

Grantee: Evansville, IN

Grant: B-08-MN-18-0003

April 1, 2016 thru June 30, 2016 Performance Report



Grant Number:

B-08-MN-18-0003

Obligation Date:**Award Date:****Grantee Name:**

Evansville, IN

Contract End Date:**Review by HUD:**

Reviewed and Approved

Grant Award Amount:

\$3,605,204.00

Grant Status:

Active

QPR Contact:

joshua calhoun

LOCCS Authorized Amount:

\$3,605,204.00

Estimated PI/RL Funds:

\$145,000.00

Total Budget:

\$3,750,204.00

Disasters:

Declaration Number

NSP

Narratives

Areas of Greatest Need:

The City of Evansville analyzed four data sets provided by HUD: risk of foreclosure, subprime loans, foreclosure rates and vacancy rates, by utilizing Geographic Information Systems (GIS) computer mapping software. The eligible census block groups were mapped with each of the data sets. The boundaries of existing focus areas (CDBG Focus Area and Front Door Pride area) were then compared to the block group data, to determine the geographic areas of greatest need within the City. In general, this methodology concluded that the areas of greatest need are the same as the City's already defined focus areas, which includes census tracts 11, 12, 13, 14, 15, 17, 19, 220, 21,25 and 26. The focus areas are identified in the City of Evansville's 2005 – 2009 Consolidated Plan, which details the resources and activities funded with Community Development Block Grants, Emergency Shelter Grants and HOME Investment Partnership funds. It was noted during this analysis that some census tracts appear to have fewer foreclosures, lower risk of foreclosures and fewer subprime mortgages due to the high number of rental units. In addition, a large percentage of the homes in these "high risk" census tracts have elderly homeowners with no mortgages, thus foreclosures and subprime mortgage data may be skewed. This was determined previously by reviewing property tax exemption data (i.e. Over 65 and homestead exemptions). Also, through local Code Enforcement data, evidence of greater vacancy rates exists in these census tracts. Therefore in reality, the neighborhood housing status is in greater decline than the tables reflect. The information above and past analysis of the housing needs within the city of Evansville indicate that the areas of greatest need for NSP will continue within the predetermined focus areas. Although some of the activities may fall in other eligible census tract block groups.

Distribution and and Uses of Funds:

The City of Evansville will address NSP requirements for the distribution and uses of the \$3.6 million allocated to the City through a combination of financing mechanisms for home buyers, acquisition of foreclosed homes, demolition of blighted structures and rehabilitation and new construction programs within the target areas. Financing mechanisms will utilize \$400,000 of NSP funds to aid homebuyers between 80 and 120% AMI by providing funds to "buy down" mortgages for previously foreclosed on and subsequently reduce the need for these borrowers to resort to subprime mortgages for financing homes. The Department of Metropolitan Development already partners with Community Action Program of Evansville (CAPE) and HOPE of Evansville to provide down payment assistance. NSP funds will be used to supplement the \$5,000 maximum down payment currently available to cover the gap between development costs and actual appraised values. This program will not only eliminate subprime mortgages but will also address the foreclosure risk and rates by aiding new homebuyers with lower mortgage payments. Five hundred thousand dollars has been earmarked for demolition of blighted structures in the Evansville NSP expenditure plan. Funds will be used by City Code Enforcement to remove slum and blight throughout the numerous eligible census tract block groups. High vacancy rates and the elevated number of abandoned homes are contributing factors to the decline of neighborhoods, further exacerbating the decline of property values. Prior program evaluations reveal poor construction of homes, older declining housing stock, sub-standard/non-existent maintenance, etc. in the eligible block groups. The elimination of blighted housing will increase the overall value of the housing stock and increase property values in the eligible neighborhoods and decrease the likelihood of abandonment. It is estimated that 75 – 100 blighted homes will be demolished with NSP funds. Acquisition of foreclosed properties will be conducted by the Evansville Redevelopment Commission (ERC) and Evansville Brownfields Corp. (EBC). This component will utilize \$400,000 of NSP funds. Property foreclosures are completed after sheriff sales and typically it is the mortgage holder who buys the foreclosed property at the sheriff sales. Therefore, both the ERC and EBC will use GIS software to map the location of all properties listed for sheriff sales. Those properties within the eligible block groups will be evaluated for potential acquisition from the likely buyer (mortgage holder). Lenders will be contacted regarding their foreclosed properties within the target areas, these properties will be earmarked for



potential acquisition. The bulk of the City NSP funding, \$1.9 million, will be for rehabilitation of existing homes and new home construction to improve the overall appeal of the targeted areas and increase marketable housing stock. The result will be increased mixed income neighborhoods, higher housing values, stable homeownership via competitive fixed rate mortgages and reasonable terms, etc. These actions will dilute the foreclosure rate, minimize subprime mortgages and decrease the foreclosure risk, while actively removing foreclosed properties from the current inventory. A minimum of \$901,301 of these funds will be utilized to provide rental and homeownership opportunities to families at or below 50% AMI. The rehabilitation and new construction will be managed both in-

Distribution and and Uses of Funds:

house by DMD staff, as well as with partner entities such as the Affordable Housing Task Force (for low income and special populations) and market rate housing by private entities and non-profit agencies.

Definitions and Descriptions:

We had to move \$1235.50 for a late claim on Activity 9 under Project Reconstruction. We should be ready for NSP close out very soon. I decreased the admin budget by \$1235.50 and increased the Reconstruction Budget by \$1235.50. Thanks.

Low Income Targeting:

Acquisition and Relocation:

Public Comment:

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$3,750,204.00
Total Budget	\$0.00	\$3,750,204.00
Total Obligated	\$0.00	\$3,745,329.00
Total Funds Drawdown	\$15,251.51	\$3,722,991.52
Program Funds Drawdown	\$14,003.51	\$3,580,850.01
Program Income Drawdown	\$1,248.00	\$142,141.51
Program Income Received	\$1,011.00	\$142,141.51
Total Funds Expended	\$18,316.77	\$3,722,301.13
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$5,787.68



Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$5,787.68
Limit on Public Services	\$540,780.60	\$0.00
Limit on Admin/Planning	\$360,520.40	\$145,722.34
Limit on State Admin	\$0.00	\$145,722.34
Most Impacted and Distressed Threshold (Projected)	\$0.00	\$0.00

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$901,301.00	\$938,840.50

Overall Progress Narrative:

During this quarter there was a total of \$18,316.77 in expenses for DRGR #1, 3, 4, and 5.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
065-111Ac, Land Banking	\$8,883.51	\$224,422.24	\$193,095.19
065-111Ad, Administration	\$0.00	\$146,310.76	\$136,958.97
065-111D, Demolition	\$5,120.00	\$699,743.20	\$681,806.37
065-111N, Acquisition for Reconstruction	\$0.00	\$2,045,251.00	\$1,993,822.44
065-111R, Acquisition for Rehabilitation	\$0.00	\$634,476.80	\$575,167.04

Activities

Project # / Title: 065-111Ac / Land Banking

Grantee Activity Number: 04

Activity Title: General Acquisition

Activity Category:

Acquisition - general

Project Number:

065-111Ac

Projected Start Date:

05/01/2009

Benefit Type:

Area ()

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Land Banking

Projected End Date:

04/30/2011

Completed Activity Actual End Date:

Responsible Organization:

Evansville Brownfields Corporation

Overall

Total Projected Budget from All Sources

Apr 1 thru Jun 30, 2016

N/A

To Date

\$108,214.74

Total Budget

\$0.00

\$108,214.74

Total Obligated

\$0.00

\$108,214.74

Total Funds Drawdown

\$7,428.51

\$101,949.51

Program Funds Drawdown

\$6,417.51

\$100,701.51

Program Income Drawdown

\$1,011.00

\$1,248.00

Program Income Received

\$1,011.00

\$1,248.00

Total Funds Expended

\$7,428.51

\$97,759.75

 Dept. Metropolitan Development

\$0.00

\$90,331.24

 Evansville Brownfields Corporation

\$7,428.51

\$7,428.51

Most Impacted and Distressed Expended

\$0.00

\$0.00

Match Contributed

\$0.00

\$0.00

Activity Description:

Funds will be utilized to acquire eligible properties to be utilized for future NSP eligible activities.

Location Description:

Designated Front Door Pride Area

Activity Progress Narrative:

This quarter \$7,428.51 was spent for recording fees and title work.



Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Properties	0		92/46	
# of buildings (non-residential)	0		0/0	
# of Parcels acquired by	0		0/0	
# of Parcels acquired by admin	0		46/0	
# of Parcels acquired voluntarily	0		0/0	
Total acquisition compensation to	0		0/0	

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	0		46/46	
# of Multifamily Units	0		0/0	
# of Singlefamily Units	0		46/46	

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Permanent Jobs Created	0	0	0	0/0	0/0	0/0	0

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	0/0	0/0	0/0	0

LMI%:	
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Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	



Grantee Activity Number: 05

Activity Title: Disposition

Activity Category:

Disposition

Activity Status:

Under Way

Project Number:

065-111Ac

Project Title:

Land Banking

Projected Start Date:

05/01/2009

Projected End Date:

04/30/2011

Benefit Type:

Area ()

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

Evansville Brownfields Corporation

Program Income Account:

Disposition of Property

Overall	Apr 1 thru Jun 30, 2016	To Date
Total Projected Budget from All Sources	N/A	\$118,049.22
Total Budget	\$0.00	\$118,049.22
Total Obligated	\$0.00	\$113,207.50
Total Funds Drawdown	\$2,703.00	\$111,954.50
Program Funds Drawdown	\$2,466.00	\$92,393.68
Program Income Drawdown	\$237.00	\$19,560.82
Program Income Received	\$0.00	\$19,560.82
Total Funds Expended	\$5,146.56	\$116,369.06
Evansville Brownfields Corporation	\$5,146.56	\$116,369.06
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$2,835.00

Activity Description:

Disposition of NSP eligible properties in target area which are land banked for future NSP eligible uses.

Location Description:

Designated Front Door Pride Area

Activity Progress Narrative:

This quarter \$5,16.56 was spent for mowing maintenance.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	46/57



	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	0		46/57	
# of Multifamily Units	0		0/0	
# of Singlefamily Units	0		46/57	

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Permanent Jobs Created	0	0	0	0/0	0/0	0/0	0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Project # / Title: 065-111Ad / Administration

Grantee Activity Number:	01
Activity Title:	NSP Administration

Activity Category:

Administration

Project Number:

065-111Ad

Projected Start Date:

03/19/2009

Benefit Type:

()

National Objective:

N/A

Program Income Account:

DMD Admin

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

02/28/2011

Completed Activity Actual End Date:

Responsible Organization:

Dept. Metropolitan Development



Overall	Apr 1 thru Jun 30, 2016	To Date
Total Projected Budget from All Sources	N/A	\$146,344.04
Total Budget	\$0.00	\$146,344.04
Total Obligated	\$0.00	\$146,310.76
Total Funds Drawdown	\$0.00	\$145,722.34
Program Funds Drawdown	\$0.00	\$136,958.97
Program Income Drawdown	\$0.00	\$8,763.37
Program Income Received	\$0.00	\$8,763.37
Total Funds Expended	\$621.70	\$144,807.17
Dept. Metropolitan Development	\$621.70	\$144,807.17
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$18.84

Activity Description:

Program Administration

Location Description:

City of Evansville

Activity Progress Narrative:

This quarter there was \$621.70 of Admin. expenses.

Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Project # / Title: 065-111D / Demolition

Grantee Activity Number: 03
Activity Title: Demolition

Activity Category:
 Clearance and Demolition

Project Number:
 065-111D

Projected Start Date:
 05/01/2009

Benefit Type:
 Area ()

National Objective:
 NSP Only - LMMI

Program Income Account:
 Demolition

Activity Status:
 Under Way

Project Title:
 Demolition

Projected End Date:
 03/30/2011

Completed Activity Actual End Date:

Responsible Organization:
 Dept. Metropolitan Development

Overall	Apr 1 thru Jun 30, 2016	To Date
Total Projected Budget from All Sources	N/A	\$592,737.83
Total Budget	\$0.00	\$592,737.83
Total Obligated	\$0.00	\$592,737.83
Total Funds Drawdown	\$5,120.00	\$578,507.00
Program Funds Drawdown	\$5,120.00	\$574,801.00
Program Income Drawdown	\$0.00	\$3,706.00
Program Income Received	\$0.00	\$3,706.00
Total Funds Expended	\$5,120.00	\$578,507.00
Dept. Metropolitan Development	\$5,120.00	\$578,507.00
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

Funds will be utilized to demolish blighted structures to improve neighborhood appearance. Property resulting from demolition will be maintained by the City to assure they do not become a public nuisance, and will ultimately be utilized for infill housing or green space for adjacent properties.

Location Description:

Front Door Pride target area for demolition is located near downtown Evansville. The area consists of portions of Census Tracts 17, 12 and 11.

Activity Progress Narrative:

There was one demolition for \$5,120 for this quarter.

Accomplishments Performance Measures

This Report Period	Cumulative Actual Total / Expected
Total	Total



# of Properties	0	86/134
# of buildings (non-residential)	0	0/0
# of public facilities	0	0/0
# of Businesses	0	0/0
# of Non-business Organizations	0	0/0
Activity funds eligible for DREF	0	0/0

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	0	86/134
# of Multifamily Units	0	0/0
# of Singlefamily Units	0	86/134

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

