

# SCANNER NOTE:

This file was received with pages that may have the following conditions: Areas that appear to have information cut off, extremely light text or handwriting, broken text, thin onion skins, torn, lines, skewed, or dark bands of ink.

## RESOLUTION NO. R88-3 CMS

A RESOLUTION AUTHORIZING AND DIRECTING THE CITY MANAGER
TO SUBMIT A PROPOSAL TO THE OHIO DEPARTMENT OF DEVELOPMENT
FOR THE 1988 COMMUNITY DEVELOPMENT BLOCK GRANT
COMPREHENSIVE HOUSING PROGRAM

BE IT RESOLVED by the Council of the City of Oberlin, County of Lorain, State of Ohio, a majority of all members elected thereto concurring:

SECTION 1. That the City Manager is hereby authorized and directed to submit a proposal to the Ohio Department of Development for the Community Development Block Grant Comprehensive Housing Program, said proposal being attached hereto as "Exhibit A", and to be in an amount not to exceed \$100,000.00.

SECTION 2. It is hereby found and determined that all formal actions of this Council concerning or relating to the adoption of this ordinance were adopted in an open meeting of the Council and that all deliberations of this Council and of any of its committees that resulted in such formal action were in meetings open to the public in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

SECTION 3. That this ordinance shall take effect at the earliest date allowed by law.

PASSED: 1st Reading- May 2, 1988 (Emergency)

2nd Reading-3rd Reading-

ATTEST:

Cleyk of Council

POSTED: May 4, 1988

# OHIO FY 1988 COMPREHENSIVE HOUSING/ NEIGHBORHOOD REVITALIZATION PROGRAM GENERAL INFORMATION TABLE I

MAR 23 ALD : 5 p

1.	PROGRAM TYPE: COMPREHENSIVE HOUSING	7. LEGAL APPLICANT/RECI	
		Name City of Oberl	PIENT
2.	GRANT REQUEST: \$ 100,000.	Address 85 South M	141 2 m
		Magress 03 30001 M	
		County Lorain	Zip 44074
3.	POPULATION CATEGORY: Under 10,000 X	Telephone (216) 7	75 4534
	Over 10,000	CEO None (240 ) 7	/3-1531
		CEO Name: Dale S. S	ug <u>erman</u>
4.	PROJECT AREA: (CENSUS TRACT(S):	9 ADMINICPEDING ACRES	
	601 & 602	8. ADMINISTERING AGENCE	( 
	<u> </u>	Contact Person: Mer	afitu etraspă
	<u> </u>	Agency: O.N.R.N.I.	
5.	LEGISLATIVE REPRESENTATIVES NAME/DISTRICT NO.	Title: President	
	THE PROPERTY OF THE PROPERTY O		<u>rospect Street</u>
	A. State Rep: M. Tansey /72nd	City: <u>Oberlin</u>	_ State: <u>O</u> hio
	B. State Senator: A. Zaleski / 13th	Zip: <u>44074</u>	
	C. U.S. Rep: D. Pease / 13th	Telephone: (216 ) 7	74-8406
	7 13th	_	
		<ol> <li>APPLICATION PREPARED</li> </ol>	BY:
б.	LEGAL APPLICANT/RECIPIENT CERTIFIES THAT:	<u>X</u>	same as abov
•	To the best of my hearly described THAT:	Name:	<del></del>
	To the best of my knowledge and belief,	Address:	
	data contained in this application are true		State:
	and Correct. This document has been duly	Zip:	
	authorized by the governing body of the	Telephone: ( )	
	recipient and the required assurances		
	if the assistance is approved.	<ol> <li>FINANCIAL CONTACT PE</li> </ol>	RSON .
-	CERTIFULNO DEPRESENTATIVO		<del>_</del>
٠.	CERTIFYING REPRESENTATIVE	Name: <u>Margaret Smith</u>	
	· ()	Title: <u>Vice-pre</u> siden	t O.N.R.N.I.
•		Address: 526 W. Colle	ge, #13
	- Melman	Oberlin, Ohio	
	Signature	Telephone: (216 · ) 7	74-3412
	<b>-</b>	<del></del>	
	Dale S. Sugerman	11. PROJECT BUDGET (IN TH	(2° (MARUO)
		ACTIVITY:	CDBG BUDGET
	Typed Name	_ <del></del>	Bebout
		Administrative,	
	City Manager	Audit, Closeout	\$ 14,500
		Implementation &	
	Title	Planning	
L	ODDING SECTION		<del></del>
Ъ.	ORDINANCE/RESOLUTION:	Housing Acquisition	
	# R88-3 5/2/88	& Rehab	\$ OF FOO
	" DATE: 572750		\$ 85,500
	(attach copy of legislation)		
	<b>.</b> .		<del></del>
		TOTAL	\$100,000.
		ININE	\$100,000s

Page2_ of	F
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# FY 1988 COMPREHENSIVE HOUSING . NEEDS ANALYSIS TABLE II

APPLICANT	City of Oberlin
•	
PROGRAM	Comprehensive Housing

Please provide a specific quantifiable description of the redevelopment needs for you community and your program's targeted area of impact. Please attach map. (Refer to instructions)

#### FY 1988 CDBG PROGRAM

# OBERLIN, OHIO

For the City of Oberlin, the redevelopment needs center around ensuring decent and safe housing for residents with low and moderate incomes. The City has a total of 1141 households, or 46% of all households, with incomes in the low and moderate ranges. Census Tract 601 has a 27% unemployment rate.

A large portion of the housing deficiencies fall in the category needing major rehab efforts, since 39.5% of the City's housing stock was built prior to 1939. The remaining housing deficiencies are of an emergency nature and involve code violations. It is the City's intent during this program year, to focus on acquisition and rehabilitation of a total of three sub-standard houses and make this housing available to low income families for lease/purchase in the target area shown on the attached map.

This program will select and rehabilitate deficient houses to meet city  $_{
m Rev.}$  2/88 code requirements as stated in the program objectives.

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rage	of	

# FY 1988 COMPREHENSIVE HOUSING TARGET AREA PROFILE

# TABLE II-A\*

	•	•
1.	Target Area Name East side	Location City of Oberlin
2.	Census Tracts: 601	Block Group(s): 1 2
	Enumeration N/A Districts	·
	···	<u> </u>
3.	Estimate the following:	
₹.	Total No. Tatal No.	W

· .	Total No. Dwelling Units	Iotal No. Substandard Units		). ilapidated nits unoccupied	No. Vacant Units	Perce: Owner	nt Percent Renter	No. Mobile Homes
Single-Family	898	20	0	10	10	38%	31%	0
Multi-family (2 or more)	686	12	0	0	19	59%	40%	0
TOTAL	1584	32	0	10/3*	29**	50.9	46.6	0

# 4. Housing Conditions

Provide the following from U. S. Census Data:

	Target Area	Communit
Percent Units Overcrowded Percent Units Lacking Indoor Plumbing Percent Units Built Before 1939 Percent Units, Owner Pays More Than 35% of Income for Housing Percent Units Without Central Heating	2.68 Z 1.45 Z 32.36 Z 19.32 Z 5.99 Z	2.25 1.49 39.53 18.54 4.90

# Poverty Conditions

Provide the following from U. S. Census data:

	Target Area	Community
Number of Low-Moderate Income Households Percent of Low-Moderate Income Households Per Capita Income Percent Female-Headed Households Percent Minority Households Percent Persons Over 60 Years Old Per Capita income	690 <u>x</u> 52.56 <u>x</u> 15.00 <u>x</u> 38.26 <u>x</u> 16.85 <u>x</u> \$6,909.	11.41 2 46.05 2 11.70 2 28.55 2 13.56 2 \$6,294.

<sup>\*</sup> Boarded up

\*\* Not for rent, or for sale

<sup>\*\*\* &</sup>quot;Cummunity" data presented represents totals for the City. Since target area is east half of city, object is to compare target area with community in which it is located.

6.	Income	Survey	Information	(If	Applicable)	(Not	Applicable)
----	--------	--------	-------------	-----	-------------	------	-------------

Total Number of Households in Target Area	
Total Number of Households Surveyed Number Low-Moderate Income Households	
Percent Low-Moderate Income Households	

\*Complete one Table II-A for each target area in your proposal.

Page	 of	

# FY 1988 COMPREHENSIVE HOUSING STRATEGY STATEMENT

#### TABLE III

APPLICANT City o	X Oberlin
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Please provide a brief description on how your community intends to address the problem noted in the <u>NEEDS ANALYSIS</u>, TABLE II. Be sure to identify what objectives your progreeks to address (including local and statutory national objectives) as well as stat. What other activities are being pursued to compliment CDBG funded program efforts as profit of a comprehensive approach to housing/community development. (Refer to Instructions)

# CDBG FY 1988 Table III

The objectives of this program are to create affordable homeownership opportunities (or alternative ownership patterns) for low and moderate-income households that otherwise would not be able to own a home.

City resources are dedicated to the alleviation of problems in the target area and include code enforcement.

Within the last five years, capital improvements in the target area included improved sewers, streets, and sidewalks. In 1985, a parks project was completed, using CDBG funds.

The community has maintained a program for more than ten (10) years to improve the neighborhoods and parks to upgrade the quality of life for its' low to moderate-income families.

By acquisition and rehabilitation of three sub-standard houses with CDBG funds, these houses then would be made available to low to moderate-income families through a lease/purchase agreement.

## FY 1908 CONTRIBERRIVE HOUSING PERGINORIESH REVITALIZATION PROGRAM SUMMARY TABLE 19

APPLICANT City of Oberlin

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In thousands of dollars (non's)

		Tulat J	<u> </u>	Stun-		10141			—
Primary	Program Activities	(1)194) Ammung — (1)1)	ilem / ft Amount 1ci	fritigne Amonet (d)	th hor Fruids [ (e)	Profest	Project indemnat (themselfy)	Total No. Novembeld Denofitting	l.um Dlaj
-	fu Acquisition and	25,000	25,000			25,000	Unit Rehabbed	<del></del>	
lous ing	[1] Rehab of 1 house	25,000	25,000			25,000	Unit Rehabbed	- <del>1</del>	
	731 0 11 11 11 11 11 11 11 11 11 11 11 11	25,000	25,000			25,000	<u> </u>	-  <del>1</del>	
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	_(5)	_   ·	<del></del>	<del></del>				<del></del> -	
<del></del>	(6) Implementation	10,000	10,000			10,000		<u> </u>	<u> </u>
	[7] Primary Activity Sobiotal	35,000	85,000		· <del></del>	35,000	enne		-
etonJary	(A) Beautification	*	· <del></del>	· · · · · ·	<del></del>	N/A		3	<u> </u>
-	[1], Training	500	500				Upgrading of the neighborhood	3	
tiritres.	Lini	-				500	Increased awareness and ability		
	[111]			<del></del>	<del></del> -		to maintain the property	_	<u>_</u>
	(12)					<del></del>		_  <u></u>	
·	(13) Fleoning		···			<del></del>			
<del> </del>	(14) Secondary Activity Subtotal	500	500	<del></del> -	:·· <u></u> .	500	486964	-	<u></u>
5) Total Pelo <u>Astivitje</u>	s () (mg 7 4 )4)	85,500	85,500	<del></del>		85,500			<del></del>
<u>Al General Ar</u>	destruction	14,500	5666	5 0 6 5	0	14,500	4 a b b b	<del>  3  </del> -	
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Percent Low-Mod Benefit . 99 t (Column c 4 h, Line 15)
Percent Primary Activities . 86 t (Line 7 + 17, Column b)

Percent Implementation . 10 t (Line 6 t 7, Column b)

Percent Planning Percent General Administration Percent General and trimory Administration

<sup>24 (</sup>Line 11 + 14, Column b)
14.5 (Line 16 + 17, Column b)
29.5 (Line 18 + 17, Column b)

<sup>\*</sup> The tenants will provide sweat equity to do the landscaping, interior painting, etc.



Page	of
	(See Note)

APPLICANT O.H.R.N.

Project Activity Housing Rehabilitation

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Rev. 3/88

Refer to instructions to determine which milestones need to be included in this table,

OTE: All projects must be closed out by September 30.

# FY 1988 COMPRESENCE HOUSING ADMINISTRATIVE ADGET TABLE VI

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CART O.H.R.N.

ļ		RATE	HOURS	1	j i		COBG FUNDS			l Source
ostition	NAME.	PER HOUR	PER   Veek	TOTAL   WEEKS	TOTAL     COST	CENERAL.	 	  _ PCANNTNG	_other funds_	OF OTHER
irector	To be hired .	10.25	10	l   50	$\frac{1}{15}$ 5,125	, 512.	4613.	.		
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cretary	To be hired	7.50	10	50	3,750	3750.	 	l	<u>-</u>	<del></del>
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	/C 6 111-1		Total Salaries		12,125	4262	7863	,		
	(S.S. & Worker	· · · · · ·	<u>ringe Benefits</u>		1,200	420	· 780			
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# FY 1988 COMPREHENSIVE HOUSING PROGRAM DESIGN

# TABLE VII

Program Design:

Applicants are required to provide detailed information on the design of their comprehensive housing program for each of the elements listed below. Refer to instruction. Do not provide the information on the Table, but insert the narrative after this page, using the appropriate headings to identify the corresponding elements below.

- 1. Target Population
- 2. Income Eligibility Guidelines
- Client Selection Criteria
- 4. <u>Limits of Assistance</u>
- 5. Finance Mechanism
- Rehabilitation Standards
- 7. Administrative Plan
- 8. Recapture/Program Income
- 9. <u>Integrated Effort</u>

See attached

#### CDBG FY 1988 Table VII

- The target population for the Oberlin Housing Rehabilitation Program are low to moderate-income families/female-headed households with the purpose of making available to them affordable housing for lease/purchase.
- 2) The percentage of low to moderate-income households in the target area is 52.5%.
  The per capita income for the targeted area is \$6,909.
- 3) Client registration will be on a first come first serve basis. The comprehensive screening of the applicants will be done using the FAMIOOS FOUNDATION standards which will ensure the applicants ability to maintain the up-keep of the property at the level of the surrounding community.
- 4) To ensure that housing is affordable to low to moderate-income, attempts are made to keep the combined acquisition, rehabilitation, and implementation costs below \$28,500. Once the rehabilitation is completed, the house is leased with an option to purchase. The lease payments are based on the total cost amortized on a 15 year schedule at 5% interest. This plan generally yields a monthly payment for a typical three or four bedroom house that is substantially below the market rent for a similar house.
- 5) These payments will serve to recapture spent funds and insure program income.
- 6) The City housing code will be used as the standard for rehabilitation. The City housing code enforcement officer as well as our re-hab specialist will be involved in identifying violations.
- 7) The administrative services will be provided by a non-profit organization, Oberlin Housing Rehabilitation Network, Inc. with the necessary technical support that Famicos Foundation/the Cleveland Housing Network will provide, contingent upon the awarding of CDBG funds.

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# FY 1988 COMPREHENSIVE HOUSING COST/UNIT AND PRIOR EXPERIENCE

# TABLE VIII

APPLICANT	O.H.R.N.	
		_

# A. COST/UNIT

	TOTAL								
ACTIVITY CATEGORY	TOTAL COST	NUMBER UNITS	COST/UNI						
Housing acquisition, rehabilitation	\$ 85,500.	3	\$ 28,500.						
and implementation									
			<del>                                     </del>						
		-	<u> </u>						
		· · · ·	<del></del> -						
TOTAL	\$ 85,500.	3	\$ 28,500.						

# B. PRIOR PROGRAM EXPERIENCE

YEAR	PROGRAM	AMOUNT	FUNDING SOURCE	ACCOMPLISHMENTS	NUMBER UNITS
1988	O.H.R.N., Inc.	100,000.	COBG		
*	C.H.N.	7000,000.	CDBG and Foundation grants	New & Rehab	400
1980	Rehab & Code	250,000.	CDBG - City	Relab of 23 homes Code inspection	23
1981	POUNT CREATE	670,000.	CDBG - City	Rehab of 27 homes Install water mai	
1982	Comp. Rehab & Public works	667,000.	CD9G - City	Rehab of 26 homes Sidewalks	
1983	Comp. rehab Econ Dev. jobs bill	604,000.		Rehab of 2/ homes creation of 33 jo	os 27
1985	Formula Alloc.	18,000.	CDBG - City	Rehab of 15 homes	15

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<sup>\*</sup> See attached sheet

# FY 1988 COMPREHENSIVE HOUSING LEVERAGED FUNDS Integrated TABLE IX

Source					-COMM3	THENT			
<del></del>	<u> </u>								
	<u> </u>	_ <u>_</u>	<u> </u>				-		
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lculation:					TOTAL			<u>.</u>	<del></del> _
<u>Tota</u> CDBG	of Other Funds Requ	Funds ested	= \$			_: \$1	CDBG		

# Integrated Effort

- 1. FAMICOS FOUNDATION, INC. will be advising and assisting OBERLIN NEIGHBORHOOD REHABILITATION NETWORK, INC. in all aspects of housing rehabilitation and tenant selection as is deemed necessary by ONRNI, until such time as ONRNI will function as an entity on its own. See attached letter.
- 2. LORAIN COUNTY COMPLINITY ACTION AGENCY will work with ONRNI by weatherizing any rehab'd housing that is made available for low-income families. See attached letter.
- 3. Pat Knight, Department of Planning, Lorain County will give any technical assistance and/or advice needed or requested by ONENI.
- 4. Dennis R. Jones, Associate Planner, Dept. of Community Development, Lorain, OH will give any technical assistance and/or advice needed or requested by ONRNI.

## Leveraged Funds

Nordson Foundation has been petitioned for seed funds in the amount of \$10,000 to launch this program. See attached letter.

# ADDENDUM A

# COMPREHENSIVE HOUSING

# CHECKLIST

# OHIO FY 1988 CDBG PROGRAM

Applicant:		
424 Form		
Table I	General Information	
Table II	Needs Analysis	
Table III	Strategy Statement	
Table IV	Program Summary	•
Table V	Activity Description	
Table VI	Operational Plan	
Table VII	Administration Budget	
Table VIII	Program Design	_
Table IX	Cost/Unit and Prior Experience	
Table X	Leveraging	
Map of Communi	ty/Target Area	
Map of Target	Area	٠.
Photographs		
	ADDENDUMS (If Applicable)	
Addendum A	(Checklist)	
Addendum B	Commitment Letters	
Housing Survey		

# Oberlin Housing Rehabilitation Network

# Lorain County, Oberlin, Ohio

April 20, 1988

Nordson Foundation Lorain, Ohio

Dear Sirs:

The Oberlin Housing Rehabilitation Network has been approved by Oberlin City Council to submit an application to the State of Ohio for funds to purchase and rehabilitate below standard houses. This program will greatly benefit a segment of the community who might not otherwise be able to purchase their own home. In addition the program will help revitalize neighborhoods which are currently deteriorating.

Inasmuch as the Nordson Foundation has exhibited an interest in upgrading communities throughout Lorain County, OHRN would like to have the Foundation give some consideration to becoming involved in this project. There is a need for assistance in providing a local contribution in the amount of \$10,000.00 (10% of the amount being requested from the State) as seed funds to launch this program. Such a local contribution would enhance the chances of a favorable response from the State of Ohio.

Your consideration of this request and your response in the form of a letter of commitment prior to the May 2nd Council meeting will be greatly appreciated.

Sincerely,

OBERLIN HOUNSING REHABILITATION NETWORK Meredith Grigsby, Chairman

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# LORAIN COUNTY COMMUNITY ACTION AGENCY

LEO BULLOCKS
PRESIDENT
WS. FREDDIT W WE SPRINGFIELD
12: VICE PRESIDENT
ALAY ZALESKI
PAC VICE PRESIDENT
MARGARITA TOPAREZ
SECRETARY
15445 CHAPMAN
THEASURER
CHAPMES
EXECUTIVE DIRECTOR

April 27, 1988

Mr. Meredith Grigsby, President Operlin Housing Rehabilitation Network 59 North Prospect Operlin, OH 44074

Dear Mr. Grigsby:

Congratulations on your proposal to provide affordable housing to low and moderate income families by rehabilitating homes.

It is our intent for the Lorain County Community Action Agency to work with the Oberlin Housing Rehabilitation to provide Weatherization for homes of eligible low income residents.

If there are any questions, please contact me.

Sincerely,

Charles Hopkins Executive Director

CME3:L27

FAMICOS FOUNDATION, INC. 7049 Superior Avenue Cleveland, Ohio 44103 (216) 431-3461

April 28, 1988

Mr. Merideth Grigsby Oberlin Neighborhood Rehabilitation Network, Inc. 59 North Prospect Avenue Oberlin, Ohio 44074

Dear Mr. Grigsby:

Per your request, this letter will outline the technical assistance the ONRNI will receive on starting up its program from Famicos Foundation-Cleveland Housing Network. This assistance is built around the acquisition and restoration of a house and the selection and indoctrination of the family who will occupy the house. The designated ONRNI people will receive on the job training as needed for the following steps:

- 1. Property Search
- 2. Evaluation of possible houses; Includes general conditions, location and condition of neighborhood. If the house looks interesting, the owner will be contacted for access and an estimate of the cost of restoring the house will be prepared.
- Price negotiations will proceed if the house continues to look interesting.
- If the house is to be purchased, legal involvements will be described.
- 5. When title transfers, detailed rehab specs are prepared.
- 6. Possible contractors are interviewed and acceptable ones will be asked to bid on project. (An important and difficult step, unless members of the organization have personal knowledge of one or more prospects).
- Work is closely followed and checked for completion before in process invoices are paid.
- Final payment made after final inspection and approval.

While this phase is going forward, it will be necessary to match a preselected family to the house. When the housing program starts, it is desirable to make the fact known to the community so that families interested in participating will apply. An approved list of families, in order of priority, will be developed after rigorous screening. Before work starts on the house, the families look at the house and in order of priority, a family selects the house. This family will be helped as needed to prepare to do interior decorating and other sweat equity work in the house, and to obtain furniture and appliances. After the family is in the house and preliminary work is complete,

## Famicos Foundation Cleveland, Ohio

The Famicos Foundation was started eighteen years ago to help provide food, clothing and furniture to the most economically deprived families in a deteriorated neighborhood. As this assistance continued and it was possible to evaluate the basic problems of these families it became apparent that suitable housing was a basic unfulfilled need.

There were many deteriorated houses available in the area at low cost. Our goal was to buy and restore one or more of these houses at a total cost which permitted a family on public assistance to lease it at less than their renewal rent and to use these payments for the family to build equity in the house and to eventually achieve ownership. As this procedure was perfected after many expensive mistakes and the number of units began to grow the Famicos Foundation invited contiguous neighborhood groups to use our experience and financial resources to start similar programs. This was done one neighborhood at a time until there now are nine such groups in Cleveland which have been incorporated into the Cleveland Housing Network. These groups are restoring 100 units per year at an investment of \$1.6 million.

The beginning of each group was as described in the proposal from the Oberlin Housing Rehabilitation Network. In each case we followed the group carefully as they learned the business and were able to expand. We offer suggestions and advice learned from our experience mostly aimed at saving money. This would be done by one of our experienced persons who would contact the group once a month or more frequently if the group requires it. There is close contact the first time through. This is done at no cost to the group.

We also would advise the group on ways to acquire the equity needed as the program grows. The sources providing funding to the Cleveland Housing Network limit our activities to the city limits of Cleveland. It will be necessary for O.H.R.N. to develop public and private resources in Oberlin and Lorain County.

After eighteen years the Cleveland Housing Network has restored approximately 600 units with an investment approaching \$9 million.

(Original hand-written letter was signed by Bob Wolf).

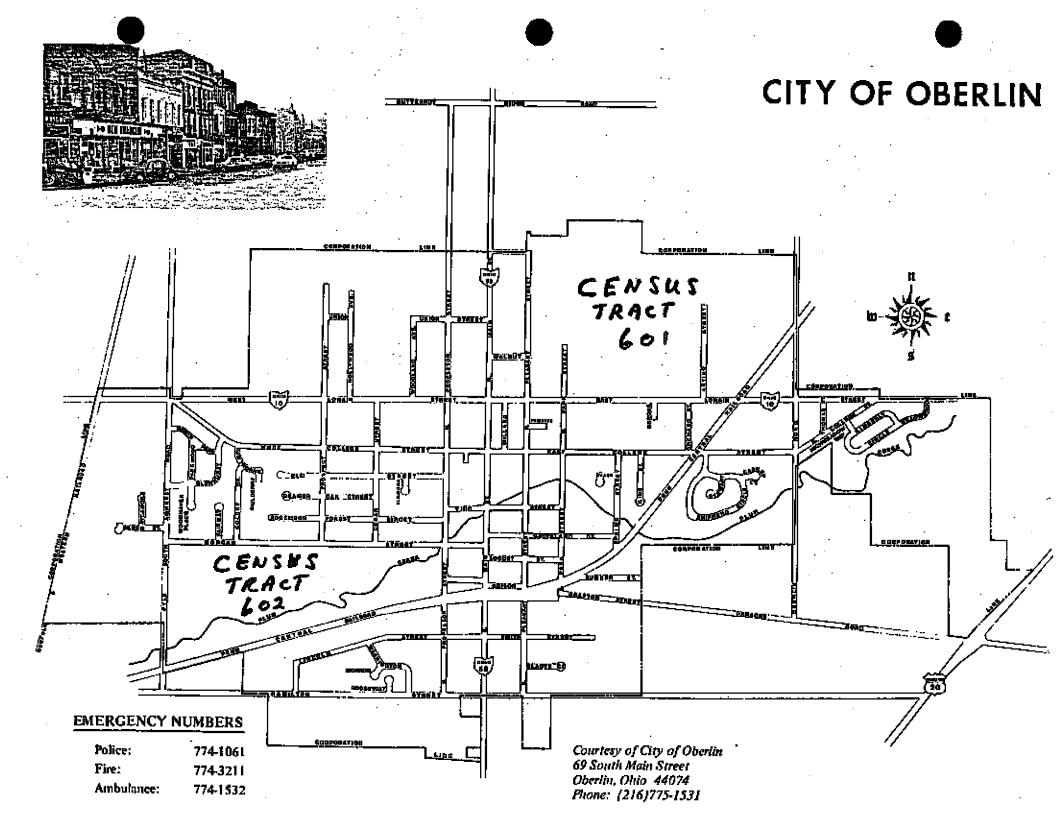
#### DIRECTOR

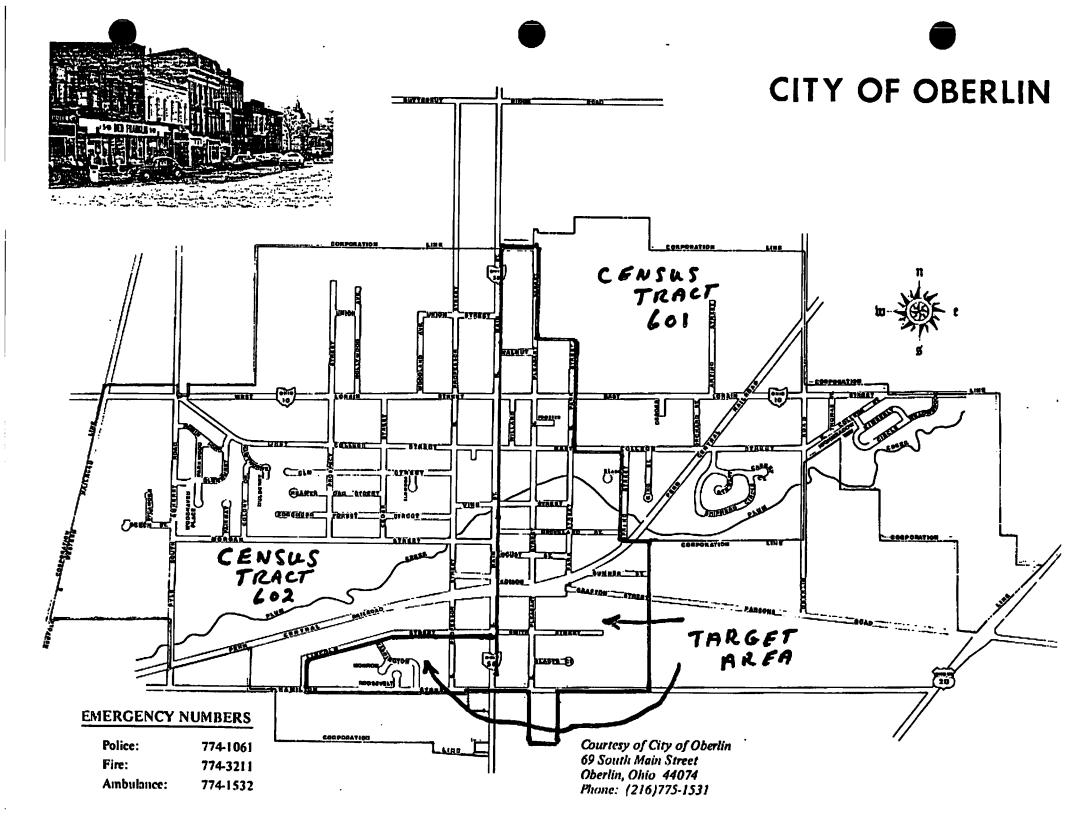
#### REHAB SPECIALIST

Oberlin Neighborhood Rehabilitation Network, Inc. has not hired a Director for its program nor has it hired a Rehab Specialist. This will be done, contingent upon the CDBG funds requested being awarded, and then we will use the advise, and experience of the Famicos Foundation, Inc./Cleveland Housing Network, and Mr. Dennis R. Jones of Lorain Dept. of Development to aid us in hiring the personnel that will do the job required for rehabilitation of houses.

# Walk-away Policy

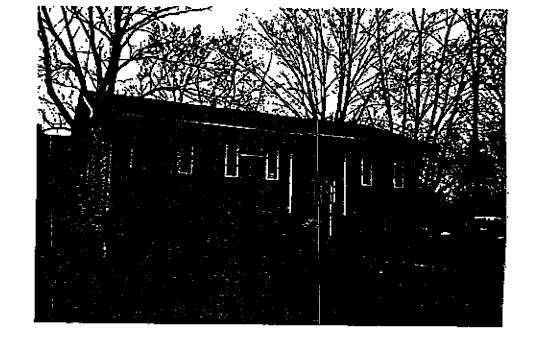
ONRNI will assimilate into it's procedures, the policies used by the FAMICOS-FOUNDATION, INC. for walk-away procedures for itself and for the lease/purchase tenants.





## Target Area Houses

The enclosed photos of houses are not houses acquired by ONRNI for rehab purposes, although at some time in the future they may be acquired for that purpose. The intent is to show a sampling of the deteriorating stock of houses in the target area of Census Tracts 801/602 of the City of Oberlin.



188 S. PARL ST

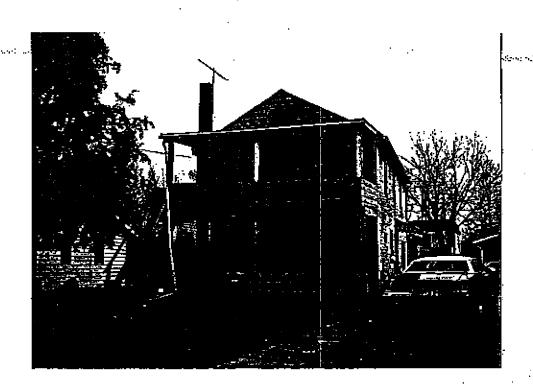
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172 GROVELAND ST



LOCUST ST.



81 S. PLEASANT



26 LOCUST ST







TO USE

98 5 PARK ST.

FOR SALE HOUSE IN MORNING



266 SUMNER ST.



118 LOCUST ST.



203 5 Main St