columbus HOME Funds	\$0	0.00%	\$0
City of Columbus Lead Grant	\$6,000	3.53%	\$6,000
OHFA HDAP Funds	\$58,958	34.69%	\$58,958
Finance Fund Predevelopment funds	\$0	0.00%	\$0
TOTAL PERMANENT SOURCES	\$64,958	100.00%	\$64,958
TOTAL PROJECT DEVELOPMENT COSTS	\$169,958		\$169,958
Development G A P	(\$700,042)		-\$700,042

plus
plus
plus
plus

No of Units: 1
Sq. ft per unit: 1312

HOMEBUYER AFFORDABILITY ANALYSIS

		Franklin	\$64,200 Very Low	\$64,200 Low	\$64,200 Moderate	\$64,200 Market
Area Median Income (family of 4):						
times	% Area Median Income of Target Buyers:		50.00%	60.00%	80.00%	120.00%
equals	Maximum Incomes of Target Buyers	\$32,100	\$38,520	\$51,360	\$77,040	
	Monthly Incomes of Target Buyers	\$2,675	\$3,210	\$4,280	\$6,420	
times	MAXIMUM Housing/Income Ratio	28%	28%	28%	28%	28%
equals	Target Buyers' Maximum Monthly Mirtg Pmt (PITI)	\$749	\$899	\$974	\$1,198	\$1,798
SALE PRICE:						
less	Down Payment	\$3,150	\$3,150	\$3,150	\$3,150	\$3,150
less	Amortizing Subordinate Mortgage					
less	Deferred Mortgage Write-Down Subsidy to Buyer					
equals	FIRST MORTGAGE AMT BASED ON AFFORDABILITY:	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
		\$81,850	\$81,850	\$81,850	\$81,850	\$81,850
factor	First Mortgage Loan-to-Value Ratio:	77.95%	77.95%	77.95%	77.95%	77.95%
factor	First Mortgage Interest Rate:	8.00%	8.00%	8.00%	8.00%	8.00%
factor	First Mortgage Term:	30	30	30	30	30
factor	First Mortgage Principal and Interest	\$601	\$601	\$601	\$601	\$601
factor	Second Mortgage Loan-to-Value Ratio:	0.00%	0.00%	0.00%	0.00%	0.00%
factor	Second Mortgage Interest Rate:	0.00%	0.00%	0.00%	0.00%	0.00%
factor	Second Mortgage Term:	10	10	10	10	10
factor	Second Mortgage Principal and Interest:	\$0	\$0	\$0	\$0	\$0
plus	Taxes	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
plus	Homeowners Insurance	\$400	\$400	\$400	\$400	\$400
plus	Private Mortgage Insurance	\$500	\$500	\$500	\$500	\$500
plus	TOTAL MONTHLY MORTGAGE PAYMENT:	\$776	\$776	\$776	\$776	\$776
plus	Minimum Qualifying Income	\$ 33,239	\$ 33,239	\$ 33,239	\$ 33,239	\$ 33,239
plus	% Area Median Income	52%	52%	52%	52%	52%
Range of Income Affordability		(\$1,139)	\$ 5,281	\$8,491	\$18,121	\$43,801
CASH REQUIREMENTS						
plus	Down Payment	\$3,150	\$3,150	\$3,150	\$3,150	\$3,150
plus	Closing Costs	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100
less:	Down Pmt & Closing Cost Assistance	\$3,150	\$3,150	\$3,150	\$3,150	\$3,150
less:	Developer Soft Second for Down Pmt & Closing Cost Assistance	\$0	\$0	\$0	\$0	\$0
equals	TOTAL CASH TO ENTER:	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100

PROJECT DEVELOPMENT CASH FLOW

	Total Budget	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	TOTAL
1 FUNDS										
2 # Houses Closed										
3 Home Sales Proceeds	\$ 105,000			FALSE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4 City of Columbus HOME	\$ -									
5 Funds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
6	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
7	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
8	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
9 SUB-TOTAL Sources	\$ 105,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
10 LOAN	\$ 494,111	\$ 389,310	\$ 104,801	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 494,111
11 Total sources of funds	\$ 599,111	\$ 389,310	\$ 104,801	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 494,111
12 USES OF FUNDS										
13 Total Predevelopment:	\$ 25,740	\$ 25,740								\$ 25,740
7 Total Acquisition:	\$ 300,000	\$ 300,000								\$ 300,000
8 Total Construction:	\$ 363,800	\$ 50,932	\$ 92,163	\$ 92,163	\$ 92,163	\$ 36,380				\$ 363,800
9 Total Professional Fees:	\$ 44,190	\$ 8,838	\$ 8,838	\$ 8,838	\$ 8,838	\$ 8,838				\$ 44,190
10 Total Carrying Costs:	\$ 22,800	\$ 3,800	\$ 3,800	\$ 3,800	\$ 3,800	\$ 3,800	\$ 3,800			\$ 22,800
11 DEVELOPER FEE	\$ 113,470	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 113,470	#DIV/0!		#DIV/0!
Sub-Total Uses:	\$ 870,000	\$ 389,310	\$ 104,801	\$ 104,801	\$ 104,801	\$ 49,018	\$ 117,270	\$ 117,270	\$ -	#DIV/0!
CONSTRUCTION										
12 LOAN PAY DOWN				#####	#####	\$ (49,018)	\$ (117,270)	#DIV/0!	\$ -	#DIV/0!
13 Total uses of funds	\$ 870,000	\$ 389,310	\$ 104,801	\$ -	\$ -	\$ -	\$ -	#DIV/0!	\$ -	#DIV/0!
14 Ending Cash		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	#DIV/0!	\$ 0	
CONSTRUCTION LOAN INTEREST ACCRUAL										
Draw on Construction		\$ 389,310	\$ 104,801	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 494,111
15 Loan		\$ 389,310	\$ 104,801	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 494,111
16 (Loan Payoff)		\$ -	\$ -	\$ 104,801	\$ 104,801	\$ 49,018	\$ 117,270	#DIV/0!	#DIV/0!	#DIV/0!
17 Bank loan interest	0.00%	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ -
18 Construction loan balance		\$ 389,310	\$ 494,111	\$ 598,911	\$ 703,712	\$ 752,730	\$ 870,000	#DIV/0!	#DIV/0!	\$ 494,111

\$ (270,889)

#DIV/0!

179 N. Ogden

No of Units. 7
Sq. ft per unit: 1,312

CONSTRUCTION SOURCES OF FUNDING

CONSTRUCTION EQUITY SOURCES	Total	Total
County NSP Funds	\$870,000	100.0%
plus _____	\$0	0.0%
plus _____	\$0	0.0%
plus _____	\$0	0.0%
plus Developer Fee Pledged During Construction 100%	\$113,470	13.0%
equals TOTAL CONSTRUCTION EQUITY SOURCES	\$983,470	113.0%

less **TOTAL PROJECT DEVELOPMENT COSTS** \$870,000 100.0%

equals **MINIMUM Amount of Construction Loan** \$113,470 -13.0% \$ (16,210)

LTV: #DIV/0!

TERMS FOR CONSTRUCTION LOAN

	Phase I	Phase II	Phase III
Construction Loan Amount	\$0		
Number of Units Under Construction	1	1	1
Construction Period	12	12	12
Construction Loan Interest Rate	0.00%	0.00%	0.00%
Usage Factor	60%	60%	60%
Monthly Construction Interest	\$0	\$0	\$0
Cumulative Estimated Interest	\$0	\$0	\$0

G. NSP INFORMATION BY ACTIVITY – NSP 1C

(1) Activity Name: Neighborhood Stabilization Program – Mid-Ohio Regional Planning Commission

(2) Activity Type: Acquisition, Rehabilitation and Resale, (NSP-1c) 2301(c)(3)(b). CDBG: 24 CFR 570.201 (a) Acquisition (b) Disposition (i) Relocation (n) Direct homeownership assistance to persons whose incomes do not exceed 120% of median income; 24 CFR 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties. Note that rehabilitation may include counseling for those seeking to take part in the activity.

(3) National Objective:

The national objective will be to benefit low-, moderate- and middle-income persons, as defined in the NSP Notice, benefiting persons less than or equal to 120% of area median income.

Applicants will be income-qualified based on gross annual income using the Technical Guide for Determining Income and Allowances for the HOME Program manual, commonly referred to as ‘The Purple Book’.

LMMH

- Acquisition, Rehabilitation, Rental, Sale, Conversion, Construction of Housing Units
- Homeownership Assistance
- Infrastructure for housing as part of redevelopment
- All Units will be occupied by those meeting the low- and moderate-income requirement.

(4) Projected Start Date: February 1, 2009

(5) Projected End Date: July 31, 2013

(6) Responsible Organization:

Applicant Name¹ Mid-Ohio Regional Planning Commission
Address 111 Liberty Street, Suite 100
City/Zip Columbus, Ohio 43215-5613
Project Contact Kathy L. Werkmeister, Director of Housing & Community Svcs.
Daytime Phone 614-233-4180 Hours Available 8 a.m. to 5 p.m.
E-mail address: kwerkmeister@morpc.org

(7) Location Description:

Westland Area NSP Boundaries

Southern border: Sullivant Avenue from Norton to Georgesville Road: This may need to be expanded south to Hall Road if additional properties are required.

Northern Border: Conrail Railroad Tracks

Western Border: Rome Hilliard Road north of Broad Street and Norton Road South of Broad Street. This could be expanded to include Westwood Boulevard south of Broad to Sullivant.

Eastern Border: Phillipi Road north of Broad Street and Georgesville Road south of Broad.

Most area covered by census block groups 008110 and 008120.

(8) Activity Description:

The following description addresses the area of greatest need and how this area was selected as one of the three neighborhoods targeted by Franklin County for their neighborhood stabilization plan. All activities address by this plan will be designated to persons at or below 120% ami; however, it will not be targeted to persons at or below 50% ami.

The following information was taken from the Columbus and Franklin County Foreclosure Working Group Prevention and Recovery Advisory Plan dated October 2008.

Proposed Strategies:

Westland exhibits extensive residential development with a high ownership level primarily in Prairie Township and Franklin Township. As such, an approach similar to Strategy 2 is most appropriate, which consists of selective acquisition, rehab and resale. Outreach for foreclosure prevention and education could be beneficial.

Scale:

Westland also covers a relatively large and non-contiguous area. Several major corridors bisect the planning area and due to the cross-jurisdictional nature of the area, infrastructure is inconsistent.

Marketability:

In the Westland Area, there are 3,105 single-family residential properties, with 95% outside Columbus municipal boundaries. Single-family properties outnumber multifamily and apartment properties by about 22 to 1.

The housing stock of the Westland Area is relatively new with only 11% of existing residential buildings constructed before 1950. About 4% received an Auditor's condition rating of "fair" or "poor." The area's owner-occupancy rate of 78% is similar to the countywide rate of 80%.

Impact:

Foreclosures are fewer here than in other areas addressed, however the concentrations are fairly dense. About 8% of the area's housing stock, or 255 unique properties, went through Sheriff's sale from January 2003 through March 2008. As of June 2008, there were at least 183 residential properties with mortgages entailing interest rates of 8% or greater and another 97 properties with adjustable rate mortgages of \$50,000 or more.

During the period of January 2006 through March 2008, the median single-family sales price was \$103,000 (in this area only), representing an increase of 8% from five years ago.

Partners:

No CMHA developments are within or immediately adjacent to the Westland Area. The area holds two project-based Section 8 sites with 116 assisted units. One of these projects, accounting for 66 assisted units, expires before the end of 2010.

The Westland Area has received about \$197,000 from the County's Single-Family Rehabilitation program (2003-2008) and about \$600,000 from other County HUD-funded programs (2006-2008). This area also received over \$418,000 in Low-Income Housing Tax Credits (1989-2008) and over \$240,000 in Housing Trust loans. Within Columbus municipal boundaries, the Westland Area had nearly \$3 million in permitted construction (2003-2008).

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
This project will be homeownership, for owner-occupied properties. Buyers must maintain a first mortgage utilizing a traditional 30 year mortgage at a fixed rate; a 15 year mortgage will be allowed only if the housing ratio can be held to below 30%. No adjustable rate mortgages (ARMs) or balloon payment terms will be acceptable.
- duration or term of assistance;
NSP funds will be used to purchase and rehabilitate the property. The buyer will be required to obtain primary financing to purchase the home. However, in order to make the property affordable and to encourage homeownership, NSP funds will be used to provide a direct subsidy including down payment assistance if needed.

The direct subsidy will be subject to the minimum standard HOME affordability period based on the amount of investment. Up to an additional 5 years can be added to the affordability period, meaning that an investment of \$20,000 would

require a minimum of a 10 year affordability period, but could be set for 15 years for the NSP program.

The subsidy will be loaned to the buyer in the form of a 0% interest deferred loan which has a declining balance over the term of the loan and secured with a mortgage and promissory note. The principal balance will be forgiven in equal amounts each year. Per the NSP requirements, if a property was previously assisted with HOME funds, it will have an affordability period equal to the greater of the remaining period of affordability, or as outlined above. Any recapture amount of funds will be based on net proceeds and will be returned to Franklin County.

- a description of how the design of the activity will ensure continued affordability. Initially, funds will be invested in homes for their purchase and rehabilitation, then resale. When the homes are sold, the funds will be returned to Franklin County to be reinvested in similar eligible NSP activities for the balance of the five years as allowed by HUD.

For the homebuyer, the program will follow HUD's guidelines for recapture of funds. Funds recaptured prior to the end of the affordability period will be returned to Franklin County. Funds recaptured from the sale of the property will be reinvested in like activities.

For acquisition activities, include:

- Discount rate
Using NSP funds, MORPC will acquire properties at 15% less than the appraised market value.

Acquisition and rehabilitation of abandoned or foreclosed properties for resale.

MORPC proposes to obtain approximately seven (7) abandoned or foreclosed homes as defined by the CDBG Neighborhood Stabilization Program properties. The intent is to purchase these properties from area private lenders and/or HUD utilizing Franklin County NSP funds.

Housing units will be rehabilitated to meet or exceed the International Property Maintenance Code and local housing maintenance codes. Units built before 1978 will be tested for lead-based paint and treated accordingly per applicable HUD and Ohio Department of Health rules concerning lead safe housing.

Where practical, improvements to the energy efficiency of the units will be addressed. Results for this will be recorded with before and after RESCHEK compliance reports.

The Center for Healthy Homes Appendix 1 will be utilized as deemed practical for rehab. Approved items from the Franklin County Green Affordable Housing Checklist will be implemented whenever practicable and affordable within the scope of the rehab.

Completed units will be listed with an area realtor and sold to qualified buyers. Buyers will be required to complete eight (8) hours of homeownership counseling from a HUD-approved counseling agency. Buyers must be able to meet income guidelines for low-, moderate- and middle-income buyers as prescribed by NSP, and they must be able to obtain financing for the purchase.

Information on area HUD counselors is provided below.

For financing activities, include:

- range of interest rates

Each household will be required to meet with a HUD-approved housing counseling agency and obtain at least 8 hours of housing counseling and education. A HUD counselor will work with the household to make sure that they receive permanent financing that is affordable, within a 30% debt to total income ratio, and that there are no balloon payments or adjustable rate mortgages (ARMs) or any predatory terms that would make the loan unaffordable in the future or potentially put the household into a situation where they could fall into foreclosure. All efforts will be made to ensure that the loan is affordable and that the household is educated in foreclosure prevention.

Franklin County has made great strides in the past year to address the significant foreclosure problem which has been among the highest in the country. Franklin County has five HUD-approved housing counseling agencies. The agencies meet regularly, at least quarterly, through the Foreclosure Intervention Committee which is coordinated by the Mid-Ohio Regional Planning Commission. The agencies have worked to expand foreclosure prevention services and have worked closely with the city of Columbus, the Franklin County Commissioners, the Franklin County Treasurer, and the county Economic Development and Planning staff to ensure that clients receive the best, most efficient services available to them.

In addition, Franklin County has started a pilot mediation program that brings together homeowners, counselors, attorneys, lenders and the court system to mediate workout solutions, thus avoiding foreclosure through the courts. The intent is to reduce the number of people facing foreclosure through the court, and to bring them to a satisfactory resolution which is affordable and acceptable to the lenders as well as the homeowners.

I. Total Budget:

See attached budget.

J. Performance Measures:

- MORPC will acquire, rehabilitate and resell seven (7) single-family properties.

- All homes will be purchased by families at or below 120% of area median income.
- Three (3) will be purchased by buyers at or below 80% of area median income.
- As additional dollars become available to purchase additional units, or if units are purchased and rehabbed below budget, MORPC will continue to acquire, rehabilitate and resell housing units according to this plan as approved by Franklin County.

As a planning commission, MORPC is not able to own property. However, it is able to purchase property and hold title under its HOPE 3 Trust. MORPC's HOPE 3 Trust Agreement was designed to hold real estate while it is rehabilitated, and to hold and service the promissory notes and mortgages received upon sale of the properties. It was set up in 1994 since the MORPC is not able to hold real estate by state statute. The trust agreement is extended by written agreement with U.S. Bank, Trustee to the HOPE 3 Trust. The trust agreement provides general powers for the trustee to deal with real estate and the proceeds from the sale of the real estate. However, the trust agreement provides that MORPC has the right to direct the trustee in its actions dealing with real estate. When the trustee acts in accordance with MORPC's direction, the trustee shall not incur any liability for the results of its action. MORPC is the sole beneficiary of the trust and may direct how any trust proceeds are distributed. MORPC may remove the trustee at any time and replace the trustee with another corporation or with a person.

For income tax purposes, the trust is considered a grantor trust pursuant to IRS section 678 and its accompanying regulations, so the trust will not be treated as a separate taxpayer. All income tax consequences of the trust will flow directly to MORPC, which is a non-taxable governmental entity.

Note: All policies and procedures under this plan will be approved by Franklin County Economic Development and Planning Department staff. MORPC staff will adjust its plan by the direction of the ED/P staff.

I Attachment: Total Budget: (Include public and private components)

For a proposed total NSP budget of \$900,000, this breaks out to a per unit cost investment of \$128,571.42 per housing unit.

Development/Construction Sources will be provided by Franklin County NSP: \$125,000.

Uses:

Purchase Price	\$60,000
Rehabilitation	\$45,000
Holding Costs	\$ 5,000
Developer Fee	<u>\$15,000</u>
Total Investment	\$125,000

Permanent Financing will be provided by the borrower with a soft second provided by Franklin County NSP.

Sources:

Private 1 st Mortgage	\$ 100,000
NSP 2 nd Mortgage	\$ 15,000
NSP Subsidy	<u>\$ 10,000</u>
Total Sources	\$ 125,000

Purchase price	\$115,000
NSP Subsidy	\$ 10,000
Total uses	\$125,000

Assumes 3 months of construction per house. Holding costs include taxes, insurance, security costs including a security system, and maintenance fees including snow removal or lawn service, utilities (not eligible for borrower to pay). Estimated holding time is 3.5 months based on average selling time of 138 days in Franklin County as of October 2008. Assumes a 15% developer's fee.

Purchase price estimated at \$115,000.00. Closing costs for the buyer should range from \$2,500 to \$4,000. Costs include taxes owed to the county, loan origination fee, processing fee, hazard insurance, recording fees, or other warranty, taxes or delivery fees charged by title company. The after-rehab value will be no more than 95% of area median purchase price. The estimated median sales price in Franklin County is \$226,000 as of November 2, 2008 (*Columbus Dispatch*).

Above example assumes affordability for a household at or below 80% area median income.

NSP second mortgage of \$15,000 would be held as a deferred loan secured by a mortgage and promissory note. Loan would be deferred for a maximum of 15 years (minimum of 10 years as established by county).

The above costs are estimates. Actual costs will vary depending on purchase price of available housing over the 18-month period and the cost of rehabilitation.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY) NSP-2

(1) Activity Name: Neighborhood Stabilization Program Demolition Component

(2) Activity Type: Demolition - 2301(c)(3)(d); CDBG: 24 CFR 570.201 (d)
Clearance, for blighted structures only

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). LMA

(4) Projected Start Date: September, 2009

(5) Projected End Date: July, 2013

(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Franklin County Department of Economic Development & Planning, 150 S. Front Street, Suite 10, Columbus, Ohio 43215. Administrator: Jim Schimmer, 614-462-7301.

(7) Location Description: Franklin County, Ohio (outside the auspices of the City of Columbus.)

(8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

Demolition of blighted residential and nonresidential structures (discount rate: The County will acquire properties at 15% less than the appraised market value.)

I. Total Budget: (Include public and private components) Public component only - \$230,000

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent): The County is using a demolition estimate of \$9,000 per single family dwelling and a \$2,000 per unit for a multi-family dwelling, so the total units anticipated to be demolished will be a combination of up to 25 single family homes or 115 to be multi-family units.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY) NSP-3A

(1) **Activity Name:** Community Housing Network/Maryhaven Permanent Supportive Housing Development for Rebuilding Lives Initiative

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)
Redevelopment 2301(c)(3)(e) - meeting the requirement that at least 25% of the County's allocation be used to serve residents earning at or below 50% of the area median income. CDBG: 24 CFR 570.201(a), acquisition, and 570.202, rehabilitation

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). Beneficiaries will be restricted to those earning at or below 50% of the area median income, LMMI.

(4) **Projected Start Date:** July, 2009

(5) **Projected End Date:** Construction completion September, 2011

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Community Housing Network will be the developer, owner and manager of this project. CHN is located at 957 E. Broad Street, Columbus, OH 43205. Susan Weaver is the Executive Director.

CHN will develop the project and provide tenant-centered property management and housing services. Maryhaven will provide service coordination leadership; will coordinate and provide outreach, service engagement, case management and nursing services.

(7) **Location Description:** (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Rear (vacant) 5 acre portion of 3700 Sullivant Avenue, Columbus, OH.

(8) **Activity Description:**

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
Rental.

- A description of how the design of the activity will ensure continued affordability. Rents charged will be no greater than the local Fair Market Rents as published by HUD. Household rents will not exceed 30% of the households monthly income, less appropriate utility allowances.

For acquisition activities, include:

- discount rate

Using NSP funds, CHN will acquire properties at 15% less than the appraised market value.

Term of assistance: For the duration of the tenants qualified/eligible occupation of the rental unit.

The activity is new construction of a 60-unit apartment building that will house persons who are very-low income and have Severe Mental Disabilities (SMD). Some will also have co-occurring alcohol and other drug dependency disabilities (AOD).

Of the 60 units, 45 will be designated as units for homeless persons who meet the Rebuilding Lives criteria and who are severely mentally disabled or are dual diagnosed with severe mental disabilities and chemical dependency. 15 units will be set aside for high priority ADAMH consumers, including those exiting Twin Valley Behavioral Hospital.

Housing will consist of 60 studio units in one three-story structure that will include community gathering space and offices. All units will be furnished, and the building will be close to a bus stop, grocery store, community-based services, shopping and employment opportunities.

The development will be funded in part with low-income housing tax credits and will have income restrictions for 30 years. Twelve of the residents will have incomes at or below 35% AMI and it is anticipated that the remaining 48 residents will be at or below 50% AMI.

I. Total Budget: (Include public and private components)

The development will entail the redevelopment of demolished or vacant properties. Hard costs are estimated to be \$5,795,406. Soft costs, including OHFA financing fees, engineering, environmental studies and construction loan interest are estimated to be \$1,723,071. Proposed funding sources:

Proposed Source	Type	Amount	Status
Ohio Housing Finance Agency	Grant	\$750,000	Apply 2009
City of	Forgivable	\$1,200,000	Apply 2009

Columbus	Loan		
Franklin County	Grant	\$250,000	Apply 2009
Federal Home Loan Bank	Grant	\$350,000	Apply 2009
United Way	Grant	\$100,000	Apply 2009
HUD SHP Capital	Grant	\$45,250	Apply 2008
LIHTC	Equity	\$4,773,227	Apply 2009
Columbus Foundation	Grant	\$50,000	Apply 2009

\$7,518,477

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

Funding for low-income tax credits will be obtained in July, 2009. Additional financing will be obtained and construction will begin by September 30, 2010. Construction will be complete by September 30, 2011 and the building will be fully occupied by December 31, 2011. Twelve of the residents will have incomes at or below 35% AMI and it is anticipated that the remaining 48 residents will be at or below 50% AMI.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY) NSP-3B

(1) Activity Name: Edgehill Place

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)
Redevelopment 2301(c)(3)(e) - meeting the requirement that at least 25% of the County's allocation be used to serve residents earning at or below 50% of the area median income. CDBG: 24 CFR 570.201(a), acquisition, and 570.202, rehabilitation

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). Beneficiaries will be restricted to those earning at or below 50% of the area median income. LMMI.

(4) Projected Start Date:

March 19, 2009: OHFA LIHTC Project and Market Summary

April 2009: HUD Continuum of Care SHP Application

August 2009: Federal Home Loan Bank

Jan. 2009: HOME, and Franklin County Affordable Housing Trust Applications

Feb. 2010: All Capital Funding Closed;

Dec. 2008 – Dec. 2009: Meetings With Neighbors, City, Neighborhood agreement

March 2010: Construction Begins

August 2010: Outreach to Shelters and Providers

April 2011: Receive Certificate of Occupancy; Residents Move In

July 2011: Building at Full Occupancy

(5) Projected End Date:

Edgehill Place will be constructed in 2011 and will be occupied for 30 years by low-income individuals and couples.

(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

As co-developers and co-general partners, both Volunteers of America Greater Ohio and Volunteers of America National Services will be responsible organizations. The information for both of these organizations is below:

Volunteers of America Greater Ohio

1776 E. Broad Street

Columbus, Ohio 43203

Dennis Kresak, President

614-253-6100

Terri Power, Vice President & Chief Operating Officer
614-372-3110

Volunteers of America National Services

1660 Duke Street
Alexandria, VA 22314
Pat Sheridan, Vice President
703-341-5095

(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

1280-1290 Norton Avenue, Columbus, Ohio 43212-3123

Census Tract 19, Block Group 2, City of Columbus (political jurisdiction), Clinton Township (geographic jurisdiction), Franklin County

Parcels: 010-062131; and 010-062197
1.422 Acres

The site is located in a light manufacturing area near the residential community of Grandview Heights Village. Once a lumber yard, the site has abandoned lumber storage sheds that will be removed prior to the construction of Edgehill Place. The site has been unoccupied for several years and detracts from the surrounding area, which is transitioning from manufacturing to a mixture of commercial/office, retail and residential. Edgehill Place will redevelop this vacant property and create affordable housing for approximately 100 individuals.

(8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- Tenure of beneficiaries--rental or homeownership;
Rental.
- A description of how the design of the activity will ensure continued affordability. Rents charged will be no greater than the local Fair Market Rents as published by HUD. Household rents will not exceed 30% of the households monthly income, less appropriate utility allowances.

For acquisition activities, include:

- discount rate

Using NSP funds, NCR will acquire properties at 15% less than the appraised market value.

Term of assistance: For the duration of the tenants qualified/eligible occupation of the rental unit.

Edgehill Place will consist of the redevelopment of demolished or vacant properties, constructing a single structure of 100 efficiency style units for disabled individuals and couples with low-income and long-term homelessness in Columbus. The single structure will also contain a reception area, staff office space, laundry facilities, storage, vending facilities, meeting rooms, and common areas for group activities. Special offices will be designated for Goodwill Columbus' on-site workforce development services and VOAGO's service coordination and case management services.

Edgehill Place will be a rental development. All residents are expected to enter into a one-year lease agreement. The intent is for the units to be Permanent Supportive Housing, meaning that residents are encouraged to remaining in their units for as long as they desire, with the goal of creating positive outcomes when they do exit their units, whether that be moving to other supportive housing, affordable housing, or market rate housing.

Volunteers of America Greater Ohio will provide case management, employment services, and social and recreational activities to help residents remain stable in housing, build income, improve health, and increase involvement in the community. Supportive services will be provided on site as well as linking residents with needed community resources. Goodwill Columbus, a service partner in the Edgehill Place development, will provide workforce development and employment services through a dedicated staff member both on-site and at Goodwill. A Housing First and Stages of Change service philosophy will be utilized so that residents' immediate need of housing is addressed. Service participation will be voluntary and will not be a criterion for admission or ongoing tenancy, with the exception of a resident engaged in an eviction prevention plan.

Occupancy in Edgehill Place will be restricted to households, individuals or couples, whose income is at or below 50% Area Median Gross Income (AMGI) for all 100 units. It is expected that the majority of our residents will have incomes substantially below 50% AMGI. In order to help these residents pay rent, Volunteers of America Greater Ohio will secure Project Based Section 8 Vouchers from the Columbus Metropolitan Housing Authority.

I. Total Budget: (Include public and private components)

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY) NSP-4

(1) Activity Name: Administration

(2) Activity Type: 2301(c)(3) and CDBG 24 CFR 570.205 and 206.

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income). N/A to administration.

(4) Projected Start Date: December, 2008

(5) Projected End Date: July, 2013

(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Franklin County Department of Economic Development & Planning, 150 S. Front Street, Suite 10, Columbus, Ohio 43215. Administrator: Jim Schimmer, 614-462-7301.

(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Franklin County Department of Economic Development & Planning, 150 S. Front Street, Suite 10, Columbus, Ohio 43215.

(8) Activity Description:

Program administration elements will include:

- A request for proposal to utilize recycled materials in the rehabilitation/construction of the housing units and the health care center
- A request for proposal to select an appraiser for the program
- A request for proposal to market the rehabbed units
- General administrative support to the participating Community Housing Development Organizations
- A request for proposal to provide program support to the Department of Economic Development & Planning to administer the program

I. Total Budget: (Include public and private components) Public component only - \$159,664.

K. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent): Please refer to individual activity (non-administration) performance measures.

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*1. Type of Submission:

- Preapplication
- Application
- Changed/Corrected Application

*2. Type of Application

- New
- Continuation
- Revision

* If Revision, select appropriate letter(s)

*Other (Specify)

3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

*5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

*a. Legal Name: Franklin County, Ohio

*b. Employer/Taxpayer Identification Number (EIN/TIN):
31-6400067

*c. Organizational DUNS:

d. Address:

*Street 1: 150 S. Front Street, Suite 10
Street 2: _____
*City: Columbus
County: Franklin
*State: Ohio
Province: _____
*Country: United States
*Zip / Postal Code 43215

e. Organizational Unit:

Department Name:
Dept. of Economic Dev. & Planning

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr. *First Name: Mark
Middle Name: Stephen
*Last Name: Paxson
Suffix: _____

Title: Sr. Program Coordinator

Organizational Affiliation:

*Telephone Number: 614-462-5578

Fax Number: 614-462-4876

*Email: mstpaxson@franklincountyohio.gov

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16. Congressional Districts Of:
*a. Applicant: 7th, 12th and 15th *b. Program/Project: 7th, 12th and 15th

17. Proposed Project:
*a. Start Date: January 1, 2009 *b. End Date: December 31, 2013

18. Estimated Funding (\$):

*a. Federal	\$5,439,664
*b. Applicant	_____
*c. State	_____
*d. Local	_____
*e. Other	\$2,700,000
*f. Program Income	_____
*g. TOTAL	\$8,139,664

***19. Is Application Subject to Review By State Under Executive Order 12372 Process?**
 a. This application was made available to the State under the Executive Order 12372 Process for review on _____
 b. Program is subject to E.O. 12372 but has not been selected by the State for review.
 c. Program is not covered by E. O. 12372

***20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**
 Yes No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001)
 ** I AGREE
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions

Authorized Representative:

Prefix: Ms. *First Name: Marilyn
Middle Name: _____
*Last Name: Brown
Suffix: _____

*Title: President, Franklin County Board of Commissioners *Marilyn Brown*

*Telephone Number: 614-462-3461 Fax Number: 614-462-5999

* Email: msbrown@franklincountyohio.gov

*Signature of Authorized Representative: *Marilyn Brown* *Date Signed: 11/25/08

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***Applicant Federal Debt Delinquency Explanation**

The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt.

INSTRUCTIONS FOR THE SF-424

Public reporting burden for this collection of information is estimated to average 60 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0043), Washington, DC 20503.

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

This is a standard form (including the continuation sheet) required for use as a cover sheet for submission of preapplications and applications and related information under discretionary programs. Some of the items are required and some are optional at the discretion of the applicant or the Federal agency (agency). Required items are identified with an asterisk on the form and are specified in the instructions below. In addition to the instructions provided below, applicants must consult agency instructions to determine specific requirements.

Item	Entry:	Item	Entry:
1.	Type of Submission: (Required): Select one type of submission in accordance with agency instructions. <ul style="list-style-type: none"> • Preapplication • Application • Changed/Corrected Application – If requested by the agency, check if this submission is to change or correct a previously submitted application. Unless requested by the agency, applicants may not use this to submit changes after the closing date. 	10.	Name Of Federal Agency: (Required) Enter the name of the Federal agency from which assistance is being requested with this application.
		11.	Catalog Of Federal Domestic Assistance Number/Title: Enter the Catalog of Federal Domestic Assistance number and title of the program under which assistance is requested, as found in the program announcement, if applicable.
2.	Type of Application: (Required) Select one type of application in accordance with agency instructions. <ul style="list-style-type: none"> • New – An application that is being submitted to an agency for the first time. • Continuation - An extension for an additional funding/budget period for a project with a projected completion date. This can include renewals. • Revision - Any change in the Federal Government's financial obligation or contingent liability from an existing obligation. If a revision, enter the appropriate letter(s). More than one may be selected. If "Other" is selected, please specify in text box provided. <ul style="list-style-type: none"> A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration E. Other (specify) 	12.	Funding Opportunity Number/Title: (Required) Enter the Funding Opportunity Number and title of the opportunity under which assistance is requested, as found in the program announcement.
		13.	Competition Identification Number/Title: Enter the Competition Identification Number and title of the competition under which assistance is requested, if applicable.
		14.	Areas Affected By Project: List the areas or entities using the categories (e.g., cities, counties, states, etc.) specified in agency instructions. Use the continuation sheet to enter additional areas, if needed.
3.	Date Received: Leave this field blank. This date will be assigned by the Federal agency.	15.	Descriptive Title of Applicant's Project: (Required) Enter a brief descriptive title of the project. If appropriate, attach a map showing project location (e.g., construction or real property projects). For preapplications, attach a summary description of the project.
4.	Applicant Identifier: Enter the entity identifier assigned by the Federal agency, if any, or applicant's control number, if applicable.		
5a.	Federal Entity Identifier: Enter the number assigned to your organization by the Federal Agency, if any.	16.	Congressional Districts Of: (Required) 16a. Enter the applicant's Congressional District, and 16b. Enter all district(s) affected by the program or project. Enter in the format: 2 characters State Abbreviation – 3 characters District Number, e.g., CA-005 for California 5 th district, CA-012 for California 12 th district, NC-103 for North Carolina's 103 rd district. <ul style="list-style-type: none"> • If all congressional districts in a state are affected, enter "all" for the district number, e.g., MD-all for all congressional districts in Maryland. • If nationwide, i.e. all districts within all states are affected, enter US-all. • If the program/project is outside the US, enter 00-000.
5b.	Federal Award Identifier: For new applications leave blank. For a continuation or revision to an existing award, enter the previously assigned Federal award identifier number. If a changed/corrected application, enter the Federal Identifier in accordance with agency instructions.		
6.	Date Received by State: Leave this field blank. This date will be assigned by the State, if applicable.		
7.	State Application Identifier: Leave this field blank. This identifier will be assigned by the State, if applicable.		
8.	Applicant Information: Enter the following in accordance with agency instructions: <ul style="list-style-type: none"> a. Legal Name: (Required): Enter the legal name of applicant that will undertake the assistance activity. This is the name that the organization has registered with the Central Contractor Registry. Information on registering with CCR may be obtained by visiting the Grants.gov website. b. Employer/Taxpayer Number (EIN/TIN): (Required): Enter the Employer or Taxpayer Identification Number (EIN or TIN) as assigned by the Internal Revenue Service. If your organization is not in the US, enter 44-4444444. c. Organizational DUNS: (Required) Enter the organization's DUNS or DUNS+4 number received from Dun and Bradstreet. Information on obtaining a DUNS number may be obtained by visiting the Grants.gov website. d. Address: Enter the complete address as follows: Street address (Line 1 required), City (Required), County, State (Required, if country is US), Province, Country (Required), Zip/Postal Code (Required, if country is US). e. Organizational Unit: Enter the name of the primary organizational unit (and department or division, if applicable) that will undertake the 	17.	Proposed Project Start and End Dates: (Required) Enter the proposed start date and end date of the project.
		18.	Estimated Funding: (Required) Enter the amount requested or to be contributed during the first funding/budget period by each contributor. Value of in-kind contributions should be included on appropriate lines, as applicable. If the action will result in a dollar change to an existing award, indicate only the amount of the change. For decreases, enclose the amounts in parentheses.
		19.	Is Application Subject to Review by State Under Executive Order 12372 Process? Applicants should contact the State Single Point of Contact (SPOC) for Federal Executive Order 12372 to determine whether the application is subject to the

	<p>assistance activity, if applicable.</p> <p>f. Name and contact information of person to be contacted on matters involving this application: Enter the name (First and last name required), organizational affiliation (if affiliated with an organization other than the applicant organization), telephone number (Required), fax number, and email address (Required) of the person to contact on matters related to this application.</p>		<p>State intergovernmental review process. Select the appropriate box. If "a." is selected, enter the date the application was submitted to the State</p>		
20.			<p>Is the Applicant Delinquent on any Federal Debt? (Required) Select the appropriate box. This question applies to the applicant organization, not the person who signs as the authorized representative. Categories of debt include delinquent audit disallowances, loans and taxes.</p> <p>If yes, include an explanation on the continuation sheet.</p>		
21.	<p>9. Type of Applicant: (Required) Select up to three applicant type(s) in accordance with agency instructions.</p> <table border="0" data-bbox="199 625 870 995"> <tr> <td data-bbox="199 625 537 995"> <p>A. State Government</p> <p>B. County Government</p> <p>C. City or Township Government</p> <p>D. Special District Government</p> <p>E. Regional Organization</p> <p>F. U.S. Territory or Possession</p> <p>G. Independent School District</p> <p>H. Public/State Controlled Institution of Higher Education</p> <p>I. Indian/Native American Tribal Government (Federally Recognized)</p> <p>J. Indian/Native American Tribal Government (Other than Federally Recognized)</p> <p>K. Indian/Native American Tribally Designated Organization</p> <p>L. Public/Indian Housing Authority</p> </td> <td data-bbox="537 625 870 995"> <p>M. Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education)</p> <p>N. Nonprofit without 501C3 IRS Status (Other than Institution of Higher Education)</p> <p>O. Private Institution of Higher Education</p> <p>P. Individual</p> <p>Q. For-Profit Organization (Other than Small Business)</p> <p>R. Small Business</p> <p>S. Hispanic-serving Institution</p> <p>T. Historically Black Colleges and Universities (HBCUs)</p> <p>U. Tribally Controlled Colleges and Universities (TCCUs)</p> <p>V. Alaska Native and Native Hawaiian Serving Institutions</p> <p>W. Non-domestic (non-US) Entity</p> <p>X. Other (specify)</p> </td> </tr> </table>	<p>A. State Government</p> <p>B. County Government</p> <p>C. City or Township Government</p> <p>D. Special District Government</p> <p>E. Regional Organization</p> <p>F. U.S. Territory or Possession</p> <p>G. Independent School District</p> <p>H. Public/State Controlled Institution of Higher Education</p> <p>I. Indian/Native American Tribal Government (Federally Recognized)</p> <p>J. Indian/Native American Tribal Government (Other than Federally Recognized)</p> <p>K. Indian/Native American Tribally Designated Organization</p> <p>L. Public/Indian Housing Authority</p>	<p>M. Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education)</p> <p>N. Nonprofit without 501C3 IRS Status (Other than Institution of Higher Education)</p> <p>O. Private Institution of Higher Education</p> <p>P. Individual</p> <p>Q. For-Profit Organization (Other than Small Business)</p> <p>R. Small Business</p> <p>S. Hispanic-serving Institution</p> <p>T. Historically Black Colleges and Universities (HBCUs)</p> <p>U. Tribally Controlled Colleges and Universities (TCCUs)</p> <p>V. Alaska Native and Native Hawaiian Serving Institutions</p> <p>W. Non-domestic (non-US) Entity</p> <p>X. Other (specify)</p>		<p>Authorized Representative: (Required) To be signed and dated by the authorized representative of the applicant organization. Enter the name (First and last name required) title (Required), telephone number (Required), fax number, and email address (Required) of the person authorized to sign for the applicant.</p> <p>A copy of the governing body's authorization for you to sign this application as the official representative must be on file in the applicant's office. (Certain Federal agencies may require that this authorization be submitted as part of the application.)</p>
<p>A. State Government</p> <p>B. County Government</p> <p>C. City or Township Government</p> <p>D. Special District Government</p> <p>E. Regional Organization</p> <p>F. U.S. Territory or Possession</p> <p>G. Independent School District</p> <p>H. Public/State Controlled Institution of Higher Education</p> <p>I. Indian/Native American Tribal Government (Federally Recognized)</p> <p>J. Indian/Native American Tribal Government (Other than Federally Recognized)</p> <p>K. Indian/Native American Tribally Designated Organization</p> <p>L. Public/Indian Housing Authority</p>	<p>M. Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education)</p> <p>N. Nonprofit without 501C3 IRS Status (Other than Institution of Higher Education)</p> <p>O. Private Institution of Higher Education</p> <p>P. Individual</p> <p>Q. For-Profit Organization (Other than Small Business)</p> <p>R. Small Business</p> <p>S. Hispanic-serving Institution</p> <p>T. Historically Black Colleges and Universities (HBCUs)</p> <p>U. Tribally Controlled Colleges and Universities (TCCUs)</p> <p>V. Alaska Native and Native Hawaiian Serving Institutions</p> <p>W. Non-domestic (non-US) Entity</p> <p>X. Other (specify)</p>				

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***9. Type of Applicant 1: Select Applicant Type:**

B.County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

*Other (Specify)

***10 Name of Federal Agency:**

U.S. Department of Housing & Urban Development

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

Neighborhood Stabilization Program _____

***12 Funding Opportunity Number:**

*Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Columbus, Oh.; Franklin County, Oh.; and the State of Ohio.

***15. Descriptive Title of Applicant's Project:**

Franklin County, Ohio Neighborhood Stabilization Program

CERTIFICATIONS

- (1) **Affirmatively furthering fair housing.** The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (3) **Authority of Jurisdiction.** The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.
- (5) **Acquisition and relocation.** The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.
- (6) **Section 3.** The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (7) **Citizen Participation.** The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.
- (9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.
- (10) **Use NSP funds \leq 120 of AMI.** The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.
- (11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by

assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive Force.** The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

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

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

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



Signature/Authorized Official

11/25/08
Date

Board President, Commissioner
Title Franklin County, Ohio

APPENDIX A: Data Matrix

Property characteristics	Period	Countywide (Red if Citywide)	Franklinton		Harrisburg Pike Triangle		Near East- NoBo		Northland Area		Southside- Livingston Park		Weinland Park		Westland Area		Wheatland		
			2,030	2,359 (1,083)	1,922	4,441 (2,648)	2,935	272	3,105 (2,947)	944									
Single-family properties (# outside Columbus)	April 2008	283,537 (119,630)																	
2 to 3-unit properties	April 2008	14,336 (2,274)	562	118 (49)	465	91 (16)	598	265	60 (60)	156									
Apartment properties	April 2008	7,777 (1,137)	123	31 (6)	146	113 (43)	185	232	83 (81)	18									
Res bldg condition: Fair/Poor	April 2008	4% / <1%	16% / 3%	5% / 1%	11% / 3%	8% / 1%	17% / 3%	20% / 5%	3% / <1%	11% / 1%									
Res bldgs year built: pre-1950/pre-1920	April 2008	24% / 8%	95% / 71%	23% / 3%	87% / 60%	22% / 3%	93% / 48%	96% / 85%	11% / 1%	93% / 34%									
Owner-occupancy among 1 to 3-unit props	June 2008	80%	37%	68%	52%	72%	50%	33%	78%	56%									
Mortgage issues																			
Sheriff's sale properties	2003-May 2008	22,261 (corrected)	515	280	522	617	1,012	104	255	237									
REO properties																			
Pre-foreclosure properties																			
Existing high rate mortgages (# Adj. rate)	July 2008	14,236 (9,867)	91 (86)	103 (76)	157 (143)	271 (198)	306 (295)	33 (32)	183 (99)	69 (65)									
Existing ARMs < 8.0% int.	June 2008	18,722	54	80	112	136	131	42	97	38									
Redevelopment potential																			
Large redevelopment opportunities			B&T Metals, CMHA steel	20+ acre County- owned parcel (former childrens svc site), large Housing Trust site on Eakin Rd; Central Point shopping center	CMHA site	East Linden Elementary School; Schottensteins (Westerville Rd) & Shoe factory (Innis Rd); Amos Center (Cleveland Ave)		Columbus Coated Fabrics	Westland Mall, Delphi plant site, W Broad Street commercial corridor, Mix and Stiles apartments site, Wingate apartments site, Lincoln Park	16-20 acre Wheatland site (environmental work in progress)									
Columbus Land Bank (empty lots / structures)	June 2008	352 / 84	26 / 7	-	133 / 23	1 developable?	16 / 11	5 / 1	-	2 / 6									
Vacant buildings (# in poor condition)	June 2008	4,852 (494)	401 (83)	69 (0)	476 (69)	45 (2)	429 (31)	108 (26)	-	109 (5)									

Countywide
(Red if Citywide)

Period

Community assets

	Countywide (Red if Citywide)	Franklinton	Harrisburg Pike Triangle	Near East-NoBo	Northland Area	Southside-Livingston Park	Weinland Park	Westland Area	Wheatland
Community assets		Mount Carmel, COSI	Central Point shopping center	University Hospital East; King Arts Complex	Northern Lights shopping ctr; Northland Village; Huntington Bank ops center	Children's Hospital	The Ohio State University nearby	Doctors Hospital, Westland Mall, Lincoln Village Plaza, HomeDepot	Ohio Depts of Public Safety and Trans., Columbus N'hood Health Ctr, Ashburn Youth Center, Twin Valley Psychiatric Hospital
Anchors/Institutions									
Associations/Key stakeholders		Franklinton Development Association, Franklinton Board of Trade, CMHA, CHP	Franklin Twp, Southwest Area Commission, Southwestern Schools, Homes on the Hill CDC	Near East Commission: CHP; King-Lincoln Bronzeville Neighborhood Assoc.; Urban League; Long Street Business Association	Clinton, Mifflin, Blendon Twp, North Linden & Northeast area commissions; Northland Area Business Assn; Columbus Schools, Westerville Schools, Small community	Southside CAN; Community Properties; Huntington Bank	Campus Partners; Properties; Chase; Godman Gullid; Huckleberry House; Wagenbrenner	Franklin County, Prairie Twp, Westland Area Commission; Westland Area Business Assoc; Southwestern City Schools (Westland HS & Franklin Heights HS; HOTH CDC; Hispanic community; Westland Area	City of Columbus, Greater Hilltop Area Commission, HOTH CDC, Hilltop Business Assoc, Upper Arlington Lutheran Church/Hilltop Christian CDC, Hilltop Ministerial Assoc, Friends of the Hilltop, Westgate
Public safety substations		Columbus Fire	Franklin Twp Police & Fire (S. of Frank Rd)	Columbus Fire & Police	Columbus Fire & Police; Clinton Twp Fire and Police; Mifflin Twp Fire	Columbus Fire	Columbus Fire	Columbus Fire & Police; Prairie Township Police (Franklin County Sheriff)	Columbus Fire
Civic amenities		Franklinton Library; Veterans Memorial Auditorium; Goodloe Health Center; Parks: Dodge, Cody, Genoa-Amplitheatre	Parks: Stoneridge, Willow Creek, Big Run, Early Run, Berliner nearby	MLK Library; MLK Jr. Center for Performing & Cultural Arts; Parks: Nelson, Mayme Moore, Saunders, Sawyer, ad), to Franklin and Nelson	Northern Lights Library; Columbus rec center; Champions Golf Course; Parks: Cooke, Huy Rd, Mifflin	Children's Urban Health Services; DrMING Park Library; Parsons Library; Parks: Driving, Kobacker, Livingston, Pabgrove, Roosevelt	Northside Library; Parks: Weinland, Indianola & 8th	Parks: Battelle-Darby Creek Metro Parks cbsc, Big Run Park; Southwest Public Library; Westland Library; Prairie Township Senior Ctr	Parks: Glenwood Park & Rec Center, Rhodes Park (soccer, softball & football leagues); Ashburn Youth Center; Hague Avenue library

Period	Countywide (Red if Citywide)	Franklinton Pike Triangle	Harrisburg NoBo	Northland Area	Southside- Livingston Park	Weinland Park	Westland Area	Wheatland
	Notable infrastructure improvements							
July 2003	17 family developments (2,216 units); 8 senior and/or special needs developments (1,061 units)	City infrastructure upgrades under consideration	Rebuild Frank Road; Harrisburg Pike widening/realignment (Bridges to Hopkins)	County infrastructure upgrades in planning stage	City infrastructure upgrades in planning stage	City infrastructure upgrades in progress	Rebuilding W Broad (water, sewer & street from Wilson Rd to Rome-Hiland Rd); planned sewerline improvements on E 70 from SR 62/Harrisburg Pike to Tribune (including reworking W Broad entrance & bridge deck replacement); Prairie View resurfacing projects on residential streets, Southwest City Schools seeking levy to renovate Westland HS and replace Franklin High HS. Donorship Hospital expansion	City infrastructure upgrades under consideration; rebuilding W Broad SR from Behrman Ave to Hague Ave (water, sewer & rebuilding street);
2003-2008	~32 million in new construction; ~\$3.5 million annual cap improv	~\$10 million to construct Worley Ter						
July 2008	118/ 10,579/ 9,468		1/ 44/ 44	4/ 547/ 464	1/ 54/ 54	3/ 254/ 254	2/ 117/ 116	
July 2008	52/ 4,642/ 3,792		1/ 44/ 44	2/ 215/ 134		2/ 134/ 134	1/ 66/ 66	
City of Columbus								
2005-2008	183	20	56		5	2		2
2005-2008	\$1,190,647	\$22,725	\$70,728	\$20,496	\$111,140	\$2,106		\$19,273
2005-2008	\$3,811,499	\$144,968	\$341,055		\$882,573			
2005-2008	\$744,771	\$18,764	\$12,378		\$20,049			\$20,300
2004-2008	\$2,561,210	\$103,637	\$84,860	\$50,225	\$406,379	\$17,258		\$35,382
2005-2008	\$1,477,108	\$56,548	\$60,000	\$37,568	\$27,568	\$10,000		\$5,000

	Period	Countywide (Red # Citywide)	Franklinton	Harrisburg Pike Triangle	Near East- NoBo	Northland Area	Southside- Livingston Park	Weinland Park	Westland Area	Wheatland
Franklin County - HUD funded projects										
Infrastructure, facilities, water quality	2004-2008	\$4,380,959							WQP: \$48,000	
Affordable housing, homeownership	2004-2008	\$1,419,689							HOTH/CHDO: \$530,868	
Home rehabilitation (excl. single-fam rehab loans)	2004-2008	\$1,271,500							BOH: \$32,000	
Single-family rehabilitation program	2003-2008	\$2,005,399; 93 properties, 50 with lead abatement		\$202,638			\$150,037		\$197,239	
Other targeted housing investments	1999-2008	139 projects; 16,000+ units (15,000+ LD); \$55,062,203		\$492,894	\$1,291,539	\$1,972,198	\$77,151	\$101,853	Lincoln Gardens Senior (\$100,000) and Lincoln Park West (\$318,431)	
OMFA LINTC										
FC Housing Trust	2002-2008	\$26,658,630 (2,500+ units)	\$725,000		\$2,720,000		\$384,047	\$225,000	\$240,625	
Community Development Collaborative of Greater Columbus	Process in 2008 workshop (Next)		Central West Revitalization Project; Franklin Homeownership Ctr; East Franklin Performing Arts Ctr; CHDO Partnership	HILLTOP: Single Fam Rehab & Construction; Single Fam Rehab Lease Purchase HOCOC; Single Fam Habitat; Private Developer Partnerships; Single Fam Acquisition & Rental Project			SS Homeownership Program; SS Housing Cooperative; Property Mgmt Services; World Changers; Housing Transformation		(See Harrisburg Pike Triangle)	(See Harrisburg Pike Triangle)
The Columbus Foundation			Finalist	Finalist (King- Lincoln)	Finalist (slightly different boundaries)		Finalist	Finalist	Lincoln Village Neighborhood Partnership Grant for homeownership, Homes on the Hill CDC for homeownership	Judson Youth Center, West Broad Merchants Association Neighborhood Partnership Grant for community safety, Homes on the Hill CDC for homeownership
United Way of Central Ohio										

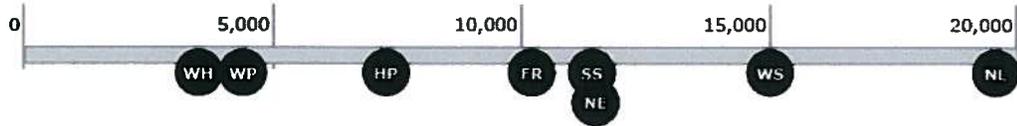
Period	Countywide (Red # Citywide)	Harrisburg Pike Triangle	Near East- NoBo	Northland Area	Southside- Livingston Park	Weinland Park	Westland Area	Wheatland
Columbus building permits								
New construction - single family	\$1,521,146,276	\$5,134,085	\$3,949,500	\$3,259,761	\$1,784,400	\$785,000	-	\$100,000
Alterations / additions	\$386,514,428	\$530,023	\$11,024,856	\$1,580,192	\$5,983,273	\$7,822,822	\$53,278	\$373,771
Commercial alterations / additions	\$1,813,735,419	\$654,505	\$42,480,982	\$23,173,197	\$112,974,070	\$480,801	\$1,207,000	\$611,524
New construction - schools	\$111,560,162	-	\$20,483,797	\$14,170,000	\$8,000,000	-	-	-
Other notable construction permitting					\$0.0m on hospital; \$24.7m on parking; \$10.8m on hotel; \$6.1m on public works and not bags	\$4.25m on new commercial; \$1.05m on multifamily	\$1.7m on new commercial	
Total value of permitted construction	\$5,361,639,985	\$7,539,739	\$76,794,937	\$42,306,000	\$230,468,943	\$14,667,864	\$2,951,178	\$1,110,545
Crime								
Crime incident reports involving stolen copper or aluminum - preliminary estimate	1,677	15	82	18	67	23	2	26

Market factors	Period	Countywide (Red # Citywide)		Harrisburg Pike Triangle		Near East- NoBo		Northland Area		Southside- Livingston Park		Weinland Park		Westland Area		Wheatland	
		2000- 2009Q1	2001- 2009Q1	2000- 2009Q1	2001- 2009Q1	2000- 2009Q1	2001- 2009Q1	2000- 2009Q1	2001- 2009Q1	2000- 2009Q1	2001- 2009Q1	2000- 2009Q1	2001- 2009Q1	2000- 2009Q1	2001- 2009Q1	2000- 2009Q1	2001- 2009Q1
Median single-family sales	2000- 2009Q1	\$154,000	\$140,000	\$95,000	\$87,200	\$82,000	\$79,500	\$113,520	\$103,000	\$74,000	\$74,000	\$74,000	\$74,000	\$74,000	\$74,000	\$74,000	\$74,000
Median single-family sales	2001- 2009Q1	\$140,000	\$140,000	\$94,150	\$71,000	\$81,600	\$60,000	\$61,400	\$95,000	\$46,000	\$46,000	\$46,000	\$46,000	\$46,000	\$46,000	\$46,000	\$46,000
Change in median sales prices		9.1%	9.1%	0.9%	18.6%	0.5%	24.5%	45.9%	7.8%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%
Adjacent areas/factors that might HELP marketability				Underdeveloped Cooper Stadium area; proximity to Downtown, Mount Carmel; Southwestern Schools	Downtown	Relatively stable; Columbus Rec Center, 3 new schools (Huy); excellent transit along Cleveland Ave; workforce housing for service industry (Boston, St. Armands); partially Westborough Schools	German Village	Italian Village; OSU South Campus Gateway		Access to I-70; Southwest City Schools, Doctors Hospital, slightly above average commercial strip east of I-70 (Prairie View); COFA bus line, newer housing stock, accessibility/universality design elements easy to add to most projects, history of high homeownership, BOTH success in selling affordable housing; Joint economic Development District (Prairie Township & City of Columbus) in formation stage							Neighborhood Commercial Revitalization Strip; new construction nearby; COFA bus line; access to I-70; 171 & SR 315; 5-10 minutes from downtown; great space at end of Wheatland
Adjacent areas/factors that might HURT marketability				Industrial land uses near I-71	Poor perception		High vacancies; poor perception	OPD; poor perception		Lack of neighborhood perks; vacancies in commercial strip east of I-70 (City & Prairie View); poor perception							Helicopter station; lack of schedule for Wheatland new construction; poor perception

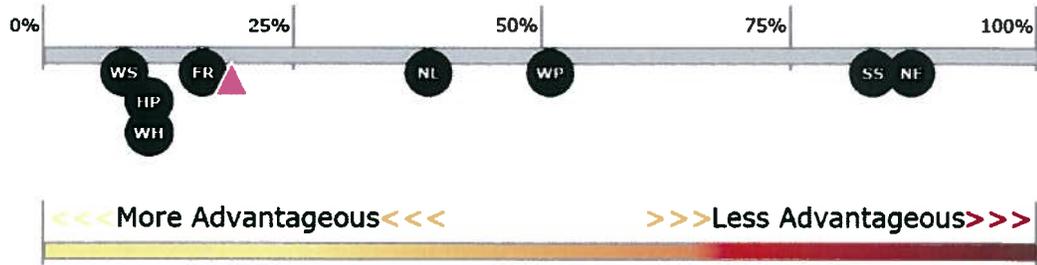
APPENDIX B: Data Continuums by Area

Franklinton	FR
Harrisburg Pike Triangle	HP
Near East-NoBo	NE
Northland Area	NL
Southside-Livingston Park	SS
Weinland Park	WP
Westland Area	WS
Wheatland Area	WH
Franklin County	▲

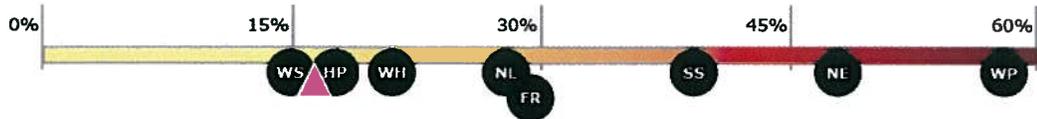
1. Population, 2000



2. Percent Black or African American, 2000



3. Percent female-headed household with children, no husband present, 2000



EDUCATION AND INCOME

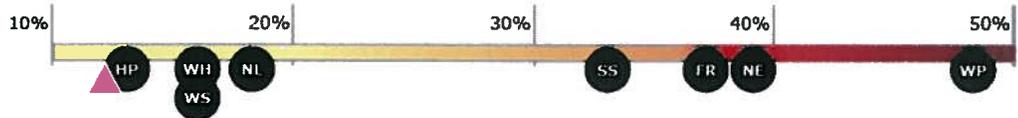
4. Percent of adult population without a high school diploma, 2000



5. Median household income, 1999 (block group weighted)

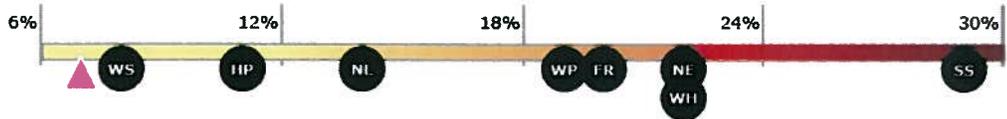


6. Poverty rate, 1999

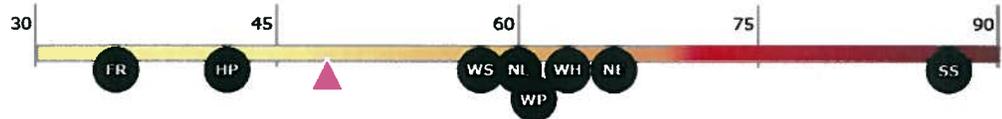


MORTGAGE ISSUES

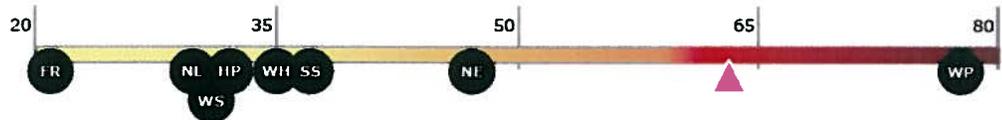
7. Percent of unique residential properties at Sheriff's Sale, Jan 2003-May 2008



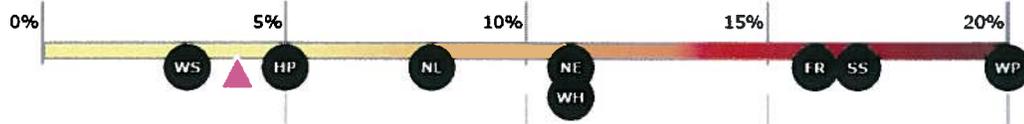
8. High rate mortgages per 1,000 residential properties, June 2008



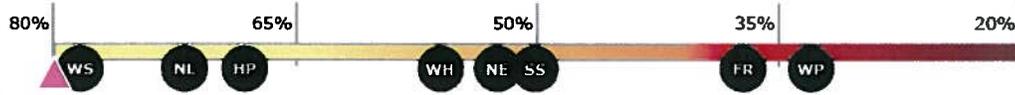
9. ARM or balloon mortgages per 1,000 residential properties, June 2008



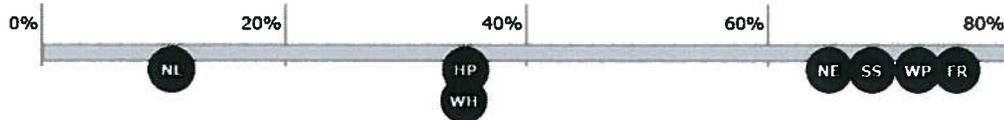
10. Percent of housing in fair or poor condition , 2008



11. Presence of owner at 1-3 unit residential properties, 2008



12. Percentage of three-bedroom homes with gross rent less than \$800 per month, 2007



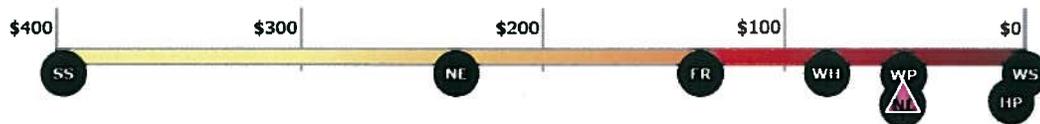
13. Median single-family sales price, January 2006-March 2008



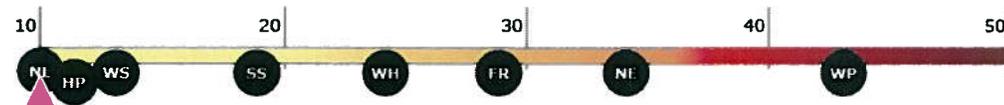
14. Five-year change in median single-family sales price



15. Columbus housing program dollars per property, 2005-2008



16. Incident reports involving stolen copper or aluminum per 1,000 properties, 2007 (preliminary)



APPENDIX C: Demographic Tables

Data from Census 2000, SF1	Franklin County	Franklinton
Total	1,068,978	10,450
White alone	75%	78%
Black or African American	18%	16%
American Indian and Alaska Native	<1%	1%
Asian, Nat. Hawaiian, Pacific Islander	3%	1%
Some other race	1%	1%
Two or more races	2%	3%
Hispanic or Latino, any race	2%	2%
Under 5	7%	9%
5 to 17	18%	22%
18 to 24	12%	10%
25 to 34	17%	15%
35 to 54	29%	28%
55 to 64	7%	8%
65 and up	10%	8%

Data from Census 2000, SF1	Franklin County	Harrisburg Pike Triangle
Total	1,068,978	7,090
White alone	75%	84%
Black or African American	18%	10%
American Indian and Alaska Native	<1%	<1%
Asian, Nat. Hawaiian, Pacific Islander	3%	3%
Some other race	1%	<1%
Two or more races	2%	2%
Hispanic or Latino, any race	2%	1%
Under 5	7%	8%
5 to 17	18%	21%
18 to 24	12%	8%
25 to 34	17%	17%
35 to 54	29%	28%
55 to 64	7%	8%
65 and up	10%	11%

Data from Census 2000, SF1	Franklin County	Near East - NoBo
Total	1,068,978	11,683
White alone	75%	8%
Black or African American	18%	87%
American Indian and Alaska Native	<1%	<1%
Asian, Nat. Hawaiian, Pacific Islander	3%	1%
Some other race	1%	1%
Two or more races	2%	4%
Hispanic or Latino, any race	2%	1%
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Under 5	7%	8%
5 to 17	18%	23%
18 to 24	12%	9%
25 to 34	17%	12%
35 to 54	29%	24%
55 to 64	7%	8%
65 and up	10%	15%

Data from Census 2000, SF1	Franklin County	Northland Area
Total	1,068,978	19,669
White alone	75%	50%
Black or African American	18%	39%
American Indian and Alaska Native	<1%	<1%
Asian, Nat. Hawaiian, Pacific Islander	3%	2%
Some other race	1%	2%
Two or more races	2%	7%
Hispanic or Latino, any race	2%	3%
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Under 5	7%	9%
5 to 17	18%	21%
18 to 24	12%	10%
25 to 34	17%	17%
35 to 54	29%	28%
55 to 64	7%	6%
65 and up	10%	9%

Data from Census 2000, SF1	Franklin County	SS-Livingston Park (Model Zone)
Total	1,068,978	11,310
White alone	75%	13%
Black or African American	18%	83%
American Indian and Alaska Native	<1%	<1%
Asian, Nat. Hawaiian, Pacific Islander	3%	1%
Some other race	1%	1%
Two or more races	2%	3%
Hispanic or Latino, any race	2%	1%
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Under 5	7%	9%
5 to 17	18%	26%
18 to 24	12%	9%
25 to 34	17%	13%
35 to 54	29%	26%
55 to 64	7%	7%
65 and up	10%	10%

Data from Census 2000, SF1	Franklin County	Weinland Park
Total	1,068,978	4,624
White alone	75%	39%
Black or African American	18%	52%
American Indian and Alaska Native	<1%	1%
Asian, Nat. Hawaiian, Pacific Islander	3%	2%
Some other race	1%	2%
Two or more races	2%	3%
Hispanic or Latino, any race	2%	5%
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Under 5	7%	11%
5 to 17	18%	18%
18 to 24	12%	31%
25 to 34	17%	16%
35 to 54	29%	18%
55 to 64	7%	3%
65 and up	10%	3%

Data from Census 2000, SF1	Franklin County	Westland Area
Total	1,068,978	14,979
White alone	75%	81%
Black or African American	18%	8%
American Indian and Alaska Native	<1%	<1%
Asian, Nat. Hawaiian, Pacific Islander	3%	1%
Some other race	1%	8%
Two or more races	2%	2%
Hispanic or Latino, any race	2%	16%
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Under 5	7%	9%
5 to 17	18%	16%
18 to 24	12%	14%
25 to 34	17%	19%
35 to 54	29%	26%
55 to 64	7%	7%
65 and up	10%	10%

Data from Census 2000, SF1	Franklin County	Wheatland Area
Total	1,068,978	3,829
White alone	75%	84%
Black or African American	18%	10%
American Indian and Alaska Native	<1%	1%
Asian, Nat. Hawaiian, Pacific Islander	3%	1%
Some other race	1%	<1%
Two or more races	2%	3%
Hispanic or Latino, any race	2%	2%
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Under 5	7%	8%
5 to 17	18%	23%
18 to 24	12%	14%
25 to 34	17%	16%
35 to 54	29%	27%
55 to 64	7%	6%
65 and up	10%	7%

Data from Census 2000, SF1	Franklin County	Franklinton
Households	438,778	3,760
Families	60%	58%
Nonfamily households	40%	42%
1-person household	31%	34%
Families	263,601	2,185
Married with children u-18*	35%	26%
Married no children u-18	37%	23%
Single female with children u-18	16%	29%
Single female no children u-18	6%	8%
Single male with children u-18	4%	9%
Single male no children u-18	3%	4%

*related children

Data from Census 2000, SF1	Franklin County	Harrisburg Pike Triangle
Households	438,778	2,744
Families	60%	68%
Nonfamily households	40%	32%
1-person household	31%	26%
Families	263,601	1,857
Married with children u-18*	35%	34%
Married no children u-18	37%	33%
Single female with children u-18	16%	17%
Single female no children u-18	6%	6%
Single male with children u-18	4%	7%
Single male no children u-18	3%	3%

*related children

Data from Census 2000, SF1	Franklin County	Near East - NoBo
Households	438,778	5,270
Families	60%	47%
Nonfamily households	40%	53%
1-person household	31%	47%
Families	263,601	2,482
Married with children u-18*	35%	14%
Married no children u-18	37%	16%
Single female with children u-18	16%	48%
Single female no children u-18	6%	12%
Single male with children u-18	4%	5%
Single male no children u-18	3%	5%

*related children

Data from Census 2000, SF1	Franklin County	Franklinton
Households	438,778	3,760
Families	60%	58%
Nonfamily households	40%	42%
1-person household	31%	34%
Families	263,601	2,185
Married with children u-18*	35%	26%
Married no children u-18	37%	23%
Single female with children u-18	16%	29%
Single female no children u-18	6%	8%
Single male with children u-18	4%	9%
Single male no children u-18	3%	4%

*related children

Data from Census 2000, SF1	Franklin County	Harrisburg Pike Triangle
Households	438,778	2,744
Families	60%	68%
Nonfamily households	40%	32%
1-person household	31%	26%
Families	263,601	1,857
Married with children u-18*	35%	34%
Married no children u-18	37%	33%
Single female with children u-18	16%	17%
Single female no children u-18	6%	6%
Single male with children u-18	4%	7%
Single male no children u-18	3%	3%

*related children

Data from Census 2000, SF1	Franklin County	Near East - NoBo
Households	438,778	5,270
Families	60%	47%
Nonfamily households	40%	53%
1-person household	31%	47%
Families	263,601	2,482
Married with children u-18*	35%	14%
Married no children u-18	37%	16%
Single female with children u-18	16%	48%
Single female no children u-18	6%	12%
Single male with children u-18	4%	5%
Single male no children u-18	3%	5%

*related children

Data from Census 2000, SF1	Franklin County	Westland Area
Households	438,778	6,004
Families	60%	61%
Nonfamily households	40%	39%
1-person household	31%	30%
Families	263,601	3,647
Married with children u-18*	35%	30%
Married no children u-18	37%	36%
Single female with children u-18	16%	15%
Single female no children u-18	6%	7%
Single male with children u-18	4%	7%
Single male no children u-18	3%	5%
*related children		

Data from Census 2000, SF1	Franklin County	Wheatland Area
Households	438,778	1,211
Families	60%	67%
Nonfamily households	40%	33%
1-person household	31%	23%
Families	263,601	817
Married with children u-18*	35%	33%
Married no children u-18	37%	26%
Single female with children u-18	16%	21%
Single female no children u-18	6%	7%
Single male with children u-18	4%	8%
Single male no children u-18	3%	5%
*related children		

Data from Census 2000, SF3	Franklin County	Northland Area
HS diploma or higher*	86%	72%
Bachelor's degree or higher	32%	11%
*among persons age 25 and over		
Civilian unemployment rate	4.2%	7.8%
Wtd median household income, 1999	\$42,734	\$30,752
Wtd median family income, 1999	\$53,905	\$36,369
Population below 50% FPL	6%	10%
Population below 100% FPL	12%	18%
Population below 200% FPL	26%	40%

Data from Census 2000, SF3	Franklin County	SS-Livingston Park (Model Zone)
HS diploma or higher*	86%	68%
Bachelor's degree or higher	32%	9%
*among persons age 25 and over		
Civilian unemployment rate	4.2%	9.9%
Wtd median household income, 1999	\$42,734	\$25,266
Wtd median family income, 1999	\$53,905	\$26,788
Population below 50% FPL	6%	17%
Population below 100% FPL	12%	33%
Population below 200% FPL	26%	57%

Data from Census 2000, SF3	Franklin County	Weinland Park
HS diploma or higher*	86%	59%
Bachelor's degree or higher	32%	13%
*among persons age 25 and over		
Civilian unemployment rate	4.2%	15.5%
Wtd median household income, 1999	\$42,734	\$15,116
Wtd median family income, 1999	\$53,905	\$12,779
Population below 50% FPL	6%	26%
Population below 100% FPL	12%	48%
Population below 200% FPL	26%	76%

Data from Census 2000, SF3	Franklin County	Westland Area
HS diploma or higher*	86%	73%
Bachelor's degree or higher	32%	12%
*among persons age 25 and over		
Civilian unemployment rate	4.2%	5.2%
Wtd median household income, 1999	\$42,734	\$34,692
Wtd median family income, 1999	\$53,905	\$39,468
Population below 50% FPL	6%	9%
Population below 100% FPL	12%	16%
Population below 200% FPL	26%	37%

Data from Census 2000, SF3	Franklin County	Wheatland Area
HS diploma or higher*	86%	63%
Bachelor's degree or higher	32%	4%
*among persons age 25 and over		
Civilian unemployment rate	4.2%	7.9%
Wtd median household income, 1999	\$42,734	\$34,142
Wtd median family income, 1999	\$53,905	\$36,339
Population below 50% FPL	6%	7%
Population below 100% FPL	12%	16%
Population below 200% FPL	26%	43%

FRANKLIN COUNTY FORECLOSURE SUMMIT

INSIDE THE DATA



June 23, 2008



About Community Research Partners

- **Unique non-profit research center**
 - ▣ **Partner organizations: City of Columbus, United Way of Central Ohio, Franklin County Commissioners, John Glenn School at OSU**
- **Strengthening Ohio communities through data, information, and knowledge**
- **Since 2000, CRP has undertaken over 150 projects in the areas of community data, applied and policy research, and program evaluation, within and outside of central Ohio.**



Presentation topics

- 1. Incidence of residential mortgage foreclosure**
- 2. Location of foreclosure occurrences and trends**
- 3. Characteristics of foreclosed properties and areas of concentration**



Methodology

□ Data sources

- Policy Matters Ohio, Foreclosure Growth in Ohio 2008
- The Daily Reporter: Foreclosure filings, Jan. 2003-March 2008
- Franklin County Recorder's Office: Sheriff's Sale properties, Jan. 2005-March 2008 (based on deed recording date)
- Franklin County Auditor: tax and parcel data, January 2008
- City of Columbus Code Enforcement: vacant property list, March 2007
- RealQuest: High rate and adjustable loans mortgages recorded Jan. 2005-March 2008 (as of June 2008)

□ Data set

- Unique 1-3 unit residential properties from Auditor's database, unless otherwise specified

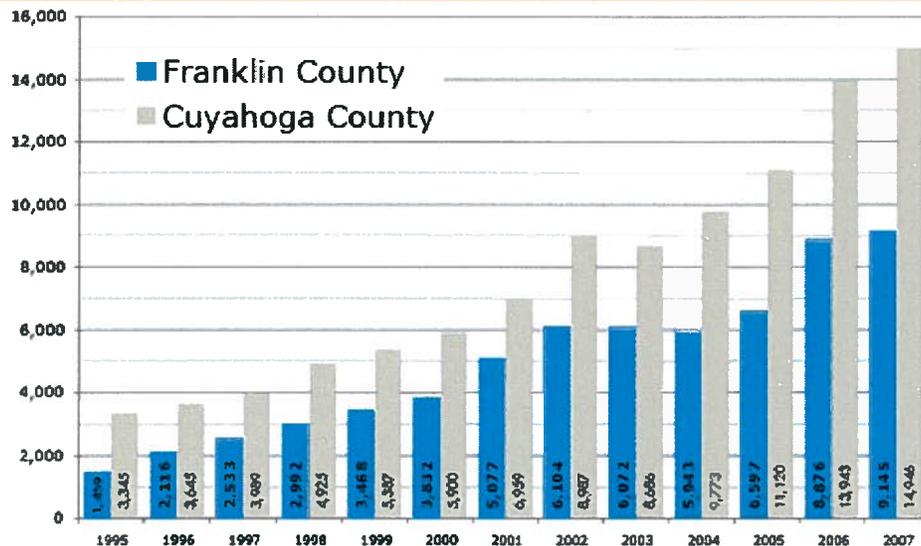


Presentation topics

1. Incidence of residential mortgage foreclosure
2. Location of foreclosure occurrences and trends
3. Characteristics of foreclosed properties and areas of concentration



Rise in foreclosure filings, 1995-2007



Source: Policy Matters Ohio, Foreclosure Growth in Ohio 2008

Foreclosure numbers and rates

Foreclosure related event or status	Time period	# of properties	# per 1,000 properties
Sheriff's Sale	Jan 2007-March 2008	5,218	18
Sheriff's Sale	Jan 2005-March 2008	12,125	41
Foreclosure Filing	Jan 2007-March 2008	10,076	34
Foreclosure Filing	Jan 2003-March 2008	30,447	102
High rate mortgage (8%+)	As of June 2008 for Jan 2005-March 2008 loan originations	5,085	17
Adjustable rate or balloon mortgage		14,782	50



Foreclosure and vacancy/abandonment

- Among single-family and multifamily properties on Columbus Code Enforcement's vacant property list in 2007:
 - ▣ 53% had at least one foreclosure filing since 2003
 - ▣ 36% were sold at Sheriff's Sale at least once since 2005

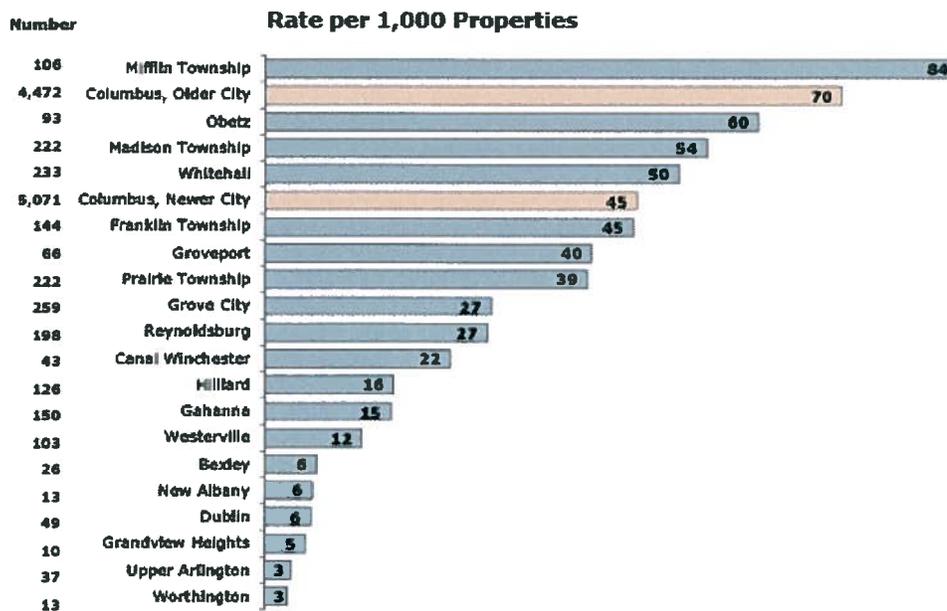


Presentation topics

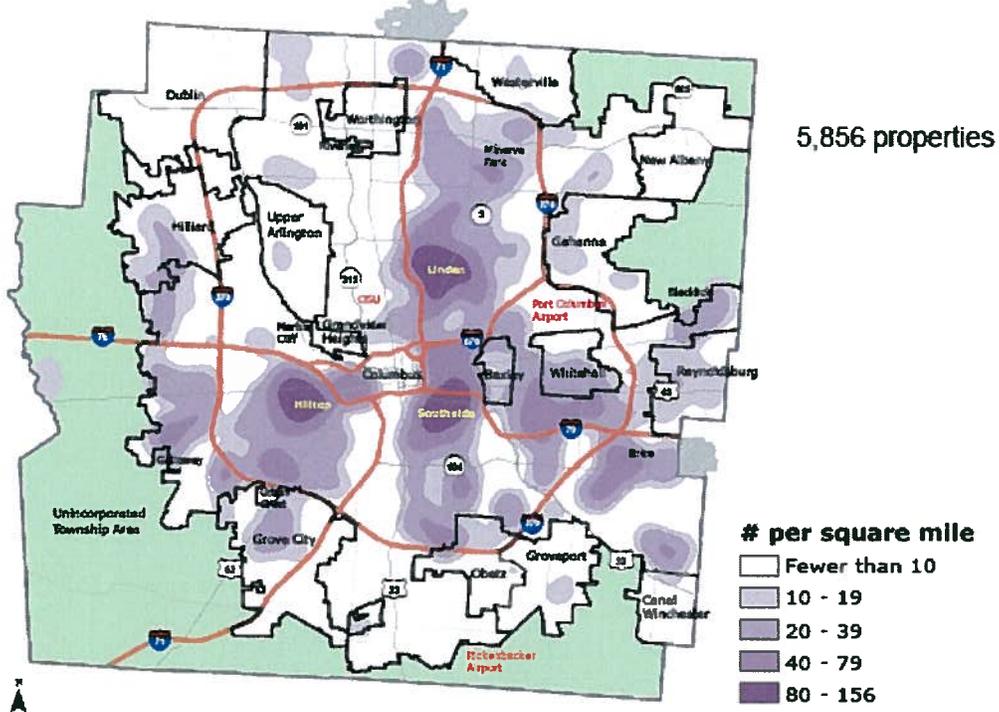
1. Incidence of residential mortgage foreclosure
2. **Location of foreclosure occurrences and trends**
3. Describing characteristics of foreclosed properties and areas of concentration



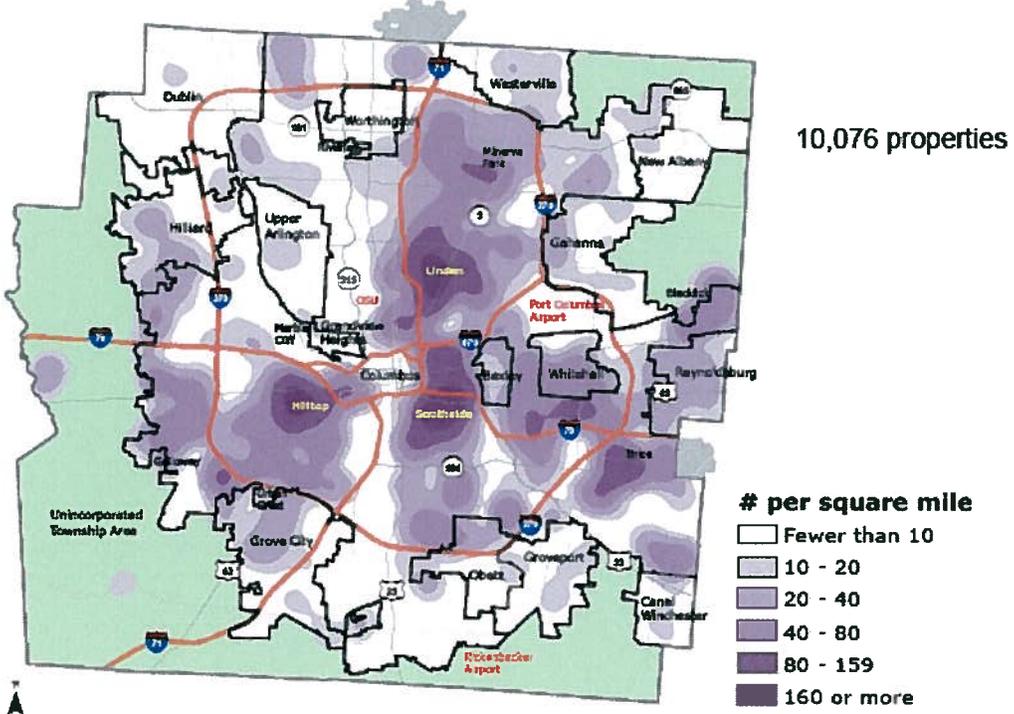
Sheriff's Sale properties, Jan 2005-March 2008



Density of foreclosure filings, January 2003-March 2004

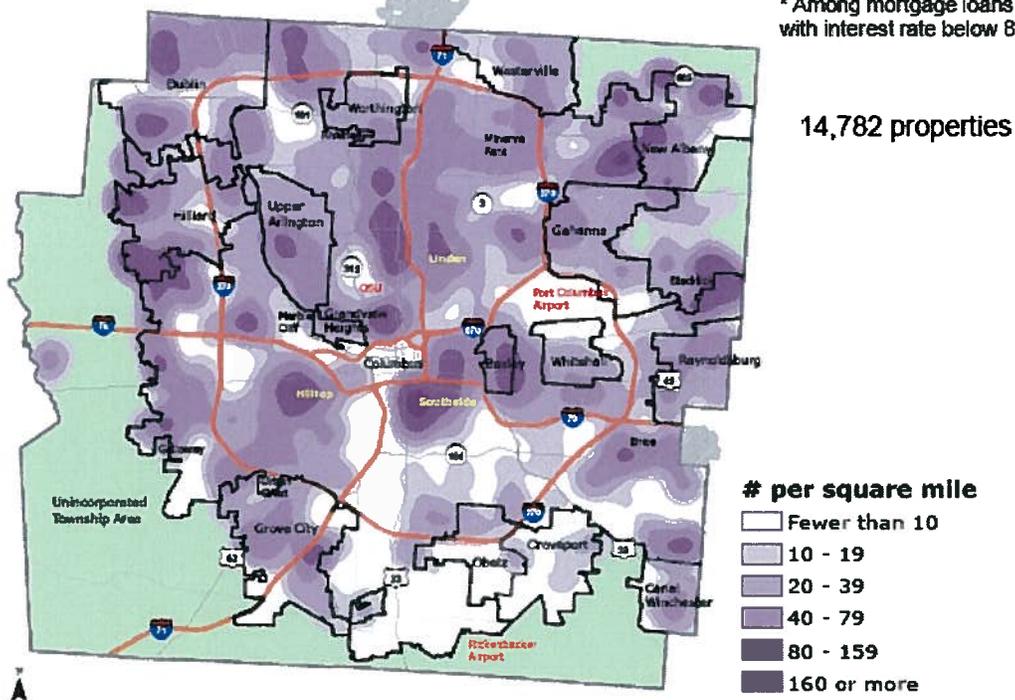


Density of foreclosure filing, January 2007-March 2008



Density of properties with ARM or balloon loan, June 2008*

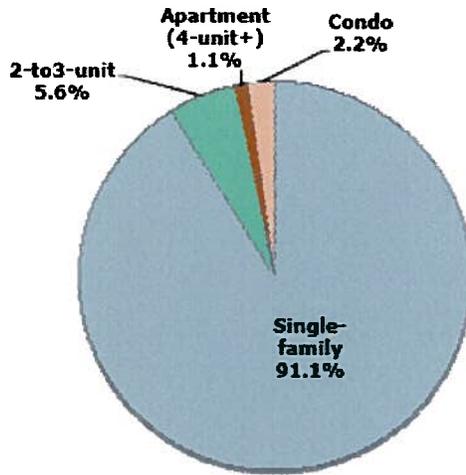
* Among mortgage loans with interest rate below 8%



Presentation topics

1. Incidence of residential mortgage foreclosure
2. Location of foreclosure occurrences and trends
3. Characteristics of foreclosed properties and areas of concentration

Land use of residential properties with foreclosure filing, January 2003-March 2008



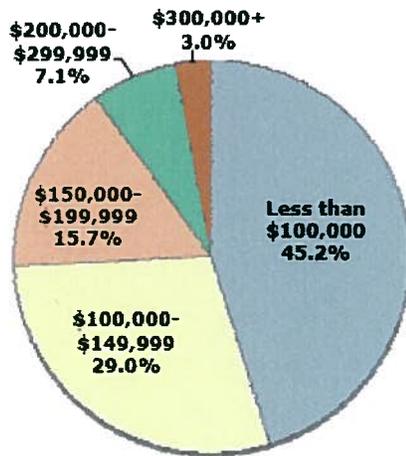
- 2-3 unit properties had a slightly higher rate of foreclosure filings (1.6-1.8%) than did single-family properties
- Note: Status of completion/occupancy unclear for some condominiums with foreclosure filings



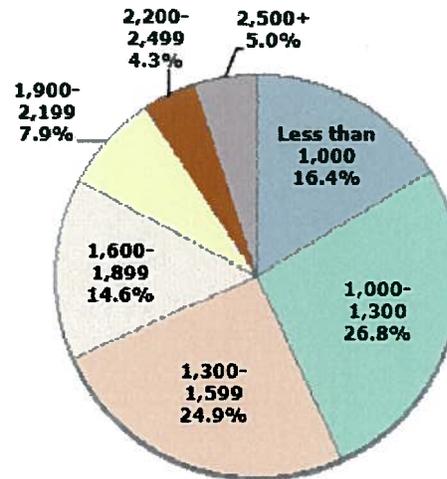
Source: Franklin County Auditor, January 2008

Value and size of residential properties with foreclosure filing, January 2007-March 2008

Appraised Value, 2007



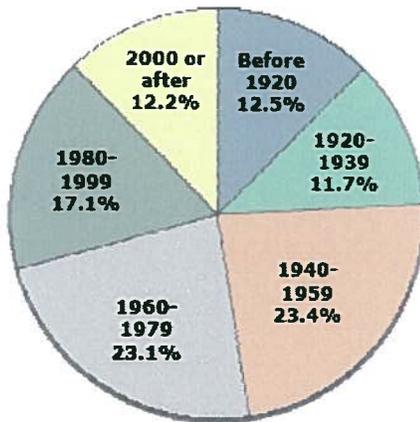
Square Footage



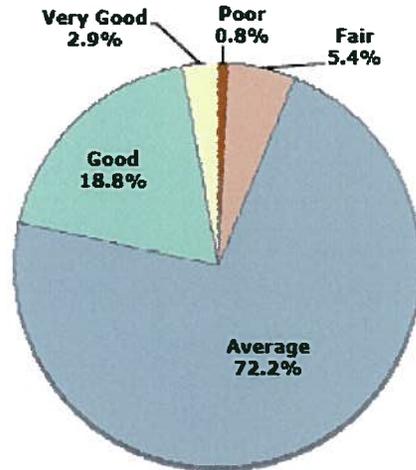
Source: Franklin County Auditor, January 2008

Age and condition of residential foreclosure filings, January 2007-March 2008

Year Constructed



Condition

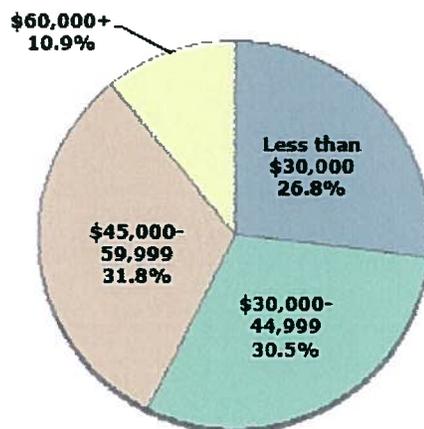


Source: Franklin County Auditor, January 2008

Demographics of locations of residential foreclosure filings, January 2007-March 2008

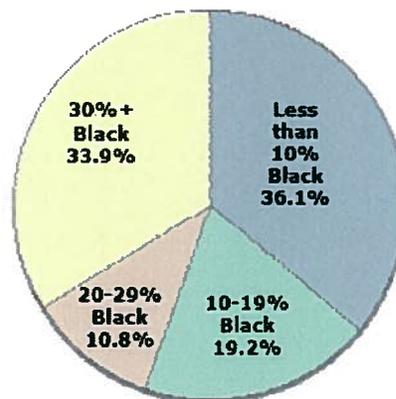
Median Household Income

Franklin County: \$42,734



Percent Black/African American

Franklin County: 25% of 1-3 unit residences in tracts that are 20%+ black/African American



Source: U.S. Census 2000

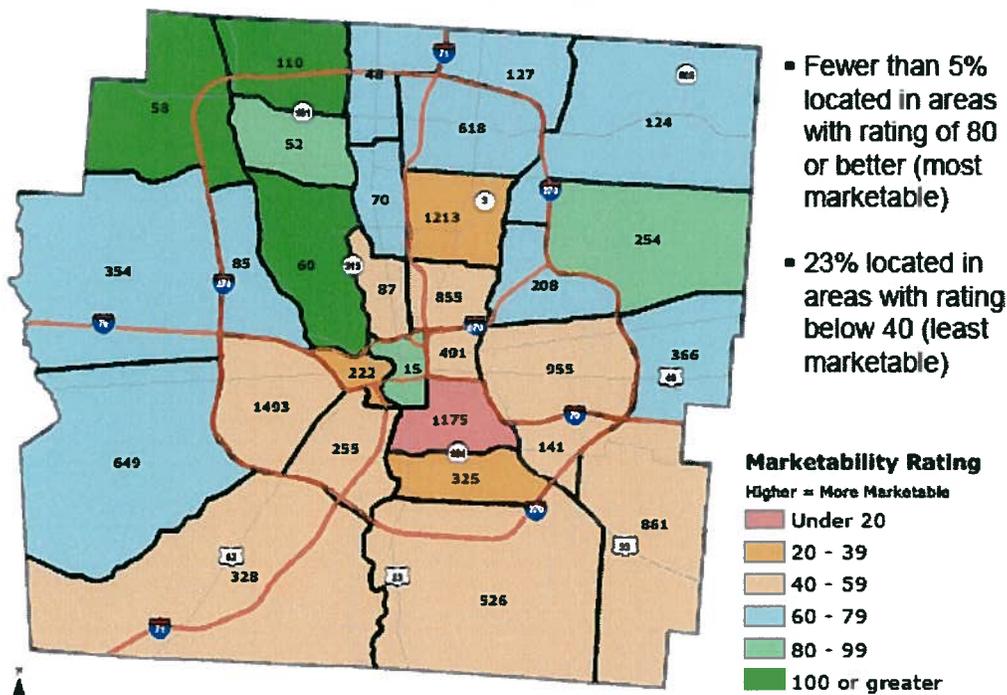
Marketability of foreclosed properties

- Rating system developed by The Danter Company for the 2004 Columbus & Franklin County Affordable Owner and Renter Housing Market Analysis.
- 30 Effective Market Areas rated on a scale from 0 to 120 based on four factors:
 1. Average sales price of new and existing single-family units
 2. Ratio of lower-priced sales (less than \$110,000)
 3. Average quality level of lower-priced sales (age, size, bedrooms)
 4. Turnover rate of owner housing



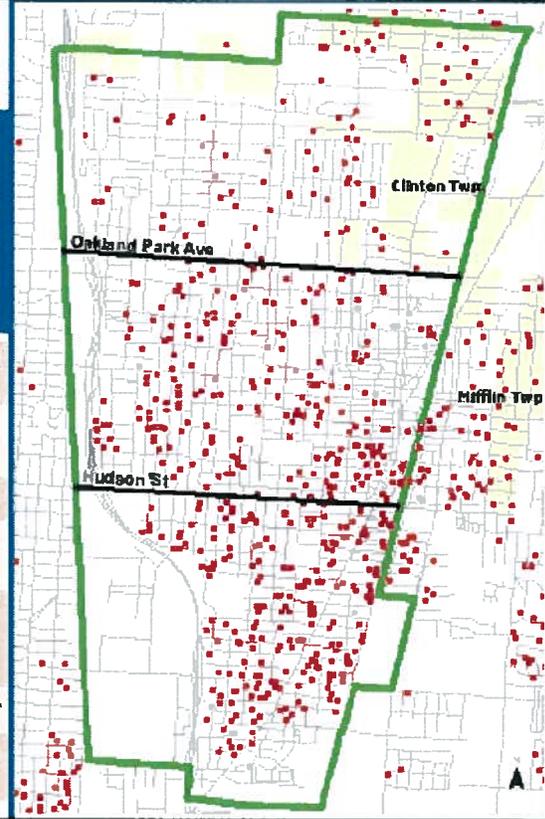
Sheriff's Sale properties, January 2005-March 2008

By Effective Market Area with Overall Marketability Rating



Sub-markets in the Linden Neighborhood

	South of Hudson	Between Hudson & Oakland Park	North of Oakland Park
# Sheriff's Sale properties per 1,000 (Map)	62	40	15
Foreclosure filings per 1,000 properties	73	56	34
% 2- to 3-unit structures	17.1%	5.2%	4.7%
% vacant residential addresses (HUD/USPS)	19.6%	14.3%	11.5%
% mortgages and refinancing through subprime lender (HMDA)	44.8%	35.6%	29.9%
Median sales price (1-unit)	\$60,000	\$70,500	\$85,000
% change in households, 1990-2000 (NCDB)	-12.9%	-4.1%	-4.4%



Questions for discussion

1. Is this consistent with your experience?
2. What else should we know about foreclosures in Franklin County?
3. How should foreclosure initiatives be targeted?



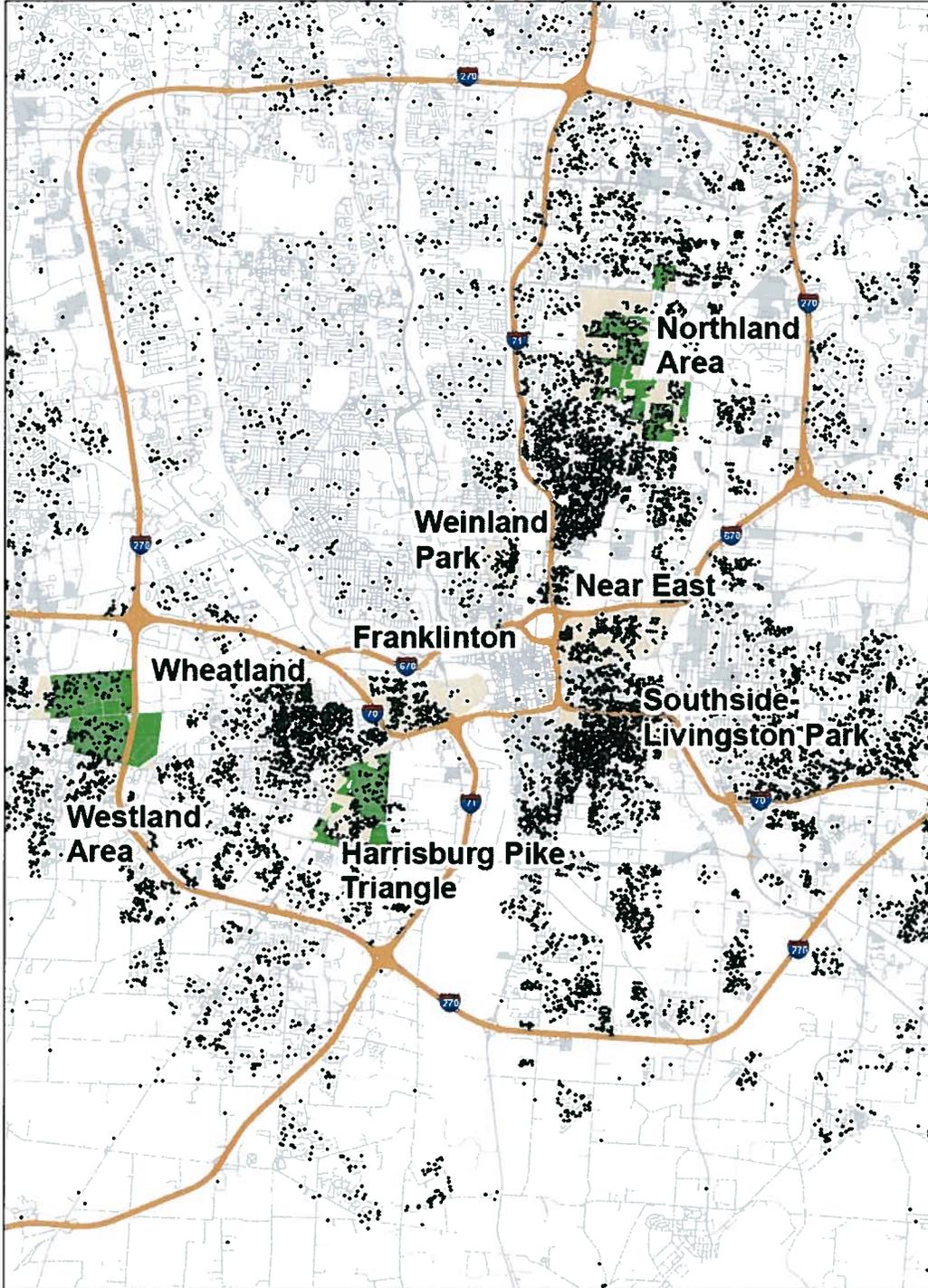
Enterprise

APPENDIX E: Franklin County Foreclosure Map

Columbus and Franklin County Foreclosure Working Group
Foreclosure Filings and Sheriff Sales January 2007 through March 2008



-  City of Columbus
-  Township



APPENDIX F: Gross Rent by Area

Gross Rent for 3-Bedroom Home (single family or duplex)												
	\$400 - \$499	\$500 - \$599	\$600 - \$699	\$700 - \$799	\$800 - \$899	\$900 - \$999	\$1,000 - \$1,099	\$1,100 - \$1,199	\$1,200 - \$1,299	\$1,300 - \$1,499	\$1,500 and over	Total
FRANKLINTON		7	37	22	21			1				88
HARRISBURG PIKE			7	3	5	8	1	3		1		28
NEAR EAST	1	4	38	44	31	11	1					128
NORTHLAND			1	3	18	8	2		3	1	1	36
SS-LIVINGSTON PARK (Livingston Corridor)		5	11	11	9	2			1			39
WEINLAND PARK		3	17	13	8	3	1					45
WESTLAND -insufficient data												
WHEATLAND (443rd East)			2	6	8	6						22
FRANKLINTON		8%	42%	25%	24%			1%				100%
HARRISBURG PIKE			25%	11%	18%	28%	4%	11%		4%		100%
NEAR EAST	1%	3%	28%	34%	24%	9%	1%					100%
NORTHLAND			3%	8%	44%	25%	8%		8%	3%	3%	100%
SS-LIVINGSTON PARK (Livingston Corridor)		13%	28%	28%	23%		5%		3%			100%
WEINLAND PARK		7%	38%	29%	18%	7%	2%					100%
WESTLAND -insufficient data												
WHEATLAND (443rd East)			9%	27%	36%	27%						100%

Source: The Danter Company

Appendix G: Neighborhood Stabilization Program Public Comments

- The money for the program shouldn't be coming from the taxpayers but from the financial institutions that caused the crisis.
- The program will only place more unoccupied housing units on the market.
- How were the neighborhoods selected to receive the stabilization funds?
- The program needs to have a strong local employment aspect.
- How can realtors participate and benefit from the program?
- The program needs to help hard working families who need a hand - not bail out individuals who have caused the crisis or those who are unemployed and are dependent on the system instead of helping themselves.
- Why isn't the County and City working together to address this problem? Why are there two separate applications instead of one combined one?
- I am disappointed the program doesn't have more private dollars involved, after all it was the private side, the banks etc. that caused this whole mess.
- The individuals who caused this program need to be prosecuted and punished to the fullest extent of the law.
- Why would congress approve a program that doesn't help people who are currently going through foreclosure? I am very disappointed.
- This program should not exist if it is only going to reward irresponsible individual behaviors.
- These dollars would be better spent on an employment program.
- I was happy to see the City and County worked together to create a recovery plan.
- Any housing units created under the program need to be well constructed and employ green elements.
- Another empty gesture by Congress. Poorly thought out, rapidly implemented and based on their track record will prove ineffectual at best.
- I would have used these funds to create a low or no interest loan program.
- The most important thing to do is to increase consumer confidence. Does this program do that?
- The current financial crisis is the Lord's judgment on our heathen society. We have strayed away from God.
- I question the entire basis of the program when it won't help individuals currently going through foreclosure.
- I think the plan is good and appreciate the fact the County has been working to address the crisis, but were going to need a lot more resources.
- I am interested how the County selected the initial 8 neighborhoods it did for funding consideration. I believe many neighborhoods including my own were slighted as a result.
- The County needs to expand its housing repair programs.
- What are people who are going through foreclosure suppose to do? I don't see how this program helps them.
- George Bush and all his friends in Washington and Texas need to be tried as traitors and sent to jail. The oil industry has gutted America out of greed.
- I appreciate the program and hope it can become more widespread.

- It's going to take a hell of a lot more than just this to help matters.
- If the Commissioners were being thrown out of their homes their response to the crisis would be ten times as big.
- I pray for the well-being of everyone who might be losing their home.

cousubname	place name	tract	blk group	income eligible	estimated foreclosure abandonment risk score	% AMI	120.0% persons area 120 eligible	Total Persons area	hmda high cost loan rate	predicted_18 mth% under forecl rate
Bexley city	Bexley city	002710	1	YES	8	8	71.1%	32	45	25.0%
Bexley city	Bexley city	008900	1	NO	5	5	41.0%	550	1,342	14.4%
Bexley city	Bexley city	008900	2	YES	5	5	53.3%	409	767	14.4%
Bexley city	Bexley city	008900	3	NO	5	5	32.7%	211	645	14.4%
Bexley city	Bexley city	008900	4	NO	5	5	38.9%	900	2,316	14.4%
Bexley city	Bexley city	009000	1	NO	2	2	26.5%	212	801	6.6%
Bexley city	Bexley city	009000	2	NO	2	2	5.0%	25	501	6.6%
Bexley city	Bexley city	009000	3	NO	2	2	13.3%	94	705	6.6%
Bexley city	Bexley city	009000	4	NO	2	2	33.2%	411	1,237	6.6%
Bexley city	Bexley city	009100	1	YES	4	4	58.5%	729	1,247	10.2%
Bexley city	Bexley city	009100	2	NO	4	4	34.4%	345	1,004	10.2%
Bexley city	Bexley city	009100	3	NO	4	4	13.4%	102	760	10.2%
Bexley city	Bexley city	009100	4	NO	4	4	19.4%	173	891	10.2%
Bexley city	Bexley city	009100	5	NO	4	4	46.3%	435	939	10.2%
Blendon townshi		007120	1	YES	7	7	67.3%	1,389	2,063	30.9%
Blendon townshi		007120	2	YES	7	7	60.4%	693	1,148	30.9%
Blendon townshi		007120	3	NO	7	7	0.0%	0	0	30.9%
Blendon townshi		007120	4	YES	7	7	73.5%	1,234	1,678	30.9%
Blendon townshi		007131	2	NO	7	7	0.0%	0	0	26.5%
Blendon townshi	Minerva Par	007112	1	NO	9	9	44.3%	27	61	32.9%
Blendon townshi	Minerva Par	007112	2	NO	9	9	42.6%	511	1,200	32.9%
Blendon townshi	Minerva Par	007113	2	NO	10	10	46.2%	6	13	39.8%
Blendon townshi	Minerva Par	007120	3	NO	7	7	0.0%	0	0	30.9%
Blendon townshi		007112	1	YES	9	9	71.9%	169	235	32.9%
Blendon townshi		007112	2	NO	9	9	0.0%	0	0	32.9%
Blendon townshi		007112	3	YES	9	9	101.5%	134	132	32.9%
Blendon townshi		007113	1	NO	10	10	0.0%	0	0	39.8%
Blendon townshi		007113	2	NO	10	10	0.0%	0	0	39.8%
Blendon townshi		007114	1	NO	7	7	0.0%	0	0	20.4%
Blendon townshi		007115	4	NO	10	10	0.0%	0	0	32.5%
Blendon townshi		007120	2	NO	7	7	0.0%	0	0	30.9%
Blendon townshi		007120	3	NO	7	7	0.0%	0	25	30.9%

Blendon townshi	007131	1	YES	7	100.0%	18	18	0	26.5%	6.3%
Blendon townshi	007131	2	NO	7	0.0%	0	0	0	26.5%	6.3%
Blendon townshi	007131	3	NO	7	0.0%	0	0	0	26.5%	6.3%
Blendon townshi	007131	4	NO	7	0.0%	0	33	0	26.5%	6.3%
Blendon townshi	007131	5	NO	7	0.0%	0	0	0	26.5%	6.3%
Blendon townshi	007132	2	NO	6	0.0%	0	0	0	19.5%	4.6%
Blendon townshi	007132	3	YES	6	63.6%	14	22	0	19.5%	4.6%
Blendon townshi	007193	2	NO	4	0.0%	0	0	0	12.9%	3.1%
Blendon townshi	007194	4	YES	4	103.2%	32	31	0	12.1%	2.9%
Blendon townshi	007194	5	NO	4	0.0%	0	28	0	12.1%	2.9%
Blendon townshi	007195	1	NO	5	0.0%	0	0	0	16.4%	3.9%
Blendon townshi	007195	2	YES	5	52.6%	889	1,691	0	16.4%	3.9%
Blendon townshi	007196	1	NO	1	45.2%	66	146	0	13.6%	3.2%
Blendon townshi	007196	2	NO	1	35.5%	156	440	0	13.6%	3.2%
Blendon townshi	007200	1	YES	2	72.5%	50	69	0	8.8%	2.1%
Blendon townshi	007200	2	NO	2	0.0%	0	0	0	8.8%	2.1%
Blendon townshi	007200	2	NO	2	0.0%	0	0	0	8.8%	2.1%
Brown township	007921	2	NO	5	0.0%	0	0	0	17.4%	4.1%
Brown township	008000	1	NO	5	0.0%	0	0	0	20.2%	4.8%
Brown township	008000	1	NO	5	27.5%	19	69	0	20.2%	4.8%
Brown township	006230	1	NO	2	0.0%	0	0	0	7.5%	1.8%
Brown township	007921	2	NO	5	41.0%	68	166	0	17.4%	4.1%
Brown township	008000	1	NO	5	34.3%	310	903	0	20.2%	4.8%
Brown township	008000	2	YES	5	57.5%	335	583	0	20.2%	4.8%
Brown township	008000	2	NO	5	19.5%	53	272	0	20.2%	4.8%
Brown township	008141	1	NO	7	0.0%	0	0	0	26.6%	6.3%
Clinton township	000310	1	YES	10	60.0%	27	45	0	37.5%	8.9%
Clinton township	000820	1	NO	10	0.0%	0	0	0	43.1%	10.2%
Clinton township	001120	6	YES	1	67.3%	33	49	0	6.1%	1.5%
Clinton township	001900	1	YES	3	90.9%	40	44	0	11.0%	2.6%
Clinton township	001900	6	YES	3	81.7%	67	82	0	11.0%	2.6%
Clinton township	002510	3	NO	10	0.0%	0	0	0	56.2%	13.3%
Clinton township	007531	1	NO	10	0.0%	0	0	0	54.0%	12.8%
Clinton township	007534	2	NO	10	0.0%	0	0	0	54.8%	12.9%
Clinton township	007534	3	YES	10	93.9%	185	197	0	54.8%	12.9%
Clinton township	007710	1	YES	10	95.2%	316	332	0	48.3%	11.4%
Clinton township	007710	2	NO	10	50.6%	42	83	0	48.3%	11.4%

Hilliard city

Franklin townshi	004900	4	NO	10	0.0%	0	0	0	59.8%	14.1%
Franklin townshi	005100	2	YES	1	99.2%	123	124	0	0.0%	0.0%
Franklin townshi	005100	3	YES	1	100.0%	10	10	0	0.0%	0.0%
Franklin townshi	007941	1	NO	2	0.0%	0	0	0	17.6%	4.2%
Franklin townshi	008161	3	NO	7	0.0%	0	0	0	34.5%	8.2%
Franklin townshi	008161	3	NO	7	0.0%	0	0	0	34.5%	8.2%
Franklin townshi	008210	2	YES	10	89.4%	59	66	66	50.8%	12.0%
Franklin townshi	008210	1	NO	10	0.0%	0	0	0	50.8%	12.0%
Franklin townshi	008210	2	YES	10	82.1%	399	486	486	50.8%	12.0%
Franklin townshi	008230	1	YES	1	86.2%	1,487	1,725	1,725	0.0%	0.0%
Franklin townshi	008230	2	YES	1	89.2%	1,815	2,034	2,034	0.0%	0.0%
Franklin townshi	008241	1	YES	9	53.2%	134	252	252	30.7%	7.3%
Franklin townshi	008241	2	YES	9	88.3%	121	137	137	30.7%	7.3%
Franklin townshi	008242	1	NO	6	44.4%	16	36	36	19.0%	4.5%
Franklin townshi	008242	2	NO	6	27.8%	35	126	126	19.0%	4.5%
Franklin townshi	008242	3	YES	6	86.7%	222	256	256	19.0%	4.5%
Franklin townshi	008242	4	YES	6	65.9%	280	425	425	19.0%	4.5%
Franklin townshi	008311	2	NO	9	39.1%	9	23	23	42.7%	10.1%
Franklin townshi	008311	3	NO	9	0.0%	0	0	0	42.7%	10.1%
Franklin townshi	008322	1	NO	10	0.0%	0	0	0	40.3%	9.5%
Franklin townshi	008322	2	YES	10	101.8%	116	114	114	40.3%	9.5%
Franklin townshi	008322	5	YES	10	80.3%	122	152	152	40.3%	9.5%
Franklin townshi	008330	1	YES	10	80.3%	992	1,236	1,236	48.4%	11.4%
Franklin townshi	008330	2	YES	10	77.0%	404	525	525	48.4%	11.4%
Franklin townshi	008340	1	YES	9	77.4%	394	509	509	48.7%	11.5%
Franklin townshi	008340	2	YES	9	70.6%	702	995	995	48.7%	11.5%
Franklin townshi	008340	3	YES	9	100.8%	244	242	242	48.7%	11.5%
Franklin townshi	008340	9	YES	9	68.8%	447	650	650	48.7%	11.5%
Franklin townshi	008350	1	YES	8	100.0%	52	52	52	37.1%	8.8%
Franklin townshi	008350	2	NO	8	0.0%	0	0	0	37.1%	8.8%
Franklin townshi	008350	3	NO	8	40.2%	37	92	92	37.1%	8.8%
Franklin townshi	008360	1	YES	9	100.0%	15	15	15	42.5%	10.0%
Franklin townshi	008360	2	YES	9	51.7%	151	292	292	42.5%	10.0%
Franklin townshi	008360	3	YES	9	66.7%	60	90	90	42.5%	10.0%
Franklin townshi	008360	4	NO	9	28.4%	52	183	183	42.5%	10.0%
Franklin townshi	008370	1	NO	9	0.0%	0	0	0	37.9%	9.0%
Franklin townshi	008370	2	YES	9	58.1%	283	487	487	37.9%	9.0%

Franklin townshi	008380	2	NO	9	0.0%	0	28	43.1%	10.2%
Franklin townshi	008380	9	NO	9	0.0%	0	0	43.1%	10.2%
Franklin townshi	008380	1	YES	9	100.0%	33	33	43.1%	10.2%
Franklin townshi	008380	2	NO	9	0.0%	0	0	43.1%	10.2%
Franklin townshi	008380	9	NO	9	0.0%	0	0	43.1%	10.2%
Grandview Heigl Grandview	f001900	3	NO	3	0.0%	0	0	11.0%	2.6%
Grandview Heigl Grandview	f001900	7	NO	3	0.0%	0	0	11.0%	2.6%
Grandview Heigl Grandview	f003200	1	NO	1	0.0%	0	0	5.9%	1.4%
Grandview Heigl Grandview	f004300	2	NO	8	0.0%	0	0	23.7%	5.6%
Grandview Heigl Grandview	f008400	1	NO	4	38.1%	422	1,108	11.0%	2.6%
Grandview Heigl Grandview	f008400	2	NO	4	27.4%	308	1,123	11.0%	2.6%
Grandview Heigl Grandview	f008400	3	NO	4	45.7%	80	175	11.0%	2.6%
Grandview Heigl Grandview	f008500	1	YES	3	62.4%	398	638	8.7%	2.1%
Grandview Heigl Grandview	f008500	2	YES	3	73.5%	832	1,132	8.7%	2.1%
Grandview Heigl Grandview	f008500	3	YES	3	66.1%	509	770	8.7%	2.1%
Grandview Heigl Grandview	f008500	4	YES	3	53.6%	364	679	8.7%	2.1%
Grandview Heigl Grandview	f008500	5	YES	3	60.5%	663	1,096	8.7%	2.1%
Hamilton townsh Groveport	vi009491	2	NO	3	0.0%	0	0	21.7%	5.2%
Hamilton townsh Groveport	vi009492	1	NO	7	0.0%	0	0	32.4%	7.7%
Hamilton townsh Lockbourne	009590	4	NO	9	0.0%	0	0	39.8%	9.4%
Hamilton townsh Lockbourne	009590	4	YES	9	83.6%	235	281	39.8%	9.4%
Hamilton townsh Obetz	villagt009492	1	NO	7	0.0%	0	0	32.4%	7.7%
Hamilton townsh Obetz	villagt009492	2	NO	7	0.0%	0	0	32.4%	7.7%
Hamilton townsh Obetz	villagt009520	1	YES	10	85.2%	592	695	47.1%	11.1%
Hamilton townsh Obetz	villagt009520	2	YES	10	90.6%	432	477	47.1%	11.1%
Hamilton townsh Obetz	villagt009520	3	YES	10	77.6%	1,284	1,655	47.1%	11.1%
Hamilton townsh Obetz	villagt009590	1	YES	9	65.5%	19	29	39.8%	9.4%
Hamilton townsh Obetz	villagt009590	1	YES	9	62.4%	136	218	39.8%	9.4%
Hamilton townsh	008822	2	NO	9	0.0%	0	0	41.9%	9.9%
Hamilton townsh	008825	3	YES	9	93.7%	269	287	47.9%	11.3%
Hamilton townsh	008825	4	YES	9	100.0%	54	54	47.9%	11.3%
Hamilton townsh	008825	5	YES	9	83.7%	36	43	47.9%	11.3%
Hamilton townsh	009492	1	NO	7	0.0%	0	15	32.4%	7.7%
Hamilton townsh	009492	1	NO	7	0.0%	0	0	32.4%	7.7%
Hamilton townsh	009510	9	YES	9	57.1%	56	98	28.6%	6.8%
Hamilton townsh	009510	9	YES	9	70.7%	135	191	28.6%	6.8%
Hamilton townsh	009520	1	NO	10	0.0%	0	0	47.1%	11.1%

Hamilton townsh	009520	2	NO	10	0.0%	0	17	47.1%	11.1%
Hamilton townsh	009520	3	NO	10	0.0%	0	0	47.1%	11.1%
Hamilton townsh	009590	1	YES	9	51.4%	95	185	39.8%	9.4%
Hamilton townsh	009590	4	NO	9	46.6%	61	131	39.8%	9.4%
Hamilton townsh	009590	1	YES	9	76.1%	274	360	39.8%	9.4%
Hamilton townsh	009590	2	YES	9	73.0%	1,078	1,476	39.8%	9.4%
Hamilton townsh	009590	3	YES	9	78.9%	1,024	1,298	39.8%	9.4%
Hamilton townsh	009590	4	YES	9	64.4%	114	177	39.8%	9.4%
Hamilton townsh	009740	2	NO	4	0.0%	0	0	17.0%	4.0%
Hamilton townsh	009740	3	NO	4	0.0%	0	0	17.0%	4.0%
Jackson townshi	Grove City c 008370	1	NO	9	0.0%	0	0	37.9%	8.8%
Jackson townshi	Grove City c 009600	1	YES	10	67.4%	29	43	35.9%	8.3%
Jackson townshi	Grove City c 009600	2	YES	10	68.5%	676	987	35.9%	8.3%
Jackson townshi	Grove City c 009600	3	YES	10	67.1%	685	1,021	35.9%	8.3%
Jackson townshi	Grove City c 009600	4	YES	10	70.5%	883	1,253	35.9%	8.3%
Jackson townshi	Grove City c 009711	1	YES	7	63.4%	884	1,394	28.2%	6.5%
Jackson townshi	Grove City c 009711	2	YES	7	62.0%	746	1,204	28.2%	6.5%
Jackson townshi	Grove City c 009711	3	YES	7	89.7%	825	920	28.2%	6.5%
Jackson townshi	Grove City c 009711	4	YES	7	78.1%	932	1,193	28.2%	6.5%
Jackson townshi	Grove City c 009712	2	YES	7	63.4%	384	606	29.9%	6.9%
Jackson townshi	Grove City c 009712	3	YES	7	61.4%	804	1,310	29.9%	6.9%
Jackson townshi	Grove City c 009712	4	YES	7	65.0%	387	595	29.9%	6.9%
Jackson townshi	Grove City c 009720	1	YES	6	82.5%	1,144	1,386	22.5%	5.2%
Jackson townshi	Grove City c 009720	2	NO	6	34.7%	670	1,929	22.5%	5.2%
Jackson townshi	Grove City c 009720	3	NO	6	22.9%	204	889	22.5%	5.2%
Jackson townshi	Grove City c 009720	9	YES	6	74.0%	1,610	2,175	22.5%	5.2%
Jackson townshi	Grove City c 009740	1	NO	4	0.0%	0	0	17.0%	4.0%
Jackson townshi	Grove City c 009740	2	YES	3	64.7%	33	51	17.0%	3.9%
Jackson townshi	Grove City c 009740	3	NO	3	0.0%	0	44	17.0%	3.9%
Jackson townshi	Grove City c 009740	1	NO	3	43.5%	1,066	2,452	17.0%	3.9%
Jackson townshi	Grove City c 009740	2	NO	3	13.9%	99	713	17.0%	3.9%
Jackson townshi	Grove City c 009740	3	NO	3	34.2%	869	2,543	17.0%	3.9%
Jackson townshi	Grove City c 009751	1	NO	4	23.3%	28	120	16.7%	3.8%
Jackson townshi	Grove City c 009751	1	NO	4	32.9%	531	1,614	16.7%	3.8%
Jackson townshi	Grove City c 009752	2	NO	6	0.0%	0	0	25.4%	6.0%
Jackson townshi	Grove City c 009752	2	NO	6	46.0%	1,185	2,578	25.4%	5.9%
Jackson townshi	Urbancrest \ 009600	1	YES	10	85.9%	717	835	35.9%	8.5%

Jackson townshi	008161	3	NO	7	0.0%	0	0	0	34.5%	8.2%
Jackson townshi	008350	3	YES	8	101.5%	139	137	137	37.1%	8.8%
Jackson townshi	008370	1	YES	9	67.8%	346	510	510	37.9%	9.0%
Jackson townshi	008370	2	YES	9	73.2%	112	153	153	37.9%	9.0%
Jackson townshi	008380	2	NO	9	0.0%	0	0	0	43.1%	10.2%
Jackson townshi	008380	9	NO	9	0.0%	0	0	0	43.1%	10.2%
Jackson townshi	008380	1	YES	9	60.8%	48	79	79	43.1%	10.2%
Jackson townshi	008380	2	NO	9	31.0%	13	42	42	43.1%	10.2%
Jackson townshi	009600	1	YES	10	80.0%	24	30	30	35.9%	8.5%
Jackson townshi	009600	2	NO	10	37.9%	11	29	29	35.9%	8.5%
Jackson townshi	009600	4	YES	10	71.9%	87	121	121	35.9%	8.5%
Jackson townshi	009720	1	NO	6	0.0%	0	17	17	22.5%	5.3%
Jackson townshi	009720	2	NO	6	0.0%	0	0	0	22.5%	5.3%
Jackson townshi	009720	9	YES	6	98.0%	48	49	49	22.5%	5.3%
Jackson townshi	009740	1	NO	4	29.5%	61	207	207	17.0%	4.0%
Jackson townshi	009740	2	YES	4	51.5%	256	497	497	17.0%	4.0%
Jackson townshi	009740	3	NO	4	24.5%	124	506	506	17.0%	4.0%
Jackson townshi	009740	1	YES	4	100.0%	23	23	23	17.0%	4.0%
Jackson townshi	009740	2	NO	4	46.9%	158	337	337	17.0%	4.0%
Jackson townshi	009740	3	NO	4	37.5%	178	475	475	17.0%	4.0%
Jackson townshi	009751	1	NO	4	29.8%	119	400	400	16.7%	4.0%
Jackson townshi	009751	1	NO	4	27.3%	162	594	594	16.7%	4.0%
Jackson townshi	009752	2	NO	6	32.6%	44	135	135	25.4%	6.0%
Jackson townshi	009752	1	NO	6	35.6%	90	253	253	25.4%	6.0%
Jackson townshi	009752	2	YES	6	73.1%	163	223	223	25.4%	6.0%
Jefferson townst Reynoldsbu	009390	1	NO	6	26.3%	166	632	632	21.3%	4.9%
Jefferson townst Reynoldsbu	009390	2	NO	6	0.0%	0	0	0	21.3%	4.9%
Jefferson townst	007391	2	NO	3	17.2%	166	963	963	10.7%	2.6%
Jefferson townst	007391	3	YES	3	58.1%	50	86	86	10.7%	2.6%
Jefferson townst	007391	1	NO	3	40.0%	203	508	508	10.7%	2.6%
Jefferson townst	007391	2	YES	3	53.7%	44	82	82	10.7%	2.6%
Jefferson townst	007391	3	NO	3	6.5%	29	446	446	10.7%	2.6%
Jefferson townst	007391	4	NO	3	33.1%	125	378	378	10.7%	2.6%
Jefferson townst	007392	1	NO	5	34.9%	162	464	464	23.9%	5.7%
Jefferson townst	007392	1	NO	5	38.1%	162	425	425	23.9%	5.7%
Jefferson townst	007392	2	YES	5	96.0%	337	351	351	23.9%	5.7%
Jefferson townst	007392	3	YES	5	101.2%	86	85	85	23.9%	5.7%

Madison townsh	009373	5	NO	10	0.0%	0	0	0	51.6%	12.2%
Madison townsh	009430	1	YES	8	70.7%	164	232	232	41.2%	9.7%
Madison townsh	009430	3	YES	8	100.0%	4	4	4	41.2%	9.7%
Madison townsh	009430	4	YES	8	80.8%	210	260	260	41.2%	9.7%
Madison townsh	009430	5	YES	8	81.5%	101	124	124	41.2%	9.7%
Madison townsh	009440	1	NO	9	43.2%	54	125	125	33.0%	7.8%
Madison townsh	009440	1	YES	9	100.0%	6	6	6	33.0%	7.8%
Madison townsh	009440	2	YES	9	71.9%	23	32	32	33.0%	7.8%
Madison townsh	009440	3	NO	9	47.1%	41	87	87	33.0%	7.8%
Madison townsh	009450	1	NO	6	0.0%	0	68	68	23.3%	5.5%
Madison townsh	009450	3	NO	6	21.3%	13	61	61	23.3%	5.5%
Madison townsh	009491	1	YES	3	57.8%	214	370	370	21.7%	5.2%
Madison townsh	009491	2	YES	3	55.2%	750	1,358	1,358	21.7%	5.2%
Madison townsh	009491	1	YES	3	86.9%	86	99	99	21.7%	5.2%
Madison townsh	009491	2	YES	3	100.0%	57	57	57	21.7%	5.2%
Madison townsh	009492	1	YES	7	56.0%	51	91	91	32.4%	7.7%
Madison townsh	009492	5	YES	7	93.2%	124	133	133	32.4%	7.7%
Madison townsh	009492	6	YES	7	63.8%	74	116	116	32.4%	7.7%
Madison townsh	009492	1	YES	7	61.2%	71	116	116	32.4%	7.7%
Madison townsh	009492	2	YES	7	100.0%	72	72	72	32.4%	7.7%
Madison townsh	009492	3	NO	7	7.4%	6	81	81	32.4%	7.7%
Madison townsh	009492	4	YES	7	62.1%	41	66	66	32.4%	7.7%
Madison townsh	009492	5	YES	7	95.8%	294	307	307	32.4%	7.7%
Madison townsh	009492	6	NO	7	0.0%	0	0	0	32.4%	7.7%
Madison townsh	009510	9	NO	9	0.0%	0	0	0	28.6%	6.8%
Madison townsh	009510	9	YES	9	100.0%	13	13	13	28.6%	6.8%
Madison townsh	009590	4	NO	9	0.0%	0	0	0	39.8%	9.4%
Madison townsh	009590	4	YES	9	51.3%	20	39	39	39.8%	9.4%
Marble Cliff villaç	004300	1	NO	8	0.0%	0	0	0	23.7%	5.6%
Marble Cliff villaç	008400	3	NO	4	42.6%	272	639	639	11.0%	2.6%
Mifflin township	Gahanna cit 007391	1	NO	3	26.3%	1,325	5,046	5,046	10.7%	2.1%
Mifflin township	Gahanna cit 007391	2	NO	3	9.0%	107	1,191	1,191	10.7%	2.1%
Mifflin township	Gahanna cit 007391	4	YES	3	65.7%	90	137	137	10.7%	2.1%
Mifflin township	Gahanna cit 007392	3	NO	5	0.0%	0	0	0	23.9%	5.2%
Mifflin township	Gahanna cit 007410	1	NO	10	0.0%	0	0	0	50.0%	11.8%
Mifflin township	Gahanna cit 007424	2	YES	7	84.8%	945	1,115	1,115	28.8%	6.4%
Mifflin township	Gahanna cit 007424	3	YES	7	67.6%	689	1,019	1,019	28.8%	6.4%

Mifflin township	Gahanna cit 007424	4	YES	7	53.5%	503	940	28.8%	6.4%
Mifflin township	Gahanna cit 007424	5	YES	7	72.2%	621	860	28.8%	6.4%
Mifflin township	Gahanna cit 007424	6	YES	7	63.6%	493	775	28.8%	6.4%
Mifflin township	Gahanna cit 007425	1	YES	7	53.5%	492	919	28.3%	6.3%
Mifflin township	Gahanna cit 007425	2	YES	7	61.8%	658	1,064	28.3%	6.3%
Mifflin township	Gahanna cit 007425	3	YES	7	71.1%	707	994	28.3%	6.3%
Mifflin township	Gahanna cit 007426	1	YES	5	57.5%	1,100	1,912	18.2%	3.9%
Mifflin township	Gahanna cit 007426	2	NO	5	41.1%	440	1,071	18.2%	3.9%
Mifflin township	Gahanna cit 007427	1	YES	4	56.5%	1,902	3,366	14.7%	3.1%
Mifflin township	Gahanna cit 007427	2	NO	4	23.6%	656	2,780	14.7%	3.1%
Mifflin township	Gahanna cit 007491	1	NO	6	27.4%	605	2,207	24.1%	5.3%
Mifflin township	Gahanna cit 007491	2	NO	6	36.6%	390	1,067	24.1%	5.3%
Mifflin township	Gahanna cit 007492	1	NO	3	32.4%	726	2,244	12.3%	2.5%
Mifflin township	Gahanna cit 007492	2	NO	3	35.9%	1,369	3,816	12.3%	2.5%
Mifflin township	000820	1	YES	10	100.0%	66	66	43.1%	10.2%
Mifflin township	000820	2	NO	10	0.0%	0	0	43.1%	10.2%
Mifflin township	000920	1	YES	10	100.0%	45	45	70.2%	16.6%
Mifflin township	000920	2	NO	10	0.0%	0	0	70.2%	16.6%
Mifflin township	002510	3	NO	10	0.0%	0	0	56.2%	13.3%
Mifflin township	002600	1	NO	10	0.0%	0	0	55.2%	13.0%
Mifflin township	002600	3	NO	10	0.0%	0	0	55.2%	13.0%
Jefferson townst	007391	2	NO	3	0.0%	0	0	10.7%	2.6%
Mifflin township	007391	1	NO	3	0.0%	0	0	10.7%	2.6%
Jefferson townst	007391	2	NO	3	0.0%	0	0	10.7%	2.6%
Mifflin township	007410	1	NO	10	0.0%	0	0	50.0%	11.8%
Mifflin township	007424	1	YES	7	97.2%	341	351	28.8%	6.8%
Mifflin township	007424	2	NO	7	0.0%	0	0	28.8%	6.8%
Mifflin township	007424	6	YES	7	100.0%	10	10	28.8%	6.8%
Mifflin township	007425	3	NO	7	0.0%	0	0	28.3%	6.7%
Mifflin township	Gahanna cit 007492	2	NO	4	0.0%	0	0	12.3%	2.9%
Mifflin township	007520	1	YES	10	84.0%	718	855	59.0%	13.9%
Mifflin township	007520	2	YES	10	94.0%	205	218	59.0%	13.9%
Mifflin township	007520	3	YES	10	82.6%	200	242	59.0%	13.9%
Mifflin township	007531	1	YES	10	77.6%	194	250	54.0%	12.8%
Mifflin township	007531	2	NO	10	0.0%	0	0	54.0%	12.8%
Mifflin township	007532	1	NO	10	0.0%	0	0	43.6%	10.3%
Mifflin township	007533	1	NO	10	0.0%	0	0	50.0%	11.8%

Mifflin township	007533	2	NO	10	0.0%	0	0	50.0%	11.8%
Mifflin township	007534	1	NO	10	0.0%	0	0	54.8%	12.9%
Mifflin township	007534	2	NO	10	0.0%	0	0	54.8%	12.9%
Mifflin township	007534	3	YES	10	85.5%	784	917	54.8%	12.9%
Mifflin township	007540	1	NO	8	26.9%	18	67	43.5%	10.3%
Mifflin township	007540	3	NO	8	0.0%	0	0	43.5%	10.3%
Mifflin township	007550	1	NO	9	43.3%	58	134	42.1%	10.0%
Mifflin township	007550	2	NO	9	8.6%	6	70	42.1%	10.0%
Mifflin township	007722	2	NO	10	0.0%	0	0	40.2%	9.5%
Norwich townshi Hilliard city	007921	2	NO	5	0.0%	0	0	17.4%	3.3%
Norwich townshi Hilliard city	007921	1	YES	5	75.7%	1,139	1,504	17.4%	3.3%
Norwich townshi Hilliard city	007921	2	NO	5	40.9%	1,230	3,005	17.4%	3.3%
Norwich townshi Hilliard city	007922	1	NO	3	3.8%	66	1,725	12.2%	2.1%
Norwich townshi Hilliard city	007922	2	YES	3	53.4%	1,367	2,562	12.2%	2.1%
Norwich townshi Hilliard city	007931	1	NO	7	49.1%	1,113	2,266	24.8%	5.1%
Norwich townshi Hilliard city	007931	2	YES	7	60.9%	735	1,207	24.8%	5.1%
Norwich townshi Hilliard city	007931	3	YES	7	59.9%	94	157	24.8%	5.1%
Norwich townshi Hilliard city	007931	4	YES	7	71.9%	378	526	24.8%	5.1%
Norwich townshi Hilliard city	007932	1	NO	3	21.4%	34	159	13.2%	2.3%
Norwich townshi Hilliard city	007932	1	YES	3	52.2%	981	1,878	13.2%	2.3%
Norwich townshi Hilliard city	007932	2	NO	3	23.0%	650	2,828	13.2%	2.3%
Norwich townshi Hilliard city	007933	1	NO	5	33.5%	374	1,115	19.8%	3.9%
Norwich townshi Hilliard city	007933	2	YES	5	56.3%	364	646	19.8%	3.9%
Norwich townshi Hilliard city	007933	3	NO	5	18.5%	43	233	19.8%	3.9%
Norwich townshi Hilliard city	007951	1	NO	1	19.9%	58	292	8.4%	1.2%
Norwich townshi Hilliard city	007951	2	NO	1	33.2%	113	340	8.4%	1.2%
Norwich townshi Hilliard city	007951	3	NO	1	9.6%	172	1,790	8.4%	1.2%
Norwich townshi Hilliard city	007951	4	NO	1	8.6%	37	432	8.4%	1.2%
Norwich townshi Hilliard city	007952	1	YES	2	57.1%	8	14	10.6%	1.7%
Norwich townshi Hilliard city	007952	2	NO	2	11.5%	106	918	10.6%	1.7%
Norwich townshi Hilliard city	007952	3	NO	2	50.6%	137	271	10.6%	1.7%
Norwich townshi Hilliard city	007921	2	NO	5	39.0%	16	41	17.4%	4.1%
Norwich townshi	007921	2	NO	5	0.0%	0	0	17.4%	4.1%
Norwich townshi	007922	1	NO	3	18.4%	7	38	12.2%	2.9%
Norwich townshi	007931	1	NO	7	0.0%	0	0	24.8%	5.9%
Norwich townshi	007932	1	YES	3	97.7%	43	44	13.2%	3.1%
Norwich townshi	007932	1	NO	3	0.0%	0	0	13.2%	3.1%

Norwich townshi	007941	1	NO	2	0.0%	0	0	0	17.6%	4.2%
Norwich townshi	007941	1	NO	2	40.7%	22	54	54	17.6%	4.2%
Norwich townshi	007942	1	NO	4	47.7%	238	499	499	16.9%	4.0%
Norwich townshi	007942	3	NO	4	45.1%	246	545	545	16.9%	4.0%
Norwich townshi	007951	1	NO	3	0.0%	0	0	0	8.4%	2.0%
Norwich townshi	007951	2	NO	3	39.3%	22	56	56	8.4%	2.0%
Norwich townshi	007951	3	NO	3	17.1%	26	152	152	8.4%	2.0%
Norwich townshi	007951	4	NO	3	16.5%	65	393	393	8.4%	2.0%
Norwich townshi	007952	1	NO	3	26.8%	310	1,155	1,155	10.6%	2.5%
Norwich townshi	007952	2	NO	3	37.9%	105	277	277	10.6%	2.5%
Norwich townshi	007952	3	YES	3	100.0%	9	9	9	10.6%	2.5%
Norwich townshi	007952	4	NO	3	26.4%	153	579	579	10.6%	2.5%
Norwich townshi	008000	2	NO	5	20.0%	24	120	120	20.2%	4.8%
Perry township	006340	1	NO	1	0.0%	0	0	0	6.2%	1.5%
Perry township	006351	1	NO	3	0.0%	0	0	0	10.9%	2.6%
Perry township	006351	3	NO	3	0.0%	0	27	27	10.9%	2.6%
Perry township	006353	2	NO	4	0.0%	0	0	0	10.0%	2.4%
Perry township	006360	1	YES	5	100.0%	9	9	9	12.5%	3.0%
Perry township	006360	2	NO	5	34.4%	42	122	122	12.5%	3.0%
Perry township	006371	1	NO	5	0.0%	0	0	0	19.8%	4.7%
Perry township	006371	2	NO	5	0.0%	0	37	37	19.8%	4.7%
Perry township	006371	3	YES	5	52.3%	23	44	44	19.8%	4.7%
Perry township	006372	2	YES	5	100.0%	8	8	8	18.7%	4.4%
Perry township	006383	4	NO	5	0.0%	0	0	0	14.3%	3.4%
Perry township	006385	1	NO	2	0.0%	0	0	0	17.5%	4.2%
Perry township	006385	2	NO	2	0.0%	0	33	33	17.5%	4.2%
Perry township	006385	4	NO	2	0.0%	0	0	0	17.5%	4.2%
Perry township	006386	1	NO	5	0.0%	0	0	0	12.9%	3.1%
Perry township	006386	2	NO	5	0.0%	0	0	0	12.9%	3.1%
Perry township	006386	4	NO	5	0.0%	0	0	0	12.9%	3.1%
Perry township	006387	1	NO	6	0.0%	0	0	0	16.8%	4.0%
Perry township	006387	2	NO	6	23.3%	182	782	782	16.8%	4.0%
Perry township	006387	3	NO	6	22.6%	68	301	301	16.8%	4.0%
Perry township	006391	1	NO	3	20.6%	328	1,595	1,595	8.2%	2.0%
Perry township	006391	2	NO	3	32.1%	253	787	787	8.2%	2.0%
Perry township	006392	2	NO	1	0.0%	0	0	0	4.9%	1.2%
Perry township	006392	3	NO	1	0.0%	0	0	0	4.9%	1.2%

Norwich townshi	006410	2	YES	2	58.2%	160	275	4.4%	1.1%
Perry township	006950	1	NO	2	0.0%	0	0	6.0%	1.5%
Perry township	006950	2	YES	2	53.9%	90	167	6.0%	1.5%
Perry township	007812	3	NO	4	0.0%	0	0	11.5%	2.8%
Plain township	New Albany 007200	1	NO	2	0.0%	0	0	8.8%	2.1%
Plain township	New Albany 007200	2	YES	2	68.8%	66	96	8.8%	2.1%
Plain township	New Albany 007200	3	NO	2	45.0%	36	80	8.8%	2.1%
Plain township	New Albany 007200	4	NO	2	31.4%	72	229	8.8%	2.1%
Plain township	New Albany 007200	5	NO	2	23.1%	24	104	8.8%	2.1%
Plain township	New Albany 007200	2	YES	2	51.3%	199	388	8.8%	2.1%
Plain township	New Albany 007200	4	YES	2	51.1%	212	415	8.8%	2.1%
Plain township	New Albany 007200	5	NO	2	13.3%	309	2,325	8.8%	2.1%
Plain township	007196	2	NO	1	0.0%	0	0	13.6%	3.2%
Plain township	007200	1	NO	2	46.8%	252	538	8.8%	2.1%
Plain township	007200	2	NO	2	31.8%	14	44	8.8%	2.1%
Plain township	007200	3	NO	2	48.6%	307	632	8.8%	2.1%
Plain township	007200	4	NO	2	0.0%	0	0	8.8%	2.1%
Plain township	007200	5	NO	2	23.9%	94	393	8.8%	2.1%
Plain township	007200	1	NO	2	50.7%	140	276	8.8%	2.1%
Plain township	007200	2	YES	2	75.4%	43	57	8.8%	2.1%
Plain township	007200	3	NO	2	34.1%	90	264	8.8%	2.1%
Plain township	007200	4	NO	2	38.5%	10	26	8.8%	2.1%
Plain township	007200	5	YES	2	100.0%	25	25	8.8%	2.1%
Pleasant townsh	Harrisburg v 009800	2	NO	5	0.0%	0	0	23.8%	5.6%
Pleasant townsh	Harrisburg v 009800	2	YES	5	76.7%	253	330	23.8%	5.6%
Pleasant townsh	008161	2	NO	7	0.0%	0	30	34.5%	8.2%
Pleasant townsh	008162	2	YES	6	100.0%	16	16	35.1%	8.3%
Pleasant townsh	009800	1	NO	5	44.1%	776	1,759	23.8%	5.6%
Pleasant townsh	009800	2	NO	5	34.7%	231	665	23.8%	5.6%
Pleasant townsh	009800	3	NO	5	46.6%	326	699	23.8%	5.6%
Pleasant townsh	009800	4	NO	5	46.7%	603	1,290	23.8%	5.6%
Pleasant townsh	009800	1	YES	5	81.4%	491	603	23.8%	5.6%
Pleasant townsh	009800	2	NO	5	31.1%	109	351	23.8%	5.6%
Pleasant townsh	009800	3	YES	5	82.6%	1,032	1,250	23.8%	5.6%
Prairie township	008000	1	NO	5	27.9%	41	147	20.2%	4.8%
Prairie township	008000	1	NO	5	47.0%	945	2,011	20.2%	4.8%
Prairie township	008162	1	YES	6	58.5%	238	407	35.1%	8.3%

Prairie township	008162	1	YES	6	66.7%	656	984	35.1%	8.3%
Prairie township	008110	1	YES	8	75.1%	1,081	1,440	36.6%	8.7%
Prairie township	008110	2	YES	8	90.8%	661	728	36.6%	8.7%
Prairie township	008110	3	YES	8	71.2%	512	719	36.6%	8.7%
Prairie township	008110	4	YES	8	84.3%	729	865	36.6%	8.7%
Prairie township	008110	5	YES	8	81.2%	606	746	36.6%	8.7%
Prairie township	008120	1	YES	8	84.2%	874	1,038	42.8%	10.1%
Prairie township	008120	2	YES	8	81.6%	960	1,176	42.8%	10.1%
Prairie township	008120	3	YES	8	65.2%	734	1,125	42.8%	10.1%
Prairie township	008120	4	YES	8	96.4%	406	421	42.8%	10.1%
Prairie township	008141	2	YES	7	72.2%	997	1,381	26.6%	6.3%
Prairie township	New Rome \ 008110	5	NO	8	0.0%	0	0	36.6%	8.7%
Prairie township	New Rome \ 008132	3	NO	7	0.0%	0	0	27.1%	6.4%
Prairie township	New Rome \ 008132	4	YES	7	90.8%	59	65	27.1%	6.4%
Prairie township	New Rome \ 008141	2	NO	7	0.0%	0	0	26.6%	6.3%
Columbus city	Columbus c 007942	4	NO	4	0.0%	0	0	16.9%	4.0%
Prairie township	007942	3	YES	4	100.0%	33	33	16.9%	4.0%
Prairie township	008000	2	NO	5	24.5%	23	94	20.2%	4.8%
Prairie township	008000	1	YES	5	56.0%	164	293	20.2%	4.8%
Prairie township	008120	2	NO	8	0.0%	0	0	42.8%	10.1%
Prairie township	008120	4	NO	8	0.0%	0	0	42.8%	10.1%
Prairie township	008132	3	YES	7	100.0%	57	57	27.1%	6.4%
Prairie township	008141	1	YES	7	56.1%	69	123	26.6%	6.3%
Prairie township	008141	1	NO	7	49.6%	67	135	26.6%	6.3%
Prairie township	008141	2	YES	7	100.0%	17	17	26.6%	6.3%
Prairie township	008142	2	NO	6	0.0%	0	0	18.8%	4.5%
Prairie township	008142	1	NO	6	23.8%	59	248	18.8%	4.5%
Prairie township	008161	2	YES	7	76.7%	115	150	34.5%	8.2%
Prairie township	008161	3	NO	7	21.4%	12	56	34.5%	8.2%
Prairie township	008161	1	NO	7	20.0%	17	85	34.5%	8.2%
Prairie township	008161	2	YES	7	100.0%	49	49	34.5%	8.2%
Prairie township	008161	3	NO	7	14.8%	35	236	34.5%	8.2%
Prairie township	008162	2	YES	6	55.7%	259	465	35.1%	8.3%
Prairie township	008162	2	YES	6	68.3%	742	1,087	35.1%	8.3%
Prairie township	008162	3	NO	6	0.0%	0	0	35.1%	8.3%
Prairie township	008230	1	YES	1	100.8%	122	121	0.0%	0.0%
Prairie township	008230	2	YES	1	98.3%	406	413	0.0%	0.0%

Prairie township	009800	4	NO	5	0.0%	0	0	0	23.8%	5.6%
Sharon township	Riverlea vill	1	NO	2	20.0%	6	30	30	6.7%	1.6%
Sharon township	Riverlea vill	2	NO	2	30.6%	144	471	471	6.7%	1.6%
Sharon township	Worthington	1	NO	1	0.0%	0	0	0	4.9%	1.2%
Sharon township	Worthington	2	NO	1	14.5%	62	429	429	4.9%	1.2%
Sharon township	Worthington	3	NO	1	10.1%	68	672	672	4.9%	1.2%
Sharon township	Worthington	1	YES	2	51.2%	755	1,475	1,475	5.8%	1.4%
Sharon township	Worthington	2	NO	2	34.2%	424	1,241	1,241	5.8%	1.4%
Sharon township	Worthington	1	NO	1	25.2%	155	616	616	4.4%	1.1%
Sharon township	Worthington	2	NO	1	20.2%	205	1,015	1,015	4.4%	1.1%
Sharon township	Worthington	3	NO	1	22.3%	237	1,062	1,062	4.4%	1.1%
Sharon township	Worthington	4	NO	1	39.7%	338	851	851	4.4%	1.1%
Sharon township	Worthington	1	NO	4	28.4%	405	1,425	1,425	8.4%	2.0%
Sharon township	Worthington	2	YES	4	64.3%	489	761	761	8.4%	2.0%
Sharon township	Worthington	4	NO	4	34.8%	252	724	724	8.4%	2.0%
Sharon township	Worthington	2	NO	3	40.8%	442	1,083	1,083	8.3%	2.0%
Sharon township	Worthington	3	YES	3	55.9%	682	1,220	1,220	8.3%	2.0%
Sharon township	Worthington	1	NO	2	22.2%	177	799	799	6.7%	1.6%
Sharon township	Worthington	2	NO	2	48.1%	88	183	183	6.7%	1.6%
Sharon township	Worthington	2	NO	1	0.0%	0	0	0	0.0%	0.0%
Sharon township	Worthington	1	NO	2	25.5%	195	764	764	6.0%	1.5%
Sharon township	Worthington	1	NO	5	0.0%	0	0	0	19.2%	4.6%
Sharon township	Worthington	3	NO	5	0.0%	0	0	0	19.2%	4.6%
Sharon township	Worthington	1	NO	3	27.3%	129	473	473	8.2%	2.0%
Sharon township	Worthington	2	NO	3	0.0%	0	20	20	8.2%	2.0%
Sharon township	Worthington	3	YES	3	100.0%	6	6	6	8.2%	2.0%
Sharon township	Worthington	1	NO	1	0.0%	0	0	0	4.9%	1.2%
Sharon township	Worthington	2	NO	1	0.0%	0	21	21	4.9%	1.2%
Sharon township	Worthington	1	NO	1	0.0%	0	0	0	4.4%	1.1%
Sharon township	Worthington	1	NO	4	0.0%	0	0	0	8.4%	2.0%
Sharon township	Worthington	2	YES	7	62.0%	495	799	799	20.4%	4.8%
Sharon township	Worthington	1	NO	2	0.0%	0	0	0	6.7%	1.6%
Sharon township	Worthington	3	NO	8	0.0%	0	0	0	34.9%	8.3%
Sharon township	Worthington	4	NO	7	0.0%	0	0	0	23.0%	5.5%
Sharon township	Worthington	1	YES	8	63.7%	65	102	102	40.8%	9.7%
Sharon township	Worthington	1	YES	2	61.3%	73	119	119	6.0%	1.5%
Sharon township	Worthington	2	NO	2	20.3%	13	64	64	6.0%	1.5%

Truro township	Reynoldsbui 009386	1	YES	8	77.1%	2,297	2,980	35.1%	8.2%
Truro township	Reynoldsbui 009390	1	NO	6	42.0%	542	1,289	21.3%	4.9%
Truro township	Reynoldsbui 009390	2	YES	6	57.1%	1,255	2,196	21.3%	4.9%
Truro township	009361	1	NO	7	0.0%	0	0	19.7%	4.7%
Truro township	009362	2	NO	7	0.0%	0	0	28.1%	6.7%
Truro township	009362	4	NO	7	0.0%	0	0	28.1%	6.5%
Truro township	009362	5	NO	7	0.0%	0	0	28.1%	6.7%
Truro township	009373	5	YES	10	100.0%	2	2	51.6%	12.2%
Truro township	009374	1	NO	9	0.0%	0	0	42.4%	10.0%
Truro township	009374	2	YES	9	100.0%	7	7	42.4%	10.0%
Truro township	009382	1	YES	8	100.0%	40	40	31.7%	7.5%
Truro township	009385	1	YES	6	77.1%	27	35	23.2%	5.5%
Truro township	009386	1	NO	8	0.0%	0	0	35.1%	8.3%
Truro township	009390	1	YES	6	55.6%	20	36	21.3%	5.1%
Truro township	009390	2	YES	6	65.2%	60	92	21.3%	5.1%
Upper Arlington	Upper Arling 001120	6	NO	1	0.0%	0	0	6.1%	1.5%
Upper Arlington	Upper Arling 001900	6	NO	3	41.7%	5	12	11.0%	2.0%
Upper Arlington	Upper Arling 006310	1	NO	1	21.7%	298	1,374	6.3%	0.9%
Upper Arlington	Upper Arling 006310	2	NO	1	31.6%	298	944	6.3%	0.9%
Upper Arlington	Upper Arling 006310	3	NO	1	38.7%	381	984	6.3%	0.9%
Upper Arlington	Upper Arling 006310	4	NO	1	23.6%	246	1,041	6.3%	0.9%
Upper Arlington	Upper Arling 006321	1	NO	2	37.9%	236	622	6.2%	0.9%
Upper Arlington	Upper Arling 006321	2	NO	2	17.0%	222	1,304	6.2%	0.9%
Upper Arlington	Upper Arling 006321	3	NO	2	18.3%	145	793	6.2%	0.9%
Upper Arlington	Upper Arling 006321	4	NO	2	26.3%	294	1,116	6.2%	0.9%
Upper Arlington	Upper Arling 006323	1	NO	2	29.9%	379	1,267	8.9%	1.5%
Upper Arlington	Upper Arling 006323	2	NO	2	36.3%	386	1,062	8.9%	1.5%
Upper Arlington	Upper Arling 006323	3	NO	2	47.4%	456	962	8.9%	1.5%
Upper Arlington	Upper Arling 006330	1	NO	4	43.6%	284	652	12.4%	2.3%
Upper Arlington	Upper Arling 006330	2	YES	4	64.3%	388	603	12.4%	2.3%
Upper Arlington	Upper Arling 006330	3	YES	4	54.2%	505	932	12.4%	2.3%
Upper Arlington	Upper Arling 006330	4	NO	4	49.8%	323	648	12.4%	2.3%
Upper Arlington	Upper Arling 006330	5	NO	4	31.9%	243	762	12.4%	2.3%
Upper Arlington	Upper Arling 006330	6	NO	4	42.4%	503	1,186	12.4%	2.3%
Upper Arlington	Upper Arling 006340	1	NO	1	17.3%	332	1,923	6.2%	0.9%
Upper Arlington	Upper Arling 006340	2	NO	1	41.3%	499	1,208	6.2%	0.9%
Upper Arlington	Upper Arling 006360	2	NO	5	0.0%	0	0	12.5%	3.0%

Agency	Account	Line Item	Category	Priority	Percentage	Amount	Percentage	Amount	Percentage	Amount
Upper Arlington	Upper Arling	006372	NO	2	0.0%	0	0	0	18.7%	3.8%
Upper Arlington	Upper Arling	006410	NO	1	20.6%	147	715	715	4.4%	0.4%
Upper Arlington	Upper Arling	006410	NO	2	27.4%	190	693	693	4.4%	0.4%
Upper Arlington	Upper Arling	006410	NO	3	40.6%	391	964	964	4.4%	0.4%
Upper Arlington	Upper Arling	006430	NO	1	45.1%	379	841	841	7.3%	1.1%
Upper Arlington	Upper Arling	006430	NO	2	29.3%	304	1,036	1,036	7.3%	1.1%
Upper Arlington	Upper Arling	006430	NO	3	16.6%	167	1,008	1,008	7.3%	1.1%
Upper Arlington	Upper Arling	006430	YES	4	51.6%	410	795	795	7.3%	1.1%
Upper Arlington	Upper Arling	006430	YES	5	58.1%	469	807	807	7.3%	1.1%
Upper Arlington	Upper Arling	006500	NO	1	31.4%	280	893	893	7.0%	1.1%
Upper Arlington	Upper Arling	006500	NO	2	37.7%	344	912	912	7.0%	1.1%
Upper Arlington	Upper Arling	006500	NO	3	18.5%	151	818	818	7.0%	1.1%
Upper Arlington	Upper Arling	006500	NO	4	16.8%	146	869	869	7.0%	1.1%
Upper Arlington	Upper Arling	006600	NO	1	14.8%	207	1,397	1,397	5.4%	0.7%
Upper Arlington	Upper Arling	006600	NO	2	30.9%	452	1,464	1,464	5.4%	0.7%
Upper Arlington	Upper Arling	006600	NO	3	21.3%	205	961	961	5.4%	0.7%
Upper Arlington	Upper Arling	007811	NO	1	18.9%	7	37	37	8.2%	1.3%
Upper Arlington	Upper Arling	007811	NO	4	0.0%	0	0	0	8.2%	2.0%
Upper Arlington	Upper Arling	007830	NO	2	0.0%	0	0	0	9.1%	2.2%
Washington tow	Hilliard city	006230	NO	1	0.0%	0	0	0	7.5%	1.8%
Washington tow	Hilliard city	006230	NO	2	0.0%	0	0	0	7.5%	1.0%
Washington tow	Hilliard city	006230	NO	3	25.0%	37	148	148	7.5%	1.0%
Washington tow	Hilliard city	006230	NO	3	34.1%	58	170	170	7.5%	1.0%
Washington tow	Hilliard city	007921	NO	2	0.0%	0	0	0	17.4%	4.1%
Washington tow	Hilliard city	006211	NO	2	0.0%	0	0	0	6.3%	1.5%
Washington tow	Hilliard city	006211	NO	3	0.0%	0	0	0	6.3%	1.5%
Dublin city	Dublin city	006211	NO	4	0.0%	0	84	84	6.3%	0.7%
Washington tow	Hilliard city	006220	NO	1	47.0%	54	115	115	8.5%	2.0%
Washington tow	Hilliard city	006220	NO	3	0.0%	0	33	33	8.5%	2.0%
Washington tow	Hilliard city	006230	YES	1	64.1%	332	518	518	7.5%	1.8%
Washington tow	Hilliard city	006230	NO	2	39.8%	41	103	103	7.5%	1.8%
Columbus city	Columbus c	006230	NO	3	0.0%	0	0	0	7.5%	1.8%
Washington tow	Hilliard city	006230	NO	1	0.0%	0	0	0	7.5%	1.8%
Washington tow	Hilliard city	006230	YES	2	100.0%	135	135	135	7.5%	1.8%
Dublin city	Dublin city	006386	NO	1	0.0%	0	0	0	12.9%	2.3%
Washington tow	Hilliard city	007921	YES	2	69.6%	80	115	115	17.4%	4.1%
Westerville city	Westerville	006990	YES	1	51.1%	728	1,425	1,425	10.8%	2.0%

Whitehall city	Whitehall cit 009250	1	YES	10	82.1%	495	603	53.7%	12.7%
Whitehall city	Whitehall cit 009250	2	YES	10	75.5%	584	774	53.7%	12.7%
Whitehall city	Whitehall cit 009250	3	YES	10	74.0%	429	580	53.7%	12.7%
Whitehall city	Whitehall cit 009311	1	NO	10	0.0%	0	0	44.5%	10.5%
Whitehall city	Whitehall cit 009311	2	NO	10	0.0%	0	0	44.5%	10.5%
Whitehall city	Whitehall cit 009311	3	NO	10	0.0%	0	0	44.5%	10.5%
Whitehall city	Whitehall cit 009321	1	NO	10	0.0%	0	0	50.0%	11.8%
Whitehall city	Whitehall cit 009321	2	YES	10	100.0%	15	15	50.0%	11.8%
Whitehall city	Whitehall cit 009331	1	NO	10	0.0%	0	0	63.2%	14.9%
Whitehall city	Whitehall cit 009340	1	YES	10	88.1%	1,402	1,591	43.1%	10.2%
Whitehall city	Whitehall cit 009340	2	YES	10	83.7%	1,066	1,273	43.1%	10.2%
Whitehall city	Whitehall cit 009350	1	YES	8	58.8%	1,039	1,766	23.8%	5.6%
Whitehall city	Whitehall cit 009350	2	YES	8	76.1%	720	946	23.8%	5.6%
Whitehall city	Whitehall cit 009361	3	YES	7	100.0%	7	7	19.7%	4.7%

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ENCLOSURE B: CRP 2007 Foreclosure Filings/Sheriff's Sale Spreadsheet

Area	Res 1-3 unit properties (1)	Foreclosure Filings, 2007 (2)		Sheriff's Sale, 2007 (3)		Existing Mortgages, June 2008 (4)			
		#	rate per 1000	#	rate per 1000	High Rate (8%+)		ARM or Balloon (<8%)	
	Denom					#	rate per 1000	#	rate per 1000
Franklin County	297,861	8,537	28.7	4,906	16.5	5,085	17.1	14,782	49.6
Cities									
Columbus	175,882	6,470	36.8	3,880	22.1	3,926	22.3	8,559	48.7
Older City	63,749	2,551	40.0	1,975	31.0	1,892	29.7	2,523	39.6
Newer City	112,133	3,919	34.9	1,905	17.0	2,034	18.1	6,036	53.8
Bexley	4,132	34	8.2	6	1.5	13	3.1	224	54.2
Dublin	8,890	90	10.1	26	2.9	29	3.3	930	104.6
Gahanna	9,835	117	11.9	46	4.7	63	6.4	415	42.2
Grandview Hts	2,007	21	10.5	1	0.5	5	2.5	62	30.9
Grove City	9,445	183	19.4	99	10.5	93	9.8	522	55.3
Hilliard	8,076	117	14.5	57	7.1	58	7.2	601	74.4
Reynoldsburg	7,338	167	22.8	83	11.3	83	11.3	309	42.1
Upper Arlington	11,443	66	5.8	15	1.3	19	1.7	494	43.2
Westerville	8,766	96	11.0	40	4.6	33	3.8	297	33.9
Whitehall	4,619	159	34.4	102	22.1	93	20.1	111	24.0
Worthington	4,809	27	5.6	4	0.8	6	1.2	154	32.0
Villages									
Canal Winchester	1,912	33	17.3	16	8.4	13	6.8	132	69.0
Groveport	1,663	48	28.9	23	13.8	34	20.4	68	40.9
Harrisburg	142	3	21.1	2	14.1	0	0.0	3	21.1
Lockbourne	115	4	34.8	4	34.8	0	0.0	2	17.4
Marble Cliff	146	2	13.7	0	0.0	0	0.0	6	41.1
Minerva Park	604	15	24.8	1	1.7	4	6.6	23	38.1
New Albany	2,267	22	9.7	9	4.0	15	6.6	432	190.6
Obetz	1,550	63	40.6	28	18.1	42	27.1	78	50.3
Riverlea	235	0	0.0	0	0.0	0	0.0	13	55.3
Urbancrest	332	11	33.1	14	42.2	7	21.1	6	18.1
Valleyview	273	6	22.0	2	7.3	7	25.6	5	18.3
Townships									
Blendon	2,727	41	15.0	30	11.0	48	17.6	110	40.3
Brown	754	4	5.3		0.0	5	6.6	20	26.5
Clinton	1,499	52	34.7	35	23.3	37	24.7	47	31.4
Franklin	3,216	79	24.6	58	18.0	65	20.2	48	14.9
Hamilton	1,494	42	28.1	20	13.4	37	24.8	25	16.7
Jackson	1,810	21	11.6	20	11.0	21	11.6	59	32.6
Jefferson	3,248	91	28.0	26	8.0	29	8.9	435	133.9
Madison	4,128	124	30.0	69	16.7	105	25.4	119	28.8
Mifflin	1,256	52	41.4	41	32.6	48	38.2	34	27.1
Norwich	1,504	18	12.0	6	4.0	4	2.7	56	37.2
Perry	1,402	6	4.3	4	2.9	6	4.3	55	39.2
Plain	831	12	14.4	8	9.6	4	4.8	42	50.5
Pleasant	2,144	39	18.2	15	7.0	12	5.6	45	21.0
Prairie	5,675	166	29.3	92	16.2	95	16.7	173	30.5
Sharon	947	12	12.7	6	6.3	7	7.4	43	45.4

ENCLOSURE B: CRP 2007 Foreclosure Filings/Sheriff's Sale Spreadsheet

Area	Res 1-3 unit properties (1)		Foreclosure Filings, 2007 (2)		Sheriff's Sale, 2007 (3)		Existing Mortgages, June 2008 (4)			
	Denom	#	rate per 1000	#	rate per 1000	High Rate (8%+)		ARM or Balloon (<8%)		
						#	rate per 1000	#	rate per 1000	
Truro	415	15	36.1	14	33.7	15	36.1	16	38.6	
Washington	263	7	26.6	2	7.6	1	3.8	6	22.8	

(1) Franklin County Auditor, January 2008 DVD

(2) The Daily Reporter

(3) Franklin Count Sheriff's Department

(4) RealQuest, mortgages originating Jan2005-Mar2008