

# Action Plan

**Grantee:** Arizona

**Grant:** B-08-DN-04-0001

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<b>LOCCS Authorized Amount:</b>	\$ 38,370,206.00
<b>Grant Award Amount:</b>	\$ 38,370,206.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 28,749.00
<b>Total Budget:</b>	\$ 38,398,955.00

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## Funding Sources

Funding Source	Funding Type
HERA NSP	Other Federal Funds

## Narratives

### Areas of Greatest Need:

In total, the State of Arizona (the State) received allocations in the amount of \$121.1 million, of which \$38.3 million was allocated directly (Direct NSP Allocation) to the Arizona Department of Housing (ADOH). Arizonas foreclosures are characterized by the results of overbuilding of units based on forecasted population growth, overheated housing prices and high risk mortgage products and declining home prices. These characteristics prompted ADOH to work in conjunction with other Direct Grantees to ensure that the greatest number of Arizonans could participate in the NSP Program. The statewide investment strategy of all NSP Direct Grantees provides the full spectrum of eligible activities under the Act.

### Distribution and Uses of Funds:

ADOH will administer activities (NSP-eligible uses) described under letters (A) Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low-and moderate income [middle-income] homebuyers; and (E) Redevelop demolished or vacant properties, as stated in the Federal Register/Vol. 73, NO. 194/Monday, October 6, 2008/Notices. In response to HUD requirements, ADOH will 1) invest its Direct NSP Allocation into a statewide Soft Second Loan financing program to be directly administered by ADOH. The soft second will be used to assist homebuyers at or below 120% of Area Median Income in the purchase of foreclosed and vacant single family property with emphasis on those located in census tracts with a HUD foreclosure Risk Score of 7 or greater; 2) invest its Direct NSP Allocation in redevelopment of foreclosed and/or vacant and/or blighted multifamily properties; giving priority to properties in portfolios owned or guaranteed by HUD, Rural Development or other similar federal guarantors, as well as properties identified by Direct Grantees; and directly select for redevelopment foreclosed and/or vacant and/or blighted multifamily properties that are consistent with the preservation strategies outlined in the States Fourth Year Annual Action Plan. ADOH anticipates investing approximately \$20,000,000 of its Direct NSP Allocation in financing mechanism Activity A and \$14,533,185 of its Direct NSP Allocation in the redevelopment of foreclosed and/or vacant and/or blighted multifamily properties to be targeted for individuals and families whose incomes do not exceed 50% of area median income or Activity E.

### Definitions and Descriptions:

#### Background

Certain terms are used in HERA that are not used in the regular CDBG program, or the terms are used differently in HERA and the HCD Act. In the interest of speed and clarity of administration, HUD is defining these terms in this notice for all grantees, including states. For the same reason, HUD is also defining eligible fund uses for all grantees, including states. States may define other program terms under the authority of 24 CFR 570.481(a), and will be given maximum feasible deference in accordance with 24 CFR 570.480(c) in matters related to the administration of their NSP programs.

Required Definitions:



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.

Blighted structure. A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.

CDBG funds. CDBG funds means, in addition to the definition at 24 CFR 570.3, grant funds distributed under this notice.

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.

Foreclosed. A property has been foreclosed upon at the point that, under state or local law, the mortgage or tax foreclosure is complete. HUD generally will not consider a foreclosure to be complete until after the title for the property has been transferred from the former homeowner under some type of foreclosure proceeding or transfer in lieu of foreclosure, in accordance with state or local law.

Land bank. A land bank is a governmental or nongovernmental nonprofit entity established, at least in part, to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property. For the purposes of the NSP program, a land bank will operate in a specific, defined geographic area. It will purchase properties that have been abandoned or foreclosed upon and maintain, assemble, facilitate redevelopment of, market, and dispose of the land-banked properties. If the land bank is a governmental entity, it may also maintain abandoned or foreclosed property that it does not own, provided it charges the owner of the property the full cost of the service or places a lien on the property for the full cost of the service.

Revenue for the purposes of section 2301(d)(4). Revenue has the same meaning as program income, as defined at 24 CFR 570.500(a) with the modifications in this notice.

Subrecipient. Subrecipient shall have the same meaning as at the first sentence of 24CFR 570.500(c). This includes any nonprofit organization (including a unit of general local government) that a state awards funds to. Subrecipient may also mean Lender Partners or Developers under contract with ADOH to undertake eligible NSP funded activities.

Use for the purposes of section 2301(c)(1). Funds are used when they are obligated by a state, unit of general local government, or any subrecipient thereof, for a specific NSP activity; for example, for acquisition of a specific property. Funds are obligated for an activity when orders are placed, contracts are awarded, services are received, and similar transactions have occurred that require payment by the state, unit of general local government, or subrecipient during the same or a future period. Note that funds are not obligated for an activity when subawards (e.g., grants to subrecipients or to units of local government) are made.

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

Response:

The State of Arizona traditionally defers to the code enforcement standards of local government. For the purpose of this NSP Substantial Amendment, the State will modify the broadest definition used in the Federal Register/Vol.73, No. 194/Monday, October 6, 2008: <http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg/nsnotice.pdf>

Blighted structure. A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety and public welfare (continuous and/or multiple code violations).

(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 definition of affordable rents will be consistent with the definition adopted for the State Housing Fund Program Summary and Application Guide: [http://azcms.housingaz.com/uploads/STATE%20HOUSING%20FUND/FY09%20Applications/SHF\\_Program\\_Summary\\_App\\_Guide.pdf](http://azcms.housingaz.com/uploads/STATE%20HOUSING%20FUND/FY09%20Applications/SHF_Program_Summary_App_Guide.pdf)

### **Low Income Targeting:**

ADOH anticipates investing approximately \$14,533,185 of its Direct NSP Allocation in the redevelopment of foreclosed and/or vacant and/or blighted multifamily properties to be targeted for individuals and families whose incomes do not exceed 50% of area median income. As HUD has stated, should NSP funds be recaptured, HUD will potentially re-allocate those funds to the States showing high performance and expenditure of their NSP allocation. Should ADOH benefit from a re-allocation, an increase to the NSP funds targeted to multifamily redevelopment of units serving persons at or below 50% AMI may occur.

### **Acquisition and Relocation:**

ADOH does not propose to land bank or hold any properties thru direct investment of its NSP allocation. Neither does it intend to demolish or convert blighted properties. Therefore ADOH attributes -0- units to this activity.

The role of ADOH as a provider of the soft second financing mechanism is critical to the delivery system as it gives us the ability



to serve the greatest number of Arizonans who are income eligible while targeting the areas of greatest need. The State of Arizona is the only Direct Grantee establishing a state-wide financing mechanism. This means that ADOH will directly administer activities (NSP-eligible uses) described under letter (A) Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and shared-equity loans for low-and moderate income [middle-income] homebuyers. ADOH will prove commitment thru executed Lender Agreements which provide specific addresses for foreclosed and vacant properties in the Lenders REO portfolio to be made available for purchase to persons at or below 120% AMI. The properties will be located in a census tract identified as an area of greatest need based on a HUD Risk Score of 7 or greater. ADOH proposes to make available approximately 400 affordable units by investing NSP funds into eligible financing mechanism activities.

In alignment with NSP eligible activity (E) Redevelop demolished or vacant properties, as stated in the Federal Register/Vol 73, NO. 194/Monday, October 6, 2008/Notices: <http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg/nspnotice.pdf> ADOH may invest in redevelopment activities that ensure the adequate completion of a project that results in multi-family units that serve persons at or below 50% AMI. ADOH will accomplish this one of two ways: 1) invest its Direct NSP Allocation in redevelopment of foreclosed and/or vacant and/or blighted multifamily properties; giving priority to properties in portfolios owned or guaranteed by HUD, Rural Development or other similar federal guarantors, as well as properties identified by Direct Grantees, and 2) directly select for redevelopment foreclosed and/or vacant and/or blighted multifamily properties that are consistent with the preservation strategies outlined in the States Fourth Year Annual Action Plan. ADOH will prove commitment thru contractual funding agreements (either with Direct Grantees in the case of activity 1 or with Developers in the case of activity 2) requiring completion of affordable multi-family units. ADOH will provide approximately 85 multi-family units for persons at or below 50% AMI thru these activities. 85 units is based on a calculation using HUD 203(b) limits and is considered a minimum. Should ADOH be successful in forming partnerships, the number of units for persons at below 50% AMI could greatly increase.

The Direct Grantee governments will administer all other NSP-eligible activities, as previously shown in the Neighborhood Stabilization Investment Matrix for Arizona.

### Public Comment:

On November 10th, 2008 ADOH delivered both the NSP Substantial Amendment to the Action Plan and an invitation to the public for comment on the plan via an electronic bulletin and by posting these documents to our website: [www.housingaz.com](http://www.housingaz.com). Expiration of the public comment period was November 25th, 2008. ADOH received several responses that proposed either the same comment or question and therefore we have aggregated our responses into a Frequently Asked Questions (FAQ) format which is posted on our website and contained herein:  
FAQs

Frequently Asked Questions  
NEIGHBORHOOD STABILIZATION  
PROGRAM IN ARIZONA  
UPDATED November 26, 2008

On September 26, 2008, the U.S. Housing and Urban Development, HUD, announced its intent to allocate a total of \$3.92 billion to all states and particularly hard-hit areas trying to respond to the effects of high foreclosures. HUDs new Neighborhood Stabilization Program (NSP) will provide targeted emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities.

At the direction of Congress, HUD developed a data-driven formula, in addition to assessing the level of funding at which a meaningful impact could occur at the State and local level. The formula used by HUD resulted in the following allocation to the state of Arizona:

ARIZONA STATE PROGRAM - \$38,370,206, PHOENIX - \$39,478,096, MARICOPA COUNTY - \$9,974,267, MESA - \$9,659,665, TUCSON - \$7,286,911, GLENDALE - \$6,184,112, PIMA COUNTY - \$3,086,867, AVONDALE - \$2,466,039, CHANDLER - \$2,415,100, SURPRISE - \$2,197,786.

Did you know the Total Investment of NSP Funds stated in your draft document does not add up to \$38,370,206? (3 comments)

Yes. ADOH will apply for the full amount of its NSP allocation. The Draft NSP Action Plan stated that ADOH would invest at least \$9.6 million of its Direct NSP Allocation in foreclosed and/or vacant multifamily properties. Based on guidance provided through the comments received, ADOH will make adjustments to its investment allocation for the final plan submittal and will indicate an increase to the amount invested for multifamily property redevelopment to \$14,533,185.

Can the NSP funds be used for redevelopment activities that include vacant retail buildings, deteriorated commercial properties or other main street activities? (1 question)

No. These funds are targeted to addressing housing needs and not commercial needs. NSP funding is provided through HUDs Community Development Block Grant (CDBG) Program under the Housing and Economic Recovery Act of 2008; however, the allocation methodology is quite different than HUDs usual allocation process. The modifications provided for the Neighborhood Stabilization Program are described by HUD in [et No. FR-5255-N-01], Notice of Allocations, Application Procedures, Regulatory Waivers Granted to and Alternative Requirements for Emergency Assistance for Redevelopment of Abandoned and Foreclosed Homes Grantees Under the Housing and Economic Recovery Act, 2008.

- 1) The NSP Action Plan must meet the requirements that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures.
- 2) The NSP Action Plan must include a narrative that the use of NSP funds will meet the requirements of the States greatest need including entitlements that do not receive NSP grants, and entitlements that do receive NSP grants.
- 3) The NSP Action Plan must include information on how the state will address the requirement that 25% of the funds benefit persons or families whose incomes do not exceed 50% of area median income.



How will ADOH meet the Congressional definition of greatest needs? (8 comments)

HUD recognizes the short timeline and the pressure imposed on states and local communities in meeting the Congressional definition of greatest needs. To help grantees and stakeholders better understand the requirements of the NSP, HUD is maintaining an NSP information site, at:

<http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg/>

Further, in determining the States allocations, HUD followed Congress' direction that grants be targeted to areas based on the number/percent of foreclosures, subprime mortgages and mortgage defaults and delinquencies. HUD took a data driven approach to this process, relying on numerous data sets from government agencies and private sources. HUD has provided an analysis of States foreclosure picture at:

[http://www.huduser.org/publications/commdev/nsp\\_foreclosure\\_data.html](http://www.huduser.org/publications/commdev/nsp_foreclosure_data.html)

These resources, and others provided by HUD have been invaluable in helping ADOH meet this aggressive timeline. ADOH will rely on the data analysis provided by HUD research in identifying areas of greatest need in the state.

Many communities showed concern for real estate foreclosure data in their communities being inaccurate due to market lag averaging 6 to 8 months. Concerns indicated that this affected their Risk Score and that perhaps future data would indicate census tract block groups in their communities that were now determined to be areas of greatest need yet the States NSP Substantial Amendment had excluded their eligibility to receive assistance. ADOH determined early on that in fairness to all communities, it was critical to use consistent data to analyze which areas of the state are of greatest need. Thus, individual community analysis of these needs could not be accepted. However, ADOH proposes to periodically analyze updated data on a semi annual basis at minimum, to determine whether census tract block groups should be added to or removed from the list of areas of greatest need in order to ensure compliance with the HERA Act.

How can communities both urban and rural that did not receive a direct grant from HUD receive an allocation of NSP funds or participate in NSP programs? (9 comments)

Though many neighborhoods are experiencing the impact of foreclosures, Section 2301(c) (2) of HERA is very definitive. Within the context of HUDs strong guidance to adhere to the Congressional definitions of greatest need, along with requirements to obligate the funds within 18 months, the NSP funds can be directed only toward areas identified as having the greatest number/percent of foreclosures, subprime mortgages and mortgage defaults and delinquencies whether or not those areas are located within the jurisdiction of an NSP Direct Grantee. ADOH provided a narrative in its NSP Action Plan which describes how the distribution and use of NSP funds will meet the requirements of the States areas of greatest need, including entitlements and communities that do not receive NSP grants, and entitlements that do receive NSP grants. It should be noted that ADOH did not identify communities to be served but rather according to the HUD Data, communities that contained census tract block groups with a Risk Score of 7 or greater.

ADOH has determined that its NSP activities will be focused on the census tracts within the state that are areas of greatest need based on receiving a Risk Score of 7, 8, 9 or 10. Specifically, ADOH will 1) administer a statewide Soft Second Loan financing program; 2) invest its Direct NSP Allocation in foreclosed and/or vacant multifamily properties; giving priority to properties in portfolios owned or guaranteed by HUD, Rural Development or other similar federal guarantors, as well as properties identified by Direct Grantees; and directly select vacant and/or foreclosed multifamily properties that are consistent with the preservation strategies outlined in the States Fourth Year Annual Action Plan.

During the development of the Draft NSP Action Plan, ADOH deliberated on the methodologies for investment and allocation of funds to NSP eligible activities and determined that distribution of funds directly to communities to administer NSP programs would ultimately dilute the resource to an amount that could not adequately address the foreclosure issues in that community. In addition, regulatory and programmatic requirements including the aggressive 18 month timeline would put a significant administrative burden on those same communities. Therefore, ADOH determined that self administration of a State wide soft second financing mechanism and multifamily redevelopment would be a more effective use of the NSP Allocation.

Will any NSP funds be made available for down payment and closing cost assistance to the borrower?

(1 comment)

ADOH will develop a financing tool that will make it easier for eligible, credit-worthy homebuyers to obtain mortgages. This tool will take the form of direct subsidy, interest rate buy down or other credit enhancement that would provide assurances to lending institutions providing mortgages to households purchasing a home in NSP targeted areas. The subsidy provided through the financing mechanism will reduce the amount of the first mortgage, and to the degree possible, provide a cushion against future price declines in the market. Such a substantial investment of NSP funds in each property is necessary to encourage neighborhood stabilization, but prohibits additional investment in the form of borrower-assisted investments. Each borrower will be expected to contribute down payment and closing costs.

Can NSP funds be used to prevent foreclosures? (1 question)

No. Title III of Division B of the Housing and Economic Recovery Act of 2008, is for the purpose of assisting in the redevelopment of abandoned and foreclosed homes under the Emergency Assistance for Redevelopment of Abandoned and Foreclosed Homes referred throughout the notice as the Neighborhood Stabilization Program(NSP). As stated in the Notice of Allocations, Application Procedures, Regulatory Waivers Granted to and Alternative Requirements for Emergency Assistance for Redevelopment of Abandoned and Foreclosed Homes Grantees under the Housing and Economic Recovery Act, 2008 (Docket No. FR-5255-N-01).

<http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg/nspnotice.pdf>,

b. HUD will not consider requests to allow foreclosure prevention activities, or allow demolition of structures that are not blighted, or to allow purchases of residential properties and homes that have not been abandoned or foreclosed upon as provided in HERA and defined in this notice. HUD does not have the authority to permit uses or activities not authorized by HERA.

Will single-family home investors be able to participate in the States Second Mortgage Loan Economic Recovery Program (SMLE) Commitment for Homeowners program? (1 question)

No. Homeownership is a requirement of this program. A period of affordability for each assisted homeownership unit will be modeled after the HOME homeownership affordability requirement and will be based on the amount of permanent subsidy going to the homebuyer, with a minimum affordability period of 5 years. If a homeowner received a permanent subsidy, the department will impose a lien, deed restrictions or CCRs to ensure compliance with the applicable affordability requirements. In addition, we will impose resale/recapture provisions if the home is sold during the period of affordability. The Arizona Department of Housing will also ensure that all homebuyers receiving assistance through this activity receive the NSP-required eight hours of homebuyer counseling.

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
B-08-DN-04-0001-01	Administration	001	Planning and Administration
B-08-DN-04-0001-02	Financing Mechanism	002	Your Way Home AZ
		003	YourWayHomeAZ
		004	
		005	
		006	Your Way Home AZ
		007	
		008	
		009	
		022	YourWayHomeAZ - 50%AMI set aside
		033	
		044	
		055	
		066	
077			
088			
099			
B-08-DN-04-0001-03	Redevelopment	019	Redevelopment
		020	Multi-family Redevelopment
		021	Multi-family redevelopment
B-08-DN-04-001-04	Multi-family redevelopment Soft	010	North 17 Multi-family
		011	209 W. Jackson Multi-Family



# Activities

**Project # / Title:** B-08-DN-04-0001-01 / Administration

**Grantee Activity Number:** 001  
**Activity Title:** Planning and Administration

**Activity Type:**

Administration

**Project Number:**

B-08-DN-04-0001-01

**Projected Start Date:**

11/03/2008

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

NA

**Activity Status:**

Completed

**Project Title:**

Administration

**Projected End Date:**

03/29/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:**

\$ 1,480,200.00

**Other Funds**

\$ 0.00

**Total Funds**

\$ 1,480,200.00

**Activity is being carried out by Grantee:**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

Arizona Department of Housing

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

ADOH

Arizona Department of Housing

**Organization Type**

State Agency

State

**Proposed**

\$ 0.00

\$



**Location Description:**

Planning and Administration activities will take place at the offices of the Arizona Department of Housing, 1110 W. Washington, Suite 310, Phoenix Arizona 85007

**Activity Description:**

General planning and administration of HERA Act NSP Grant funds for grant number B-08-DN-04-0001. ADOH has 5.25 FTE devoted to the administration of the HERA NSP funding over the next 4 years.

**Project # / Title: B-08-DN-04-0001-02 / Financing Mechanism**

**Grantee Activity Number: 002**  
**Activity Title: Your Way Home AZ**

**Activity Type:**  
Homeownership Assistance to low- and moderate-income

**Project Number:**  
B-08-DN-04-0001-02

**Projected Start Date:**  
05/01/2009

**Project Draw Block by HUD:**  
Not Blocked

**Activity Draw Block by HUD:**  
Not Blocked

**Block Drawdown By Grantee:**  
Not Blocked

**National Objective:**  
LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**  
EXEMPT

**Benefit Report Type:**  
Direct (Households)

**Activity Status:**  
Completed

**Project Title:**  
Financing Mechanism

**Projected End Date:**  
03/29/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 1,756,678.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 1,756,678.00

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	50		20	40.00
# of Households	50		20	40.00

Proposed Accomplishments	Total
# of Singlefamily Units	50
# of Housing Units	50

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Housing America Corporation (HAC)

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Housing America Corporation (HAC)	Non-Profit	\$

**Location Description:**

Project activities will be administered by HAC, a HUD Certified Counseling Agency, thru their offices located in Somerton Arizona and will cover the counties of LaPaz, Mohave and Yuma. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO.

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty.





**Grantee Activity Number:** 003  
**Activity Title:** YourWayHomeAZ

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

05/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

03/29/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 2,225,192.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 2,225,192.00

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
50		20	40.00
50		20	40.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

**Total**

50

50

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Northern Arizona Council of Governments (NACOG)

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Northern Arizona Council of Governments (NACOG)

**Organization Type**

Local Government

**Proposed**

\$

**Location Description:**



Project activities will be administered by NACOG, a HUD Certified Counseling Agency, thru their offices located in Flagstaff and Winslow Arizona and will cover the counties of Apache, Coconino, Navajo and Yavapai. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO.

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty.

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**Grantee Activity Number:** 004  
**Activity Title:** YourWayHomeAZ

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

05/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

03/29/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:**

\$ 1,620,622.59

**Other Funds**

\$ 0.00

**Total Funds**

\$ 1,620,622.59

**Proposed Beneficiaries**

# Owner Households

**Total**

**Low**

**Mod**

**Low/Mod%**

50

20

40.00

# of Households

50

20

40.00

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

50

# of Housing Units

50

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

SouthEastern Arizona Governments Organization (SEAGO)

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

SouthEastern Arizona Governments Organization (SEAGO)

**Organization Type**

Local Government

**Proposed**

\$

**Location Description:**



Project activities will be administered by SEAGO, a HUD Certified Counseling Agency, thru their offices located in Bisbee Arizona and will cover the counties of Cochise, Graham, Greenlee and Santa Cruz. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO.

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty. Proposed budget and actual budget are exactly the same, reviewer comment regarding budget was previously addressed many months ago.

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**Grantee Activity Number:** 005  
**Activity Title:** YourWayHomeAZ

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

05/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

03/29/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 945,143.60

**Other Funds:** \$ 0.00

**Total Funds:** \$ 945,143.60

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
50		20	40.00
50		20	40.00

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

**Total**

50

50

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Community Action Human Resources Agency (CAHRA)

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Community Action Human Resources Agency (CAHRA)

**Organization Type**

Non-Profit

**Proposed**

\$ 945,143.60

**Location Description:**



Project activities will be administered by CAHRA, a HUD Certified Counseling Agency, thru their offices located in Eloy Arizona and will cover the counties of Gila and Pinal. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO.

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty

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**Grantee Activity Number:** 006  
**Activity Title:** Your Way Home AZ

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

03/29/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 3,550,501.80

**Other Funds:** \$ 0.00

**Total Funds:** \$ 3,550,501.80

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Owner Households	100		60	60.00
# of Households	100		60	60.00

**Proposed Accomplishments**

	<b>Total</b>
# of Singlefamily Units	100
# of Housing Units	100

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Family Housing Resources

**Proposed budgets for organizations carrying out Activity:**

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed</b>
Family Housing Resources	Non-Profit	\$

**Location Description:**



Project activities will be administered by Family Housing Resources, a HUD Certified Counseling Agency thru their offices located in Tucson Arizona and will cover Pima County. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage up to 22% of sales price of discounted foreclosed home. Application intake, Homebuyer Education, HQS Property inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty.

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**Grantee Activity Number:** 007  
**Activity Title:** Your Way Home AZ

**Activity Type:**  
 Homeownership Assistance to low- and moderate-income

**Project Number:**  
 B-08-DN-04-0001-02

**Projected Start Date:**  
 07/01/2009

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**  
 EXEMPT

**Benefit Report Type:**  
 Direct (Households)

**Activity Status:**  
 Completed

**Project Title:**  
 Financing Mechanism

**Projected End Date:**  
 03/29/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 4,110,870.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 4,110,870.00

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	100		60	60.00
# of Households	100		60	60.00

Proposed Accomplishments	Total
# of Singlefamily Units	100
# of Housing Units	100

**Activity is being carried out by Grantee:**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Old Pueblo Community Foundation

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Old Pueblo Community Foundation	Non-Profit	\$

**Location Description:**



Project Activities will be administered by Old Pueblo, a Hud Certified Housing Counseling Agency thru their offices in Tucson Arizona and will cover Pima County. Specific Addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application intake, Homebuyer Education, HQS property inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty.

---



**Grantee Activity Number:** 008  
**Activity Title:** Your Way Home AZ

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

03/29/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 5,672,780.40

**Other Funds:** \$ 0.00

**Total Funds:** \$ 5,672,780.40

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
<b># Owner Households</b>	100		60	60.00
<b># of Households</b>	100		60	60.00

**Proposed Accomplishments**

	<b>Total</b>
<b># of Singlefamily Units</b>	100
<b># of Housing Units</b>	100

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Genesis Housing Services

**Proposed budgets for organizations carrying out Activity:**

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed</b>
Genesis Housing Services	Non-Profit	\$

**Location Description:**



Project Activities will be administered by Genesis, a HUD Certified Housing Counseling Agency, thru their offices in Gilbert Arizona and will cover Maricopa County. Specific addresses of properties to be assisted with homebuyer financing will be identified at the time of purchase contract between homebuyer and REO

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application intake, homebuyer education, HQS property inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty.

---



**Grantee Activity Number:** 009  
**Activity Title:** Your Way Home AZ

**Activity Type:**  
 Homeownership Assistance to low- and moderate-income

**Project Number:**  
 B-08-DN-04-0001-02

**Projected Start Date:**  
 07/01/2009

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**  
 EXEMPT

**Benefit Report Type:**  
 Direct (Households)

**Activity Status:**  
 Completed

**Project Title:**  
 Financing Mechanism

**Projected End Date:**  
 03/29/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 6,344,867.49  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 6,344,867.49

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	100		60	60.00
# of Households	100		60	60.00

Proposed Accomplishments	Total
# of Singlefamily Units	100
# of Housing Units	100

**Activity is being carried out by Grantee:**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Neighborhood Housing Services of Phoenix

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Neighborhood Housing Services of Phoenix	Non-Profit	\$

**Location Description:**



Project activities will be administered by NHS, a HUD Certified Housing Counseling Agency, thru their offices located in Phoenix Arizona and will cover Maricopa County. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO.

**Activity Description:**

Facilitate purchase of home with NSP second mortgage of up to 22% of sales price of discounted foreclosed home. Application intake, homebuyer education, HQS property inspection, document preparation, coordination of review appraisal, coordination of home warranty.

---



**Grantee Activity Number:** 022  
**Activity Title:** YourWayHomeAZ - 50%AMI set aside

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

09/11/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 205,797.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 205,797.00

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
9	9		100.00
9	9		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

9

# of Housing Units

9

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Housing America Corporation (HAC)

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

ADOH

Housing America Corporation (HAC)

**Organization Type**

State Agency

Non-Profit

**Proposed**

\$ 0.00

\$ 205,797.00



**Location Description:**

Project activities will be administered by HAC, a HUD Certified Counseling Agency thru their offices located in Somerton Arizona and will cover the counties of LaPaz, Mohave and Yuma. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO.

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty. Assisted Homebuyers will be at or below 50% AMI and will be funded thru the 25% set-aside.

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**Grantee Activity Number: 033**  
**Activity Title: YourWayHomeAZ - 50%AMI set aside**

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

09/11/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 139,182.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 139,182.00

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
4	4		100.00
4	4		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

**Total**

4

4

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Northern Arizona Council of Governments (NACOG)

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

ADOH

Northern Arizona Council of Governments (NACOG)

**Organization Type**

State Agency

Local Government

**Proposed**

\$ 0.00

\$ 139,182.00



**Location Description:**

Project activities will be administered by NACOG, a HUD Certified Counseling Agency, thru their offices located in Flagstaff and Winslow Arizona and will cover the counties of Apache, Coconino, Navajo and Yavapai. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO.

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty. Assisted Homebuyers will be at or below 50%AMI and will be funded thru the 25% set-aside.

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**Grantee Activity Number:** 044  
**Activity Title:** YourWayHomeAZ - 50%AMI set aside

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

09/11/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 83,449.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 83,449.00

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
4	4		100.00
4	4		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

4

# of Housing Units

4

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

SouthEastern Arizona Governments Organization (SEAGO)

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

ADOH

SouthEastern Arizona Governments Organization (SEAGO)

**Organization Type**

State Agency

Local Government

**Proposed**

\$ 0.00

\$ 83,449.00



**Location Description:**

Project activities will be administered by SEAGO, a HUD Certified Counseling Agency, thru their offices located in Bisbee Arizona and will cover the counties of Cochise, Graham, Greenlee and Santa Cruz. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO.

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty. Assisted Homebuyers will be at or below 50%AMI and will be funded thru the 25% set-aside.

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**Grantee Activity Number: 055**  
**Activity Title: YourWayHomeAZ - 50%AMI set aside**

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

09/11/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 189,094.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 189,094.00

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
9	9		100.00
9	9		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

9

# of Housing Units

9

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Community Action Human Resources Agency (CAHRA)

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

ADOH

Community Action Human Resources Agency (CAHRA)

**Organization Type**

State Agency

Non-Profit

**Proposed**

\$ 0.00

\$ 189,094.00



**Location Description:**

Project activities will be administered by CAHRA, a HUD Certified Counseling Agency, thru their offices located in Eloy Arizona and will cover the counties of Gila and Pinal. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO.

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty. Assisted Homebuyers will be at or below 50%AMI and will be funded thru the 25% set-aside.

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**Grantee Activity Number:** 066  
**Activity Title:** YourWayHomeAZ - 50%AMI set aside

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

09/11/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 244,069.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 244,069.00

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
10	10		100.00
10	10		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

10

# of Housing Units

10

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Family Housing Resources

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

ADOH

Family Housing Resources

**Organization Type**

State Agency

Non-Profit

**Proposed**

\$ 0.00

\$ 244,069.00



**Location Description:**

Project activities will be administered by Family Housing Resources, a HUD Certified Counseling Agency thru their offices located in Tucson Arizona and will cover Pima County. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty. Assisted Homebuyers will be at or below 50%AMI and will be funded thru the 25% set-aside.

---





**Grantee Activity Number:** 077  
**Activity Title:** YourWayHomeAZ - 50%AMI set aside

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

09/11/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 43,876.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 43,876.00

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
2	2		100.00
2	2		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

2

# of Housing Units

2

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Old Pueblo Community Foundation

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

ADOH

Old Pueblo Community Foundation

**Organization Type**

State Agency

Non-Profit

**Proposed**

\$ 0.00

\$ 43,876.00



**Location Description:**

Project Activities will be administered by Old Pueblo, a Hud Certified Housing Counseling Agency thru their offices in Tucson Arizona and will cover Pima County. Specific Addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty. Assisted Homebuyers will be at or below 50%AMI and will be funded thru the 25% set-aside.

---



**Grantee Activity Number:** 088  
**Activity Title:** YourWayHomeAZ - 50%AMI set aside

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

09/11/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 54,878.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 54,878.00

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Owner Households	3	3		100.00
# of Households	3	3		100.00

**Proposed Accomplishments**

	Total
# of Singlefamily Units	3
# of Housing Units	3

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Genesis Housing Services

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
ADOH	State Agency	\$ 0.00
Genesis Housing Services	Non-Profit	\$ 54,878.00



**Location Description:**

Project Activities will be administered by Genesis, a HUD Certified Housing Counseling Agency, thru their offices in Gilbert Arizona and will cover Maricopa County. Specific addresses of properties to be assisted with homebuyer financing will be identified at the time of purchase contract between homebuyer and REO

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty. Assisted Homebuyers will be at or below 50%AMI and will be funded thru the 25% set-aside.

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**Grantee Activity Number:** 099  
**Activity Title:** YourWayHomeAZ - 50%AMI set aside

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

B-08-DN-04-0001-02

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

09/11/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 110,951.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 110,951.00

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
5	5		100.00
5	5		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

5

# of Housing Units

5

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Neighborhood Housing Services of Phoenix

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

ADOH

Neighborhood Housing Services of Phoenix

**Organization Type**

State Agency

Non-Profit

**Proposed**

\$ 0.00

\$ 110,951.00



**Location Description:**

Project activities will be administered by NHS, a HUD Certified Housing Counseling Agency, thru their offices located in Phoenix Arizona and will cover Maricopa County. Specific addresses of properties to be assisted with homebuyer financing will be identified at time of purchase contract between homebuyer and REO.

**Activity Description:**

Facilitate purchase of home with NSP funded second mortgage of up to 22% of sales price of discounted foreclosed home. Application Intake, Homebuyer Education, HQS Property Inspections, document preparation, closed loan packaging for delivery to ADOH, monthly pipeline reporting, coordination of review appraisal, coordination of Home Warranty. Assisted Homebuyers will be at or below 50%AMI and will be funded thru the 25% set-aside.

**Project # / Title: B-08-DN-04-0001-03 / Redevelopment**

**Grantee Activity Number: 019**  
**Activity Title: Redevelopment**

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

B-08-DN-04-0001-03

**Projected Start Date:**

03/12/2010

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Under Way

**Project Title:**

Redevelopment

**Projected End Date:**

03/29/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 94,460.63

**Other Funds** \$ 0.00

**Total Funds** \$ 94,460.63

**Proposed Beneficiaries**

# Renter Households

	Total	Low	Mod	Low/Mod%
# Renter Households	1		1	100.00
# of Households	1		1	100.00

**Proposed Accomplishments**

**Total**



<b># of Multifamily Units</b>	1
<b># of Housing Units</b>	1
<b># of Properties</b>	1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Glenn-Verde Housing, Inc.2

**Proposed budgets for organizations carrying out Activity:**

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed</b>
Glenn-Verde Housing, Inc.2	Non-Profit	\$ 94,460.63

**Location Description:**

Glenn Verde Apartments, 3422-3440 E. Glenn, Tucson AZ 85713

**Activity Description:**

Rehabilitation of foreclosed multifamily property with 6 buildings that consist of 24 one and two bedroom townhome units to serve very low income and homeless families. 23 units will serve families at or below 50% AMI and are reported under activity 021. One unit reported under this activity will serve family under 60%AMI.



**Grantee Activity Number:** 020  
**Activity Title:** Multi-family Redevelopment

**Activity Type:**

Acquisition - general

**Project Number:**

B-08-DN-04-0001-03

**Projected Start Date:**

03/12/2010

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Redevelopment

**Projected End Date:**

03/29/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 732,944.91

**Other Funds:** \$ 0.00

**Total Funds:** \$ 732,944.91

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Renter Households				0.0
# of Households				0.0
# of Permanent Jobs Created				0.0

**Proposed Accomplishments**

- # of Multifamily Units
- # of Housing Units
- Total acquisition compensation to owners
- # of Parcels acquired voluntarily
- # of Parcels acquired by admin settlement
- # of Parcels acquired by condemnation
- # of Properties

**Total**





**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Glenn-Verde Housing, Inc.1

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Glenn-Verde Housing, Inc.1

**Organization Type**

Non-Profit

**Proposed**

\$ 732,944.91

**Location Description:**

Glenn Verde Apartments, 3422-3440 E. Glenn, Tucson AZ 85713

**Activity Description:**

Aquisition of foreclosed multifamily property with 6 buildings that consist of 24 one and two bedroom townhome units to serve very low income and homeless families. 23 units will serve families at or below 50% AMI. 1 unit will serve at or below 60%AMI and will be accounted for under a seperate activity. All beneficiary data for the 23 units at 50%AMI will be provided under Activity 021. Beneficiary data for the 1 unit at 60%AMI will be provided under Activity 019



**Grantee Activity Number:** 021  
**Activity Title:** Multi-family redevelopment

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Project Number:**  
 B-08-DN-04-0001-03

**Projected Start Date:**  
 03/12/2010

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**  
 COMPLETED

**Benefit Report Type:**  
 Direct (Households)

**Activity Status:**  
 Completed

**Project Title:**  
 Redevelopment

**Projected End Date:**  
 03/31/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 2,172,594.46  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 2,172,594.46

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households	23	23		100.00
# of Households	23	23		100.00

Proposed Accomplishments	Total
# of Multifamily Units	23
# of Housing Units	23
# ELI Households (0-30% AMI)	
# of Properties	1

**Activity is being carried out by Grantee:**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Glenn-Verde Housing, Inc.1

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Glenn-Verde Housing, Inc.1	Non-Profit	\$



**Location Description:**

Glenn Verde Apartments, 3422-3440 E. Glenn, Tucson AZ 85713

**Activity Description:**

Rehabilitation of foreclosed multifamily property with 6 buildings that consist of 24 one and two bedroom townhome units to serve very low income and homeless families. 23 units will serve families at or below 50% AMI. 1 unit will serve households at or below 60% AMI and will be reported under activity 019. Reviewer comment regarding 15 units at 50%AMI is incorrect.

**Project # / Title: B-08-DN-04-001-04 / Multi-family redevelopment Soft**

**Grantee Activity Number: 010**  
**Activity Title: North 17 Multi-family**

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

B-08-DN-04-001-04

**Projected Start Date:**

08/31/2010

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Multi-family redevelopment Soft Second

**Projected End Date:**

09/11/2012

**Project Draw Block Date by HUD:****Activity Draw Block Date by HUD:**

**Total Budget:** \$ 6,345,062.00

**Other Funds** \$ 0.00

**Total Funds** \$ 6,345,062.00

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
<b># Renter Households</b>	72	72		100.00
<b># of Households</b>	72	72		100.00

**Proposed Accomplishments**

**Total**



# of Multifamily Units	72
# of Housing Units	72
# ELI Households (0-30% AMI)	
# of Properties	1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Arizona Housing, Inc.

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Arizona Housing, Inc.	Non-Profit	\$

**Location Description:**

Property known as North 17 Apartments and is located at 9601 North 17th Avenue, Phoenix AZ 85021. This property is located in a HUD F.A.R.S. Risk score census tract rated 10 for highest risk.

**Activity Description:**

Soft second financing for the purchase and redevelopment of an existing foreclosed multi-family residential property. Redevelopment will include energy efficient rehabilitation and incorporates Energy Star requirements. Units will be permanent housing for 72 households giving priority to those are homeless but are transitioned from shelter housing. Units will be at or below 50%AMI and will count towards the required NSP 25% set aside.



**Grantee Activity Number:** 011  
**Activity Title:** 209 W. Jackson Multi-Family

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

B-08-DN-04-001-04

**Projected Start Date:**

05/01/2012

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Completed

**Project Title:**

Multi-family redevelopment Soft Second

**Projected End Date:**

03/01/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 275,741.12

**Other Funds:** \$ 0.00

**Total Funds:** \$ 275,741.12

**Proposed Beneficiaries**

# Renter Households

	Total	Low	Mod	Low/Mod%
# Renter Households	297	297		100.00
# of Households	297	297		100.00

**Proposed Accomplishments**

# of Multifamily Units

# of Housing Units

# of Properties

**Total**

297

297

1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Arizona Housing, Inc.

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Arizona Housing, Inc.

**Organization Type**

Non-Profit

**Proposed**

\$ 275,741.12



**Location Description:**

209 Jackson Street, Phoenix Arizona 85003-5462. Ownership and Management of property is Arizona Housing Inc.

**Activity Description:**

Rehabilitation of foreclosed multi-family property known as Campaigne Place. Units to be permanent supportive housing serving the chronically homeless at or below 50% of Area Median Income. Property consists of 297 efficiency units and common space. NSP1 to used for hard construction rehabilitation costs of the units only.

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**Action Plan Comments:**

- Reviewer - AP modification approved. AP modified for Activities 002, 004 and 005; overall budget remains the same. Funds moved to facilitate foreclosure purchase closings.
- Reviewer - AP modification approved 9/15/11 with comment - Please confirm Proposed Beneficiaries and Proposed Accomplishments in the Action Plan are correct. When an activity is completed, Cumulative Actual (QPR) and Proposed (Action Plan) numbers should equal if they do not match, adjust your Proposed Beneficiaries and Proposed Accomplishments to equal Cumulative Actual Total #s, by modifying the Action Plan.
- Reviewer - AP reviewed and approved. Activity # 004 budget was reduced by \$22,261.41 and Activity # 008 budget was increased by \$22,261.41. Activity status for # 002, 004 and 005 are complete.
- Reviewer - AP modification approved. State adjusted funds for the final two closings of the YourWayHomeAZ financing mechanism.
- Reviewer - Grantee has made administrative adjustments to activity data.
- Reviewer - Action Plan Approved. All YourWayHomeAZ activities were changed from "Underway" to "Completed"
- Reviewer - AP approved; correction to grant budget that was showing 5 cents committed to projects than was available in grant; reduction to Activity 009 in the amount of \$2,955 as that contract and project is now finished; increase to Activity 11 in the amount of \$2955 to be used for multi-family



rehabilitation; correction to Activity 11 name of project. Formerly called Campaigne Place but multi-family complex has changed name to 209 W. Jackson.

Reviewer - AP modified to close out 2-Your Way Home AZ activities.

Reviewer - Action Plan has been reviewed and approved. Status of YourWayHomeAZ project has been modified for activities #'s 002, 004 and 009 - to "underway" so that correction can be made to include beneficiary data for closings from 2009 thru 2011 that were mistakenly omitted.

Reviewer - Marilee Hansen: All activities need to revise "responsible organization type" from unknown. Question about proposed beneficiaries all being at or be 80% of AMI.

## Action Plan History

Version	Date
B-08-DN-04-0001 AP#1	03/24/2015
B-08-DN-04-0001 AP#2	01/23/2015
B-08-DN-04-0001 AP#3	10/24/2014
B-08-DN-04-0001 AP#4	07/11/2014
B-08-DN-04-0001 AP#5	05/20/2014
B-08-DN-04-0001 AP#6	04/28/2014
B-08-DN-04-0001 AP#7	09/26/2013
B-08-DN-04-0001 AP#8	05/28/2013
B-08-DN-04-0001 AP#9	11/05/2012
B-08-DN-04-0001 AP#10	08/17/2012
B-08-DN-04-0001 AP#11	08/17/2012
B-08-DN-04-0001 AP#12	05/14/2012
B-08-DN-04-0001 AP#13	01/17/2012
B-08-DN-04-0001 AP#14	12/05/2011
B-08-DN-04-0001 AP#15	09/15/2011
B-08-DN-04-0001 AP#16	10/28/2010

