

# Action Plan

**Grantee: Anoka County, MN**

**Grant: B-08-UN-27-0001**

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<b>LOCCS Authorized Amount:</b>	\$ 2,377,310.00
<b>Grant Award Amount:</b>	\$ 2,377,310.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 3,000,000.00
<b>Total Budget:</b>	\$ 5,377,310.00

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## Funding Sources

Funding Source	Funding Type
Neighborhood Stabilization Program	Other Federal Funds

## Narratives

### Areas of Greatest Need:

Anoka County determined areas of greatest need by using the following data: a. Total amount of properties foreclosed upon in the years 2007 and 2008 b. USPS Residential Vacancy Rate and c. HMDA High-Cost Loan Rate. Information was compiled and weighed to show risk. Using the weighed data against the risk score and predicted foreclosure rates allows us to meet the 2301(c)(2) criteria. The areas identified by the County as "greatest risk" were consistent with all data reviewed. Anoka County determined the areas of greatest need by census tract and blocks groups and has identified tracts within 13 of our 21 cities and townships. In addition to working with real estate professionals we are working closely with the municipalities to identify housing units that are distressed and causing neighborhood concerns. Anoka County will target areas of greatest need with programs for home buyer financing, acquisition and rehabilitation and demolition. Anoka County will continue to be the responsible organization for the administration of these projects and use partnerships to meet program goals.

### Distribution and and Uses of Funds:

Anoka County intends to use NSP funds in areas of greatest need by completing acquisition and rehabilitation of units that are substandard but suitable for rehabilitation, demolition on units that create blight and are no longer fit for habitation due to structural or health and safety issues and home buyer financing to allow households to purchase foreclosed and vacant properties that are in good to standard condition. Anoka County is proposing funds are used in the following way: Home buyer financing \$300,000, demolition \$400,000, acquisition and rehabilitation to meet 25% set aside \$ 594,330 and acquisition and rehabilitation serving LMMI households \$845,294. Anoka County will retain \$237,731 for NSP program administration and federal requirements. Anoka County will use funds to meet low, moderate and middle income housing needs.

03/14/2013 Anoka County revised Action Plan for the sole purpose of increasing budgets.

### Definitions and Descriptions:

Blighted Structure is a structure in which by reason of dilapidation, obsolescences, overcrowdinw, faulty arrangement or design, lack of ventilation, light and sanitary facilities, excessive land coverage, deleterious land use, or any combination of these or other factors, is detrimental to the safety, health, morale, or welfare of the community.

Rehabilitation standards will be in accordance with State of MN Building, Electrical and Plumbing Codes. All homes will meet HUD's Section 8 Housing Quality Standards. The County, working with housing inspectors and/or city building officials will review the physical condition of each property and determine if the unit meets HQS.

### Low Income Targeting:

Low income targeting will be met by working with our local non-profit partners. Through organizations such as the CAP, Habitat, local land trusts and foundations Anoka County will reach out to those at or below 25% AMI for homeownership opportunities.



**Acquisition and Relocation:**

Anoka County will purchase vacant and foreclosed homes that are distressed and not eligible for standard financing to either rehabilitate or demolish. All homes are vacant at the time of the first showing and no tenants reside. If the home is occupied and/or there are personal belongings present work with the realtors and owner will further determine status of occupancy. Anoka County will not take practice in displacing any household during the NSP program administration

**Public Comment:**

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
1	Administration	1a	Anoka County NSP Administration
2	Financing Mechanism	2a	Incentive Fund Program
3	Acquisition for Rehabilitation	3a	Acquisition for rehab
		3b	Rehabilitation costs for 25% Set aside units
		3c	Acquisition for Rehabilitation - LMMI
		3d	Rehabilitation for LMMI
4	Demolition	4a	Demolition of Units
9999	Restricted Balance		<i>No activities in this project</i>



# Activities

**Project # / Title:** 1 / Administration

**Grantee Activity Number:** 1a  
**Activity Title:** Anoka County NSP Administration

**Activity Type:**

Administration

**Project Number:**

1

**Projected Start Date:**

02/01/2009

**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:**

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

Administration

**Projected End Date:**

06/30/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 352,731.00

**Other Funds** \$ 0.00

**Total Funds** \$ 352,731.00

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Anoka County Community Development

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

**Responsible Organization**

Anoka County Community Development

**Organization Type**

Unknown

**Proposed**

\$ 237,731.00

**Location Description:**



**Activity Description:**

Administration and costs associated with the federal NSP program eligible activities and federal requirements.

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**Project # / Title: 2 / Financing Mechanism**

**Grantee Activity Number: 2a**  
**Activity Title: Incentive Fund Program**

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

**Project Number:**  
2

**Projected Start Date:**  
03/15/2009

**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:**  
02/28/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 10,000.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 10,000.00

<b>Proposed Beneficiaries</b>	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
<b># Owner Households</b>	1		1	100.00
<b># of Households</b>	1		1	100.00



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

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

Anoka County Community Development

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

**Responsible Organization**

Anoka County Community Development

**Organization Type**

Unknown

**Proposed**

\$ 10,000.00

**Location Description:**

Units located in NSP Target Areas

**Activity Description:**

Homebuyers are eligible for \$10,000 to purchase a foreclosed and vacant home in an nsp target area. Application must be submitted to Anoka County and home buyer realtor must include all applicable NSP language in purchase agreement.

**Project # / Title: 3 / Acquisition for Rehabilitation**

**Grantee Activity Number:**

3a

**Activity Title:**

Acquisition for rehab

**Activity Type:**

Acquisition - general

**Project Number:**

3

**Projected Start Date:**

03/15/2009

**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:**

COMPLETED

**Activity Status:**

Completed

**Project Title:**

Acquisition for Rehabilitation

**Projected End Date:**

07/01/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:**

\$ 449,236.35

**Other Funds**

\$ 0.00

**Total Funds**

\$ 449,236.35



**Benefit Report Type:**

Direct (Households)

<b>Proposed Beneficiaries</b>	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Owner Households	4	3		75.00
# of Households	4	3		75.00

<b>Proposed Accomplishments</b>	<b>Total</b>
# of Singlefamily Units	4
# of Housing Units	4
# of Parcels acquired voluntarily	4
# of Properties	4

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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Anoka County Community Development

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

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed</b>
Anoka County Community Development	Unknown	\$ 350,000.00

**Location Description:**

Anoka County Community Development is working within the NSP target areas to purchase homes that will meet the needs of households at or below 50% AMI for homeownership opportunities.

**Activity Description:**

Funds will be used to purchase homes eligible for rehabilitation to meet the needs of households with income at or below 50% AMI. These households will be targeted using programs such as Habitat for Humanity, Two Rivers Community Land Trust and the Community Action Program.

Activity 3A in the NSP1 Action Plan has been consolidated into Activity 3B after further review from HUD had determined we had over created activities. All projects within Activity 3A and 3B have been the same properties and accomplishments.



**Grantee Activity Number: 3b**  
**Activity Title: Rehabilitation costs for 25% Set aside units**

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

3

**Projected Start Date:**

03/15/2009

**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:**

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

# of Households

	Total	Low	Mod	Low/Mod%
# Owner Households	4	4		100.00
# of Households	4	4		100.00

**Proposed Accomplishments**

# ELI Households (0-30% AMI)

Total

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

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

Anoka County Community Development

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

**Responsible Organization**

Anoka County Community Development

**Organization Type**

Unknown

**Proposed**

\$ 970,563.35

**Location Description:**

Target areas within Anoka County.



**Activity Description:**

Units purchased for the intent of meeting the 25% low income set aside will be rehabilitated using NSP funds and sold to income eligible home owners.

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**Grantee Activity Number: 3c**  
**Activity Title: Acquisition for Rehabilitation - LMMI**

**Activity Type:**  
 Acquisition - general

**Project Number:**  
 3

**Projected Start Date:**  
 03/15/2009

**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:**  
 COMPLETED

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

**Activity Status:**  
 Completed

**Project Title:**  
 Acquisition for Rehabilitation

**Projected End Date:**  
 07/01/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 993,636.34  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 993,636.34

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households	7		7	100.00

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

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Anoka County Community Development

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

Responsible Organization	Organization Type	Proposed
Anoka County Community Development	Unknown	\$ 500,000.00

**Location Description:**  
 NSP Target Areas

**Activity Description:**  
 Units that are not selling on the market and causing a distressful situation within a target area will be acquired and



rehabilitated and resold to an income eligible family.

Per discussions with HUD, Activity 3C is a duplication of the work and process that has occurred in Activity 3D. All properties were intended for the same target market and it would cause duplication to report in both. All costs are associated with the acquisition and rehabilitation of single family homes to be sold to households at or below 120%AMI. Activity 3C is being completed and continued draws and accomplishments will be completed in Activity 3D.

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**Grantee Activity Number:** 3d  
**Activity Title:** Rehabilitation for LMMI

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

**Project Number:**  
 3

**Projected Start Date:**  
 03/15/2009

**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:**  
 COMPLETED

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

**Activity Status:**  
 Under Way

**Project Title:**  
 Acquisition for Rehabilitation

**Projected End Date:**  
 07/01/2017

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 1,868,187.29  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 1,868,187.29

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	7		7	100.00
# of Households	7		7	100.00

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

**Activity is being carried out through:**  
 Grantee Employees

**Organization carrying out Activity:**  
 Anoka County Community Development

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

Responsible Organization	Organization Type	Proposed
Anoka County Community Development	Unknown	\$

**Location Description:**  
 Homes rehabilitated will be in NSP Target areas



**Activity Description:**

rehabilitation will occur on units purchased and in need of repairs in order to be brought back to habitable standards.

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**Project # / Title: 4 / Demolition**

**Grantee Activity Number: 4a**  
**Activity Title: Demolition of Units**

**Activity Type:**

Clearance and Demolition

**Project Number:**

4

**Projected Start Date:**

03/15/2009

**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:**

**Benefit Report Type:**

NA

**Activity Status:**

Completed

**Project Title:**

Demolition

**Projected End Date:**

07/01/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 372,240.88

**Other Funds** \$ 0.00

**Total Funds** \$ 372,240.88

**Proposed Accomplishments**

**# of Singlefamily Units**

**Total**  
6

**# of Housing Units**

6

**# of Properties**

6



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

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Anoka County Community Development

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

Responsible Organization	Organization Type	Proposed
Anoka County Community Development	Unknown	\$ 400,000.00

**Location Description:**

NSP Target Areas in Columbia Heights, Fridley and City of Anoka

**Activity Description:**

Anoka county will use these funds to purchase units that will be demolished due to blight and issues that are unsafe to the unit and surrounding residents.

After discussions with HUD, it was found that Anoka County had duplicated its DRGR reporting efforts and mislabeled an activity in the system from inception. Anoka County purchases properties for the removal of blighted single family homes. The intent is to remove a unit that is no longer habitable due to mold, asbestos, and other health, safety or public issues. The future use of the lot will remain a single family plat and the construction of the unit on that lot will also be a single family unit. We are not consolidating lots to build a structure outside the original foot print, therefore the labeling of this activity should have remained as Acquisition/Rehabilitation. All sites that benefited from the draws against this activity will be reported as housing accomplishments in Activity 3D.

**Action Plan Comments:**

- MARIA following approval of DRGR entries (on worksheet) on 16 July 09, I forgot to ask AC to change its status to "submitted-awaiting review." This was done by AC on 31 July 09. HUD review reveals no changes from that approved on the 16th. Thus, approval in DRGR on 3 Aug 09.
- MARIA Review of amendment #1 completed 29 June 2010. The budget transfers have no adverse impact on the min/max dollar thresholds. The transfers are subsequent to CP process. Recommend approval of amendment on this date. MEPaulson 30 June 2010
- Reviewer - Approved as a temporary amendment so the County can submit the QPR. Additional revisions will be submitted after QPR. Reviewed and approved by Ben Osborn.
- Reviewer - The submission of this action plan includes Activity budgets that do not anticipate additional program income. The Grantee may need to submit future Action Plan changes to reflect additional Program Income earned. CD 2/28/2012
- Reviewer - JS 7/24/2012 FO staff met this week with the grantee who asked for a quick review so as to enable the grantee to submit the QPR on time. The CPD Rep is out of the office at this time, and I lack some records of her prior comments to the grantee. I recognize that there is some missing data. For example, Activities 2a, 3b, and 3c have no proposed accomplishments, but have actual accomplishments. This needs to be revised as soon as possible.



Reviewer - The Grantee contacted the Field Office on 3/14/13 with questions about activity budgets; the County is currently unable to disperse additional NSP1 funds. CPD rep. reviewed activity budgets with grantee and it appears that in several activities the current budgets were insufficient to allow additional EN funds to be drawn. Grantee is increasing the activity budgets to allow the NSP1 program to continue and to draw down EN funds as they are available. CD 3-19-13

## Action Plan History

Version	Date
B-08-UN-27-0001 AP#1	10/26/2015
B-08-UN-27-0001 AP#2	03/19/2013
B-08-UN-27-0001 AP#3	07/24/2012
B-08-UN-27-0001 AP#4	02/28/2012
B-08-UN-27-0001 AP#5	10/26/2010
B-08-UN-27-0001 AP#6	06/30/2010

