

Action Plan

Grantee: Babylon Township, NY

Grant: B-08-MN-36-0101

LOCCS Authorized Amount:	\$ 2,170,909.00
Grant Award Amount:	\$ 2,170,909.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 419,205.06
Total Budget:	\$ 2,590,114.06

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

The HUD foreclosure data indicates which hamlets have the highest number of foreclosures and the historical data shows the trend in foreclosures from 2006 to the present for the same area. The Lis Pendens data shows the areas that currently have the largest number of mortgage suits underway, therefore will be a good predictor of the areas likely to face a significant rise in the rate of foreclosures. The Town of Babylon has 46 Census Tracts with 163 Block Groups. The estimated foreclosure risk for the Block Groups based on a scale of 1 to 10, with 10 being the highest risk; there are 25 Block Groups with an estimated foreclosure risk of 8 or higher. The 25 Block Groups are located in the Wyandanch and Amityville areas. There are four census Block Groups with a foreclosure risk of 10, three in Wyandanch and one in Amityville. The HUD data also indicates that the estimated High Cost Average Mortgage Rate for the Town of Babylon is 28.3%. Amityville and Wyandanch areas contain the census tracts with 47.6% to 56.2% High Cost Mortgage Rates. An analysis of the data received from the L.I. Profiles showed that the Township of Babylon had 3,389 Lis Pendens filed from 2006 to 2008. The hamlets of Wyandanch and Amityville had 1004, providing evidence they are high risk. Foreclosure total for the Town was 665, from 2006 – 2008, Amityville and Wyandanch had 248 foreclosures. Based on the analysis, Wyandanch and Amityville are our target areas.

Distribution and Uses of Funds:

The Town of Babylon is proposing to use its allocation from the Neighborhood Stabilization Program for the purpose of acquisition of vacant and foreclosed properties in the areas with the greatest percentage of home foreclosures, the highest percentage of homes financed by subprime mortgage related loans and the areas that are likely to face a significant rise in the rate of home foreclosures. The Wyandanch area will ensure that our funds are being used in accordance with the requirements of Section 2301(c) (3)(c). The properties will be put into a land bank with the focus on the redevelopment of the Wyandanch Area. Any homes which are determined to be in a "blighted" condition, according to the Town of Babylon's Definition of Blight will be demolished using NSP funds. We will be addressing the foreclosures through Acquisition, Section 2301(d) (1) and rehabilitation of foreclosed homes in the Amityville area. Two foreclosed houses will be acquired and renovated; they will be sold to families whose income is no more than 50% of area median. All foreclosed-upon homes or properties will be purchased at a discount of 15 percent from the current market-appraised value of the home or property. The Town of Babylon proposes to use the New York State Definition of Unsafe Structures as our definition of blighted Structures. The States definition of "Unsafe Structures and Equipment" under Section 107 of the Fire Code of NY State: "An unsafe structure is one that is found to be dangerous to the life, health, property or safety of the public or to the occupants of the structure by not providing minimum safeguards to protect or warn occupants in the event of fire: or because such structures contains unsafe equipment or is so damaged, decayed, dilapidated, or structurally unsafe; or is of such faulty construction or unstable foundation that partial or complete collapse is possible." The Town of Babylon will meet the Housing



Quality Standards; the New York State Uniform Fire prevention and Building Codes and will conform to the Town of Babylon's green building code which ensures that any rehabilitation or new construction will be energy efficient. For the purpose of the NSP Program the Home Program Rents will be used; Households with income below 50% of median income, the maximum rent will be the "Low Home Rents," Households with income above 50% of median, but not more than 80% of median the "High Home Rents" will apply, and for households with income above 80% of median income, but not more than 120% of median, the "Fair Market Rents" will apply. When the unit has project based subsidies, the "Fair Market Rents" will be used, and the tenant will pay no more than 30% of income for rent as per Section Eight regulations. The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

Definitions and Descriptions:

Low Income Targeting:

Acquisition and Relocation:

Public Comment:

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
NSP-01	C-TOB Land Bank Acquisition	NSP-01	TOB-Land Bank Acquisition
NSP-02	TOB Home Ownership Program	NSP-02	TOB Home Ownership Program
NSP-03	B-TOB Affordable Housing	NSP-03	TOB Affordable Housing
NSP-04	TOB Administration and Planning	NSP-04	General Administration
NSP-05	NSP-05 / TOB Redevelopment	NSP-05	NSP-05 / TOB Redevelopment



Activities

Project # / NSP-01 / C-TOB Land Bank Acquisition

Grantee Activity Number: NSP-01
Activity Title: TOB-Land Bank Acquisition

Activity Type:

Land Banking - Acquisition (NSP Only)

Project Number:

NSP-01

Projected Start Date:

03/24/2009

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

Activity Status:

Completed

Project Title:

C-TOB Land Bank Acquisition

Projected End Date:

03/25/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 61,397.13

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 61,397.13

Benefit Report Type:

Area Benefit (Census)

Proposed Beneficiaries

of Persons

Total	Low	Mod	Low/Mod%
1069	504	248	70.35

Proposed Accomplishments

of Properties

Total
1

LMI%:	70.35
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Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Town of Babylon - Dept of Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Town of Babylon - Dept of Community Development

Organization Type

Unknown

Proposed Budget

\$ 61,397.13



Location Description:

20 Woodland Avenue, Wyandanch

Activity Description:

purchase of foreclosed home for land bank

Budget was revised and funds moved to NSP-2 Home Ownership Project to address the foreclosures through the acquisition and rehabilitation of homes in the designated areas of Wyandanch and Amityville

Environmental Assessment: COMPLETED**Environmental** None**Project # / NSP-02 / TOB Home Ownership Program****Grantee Activity Number:** NSP-02**Activity Title:** TOB Home Ownership Program**Activity Type:**

Rehabilitation/reconstruction of residential structures

Project Number:

NSP-02

Projected Start Date:

03/24/2009

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

Activity Status:

Completed

Project Title:

TOB Home Ownership Program

Projected End Date:

03/25/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:****Total Budget:** \$ 1,298,122.04**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 0.00**Total Funds:** \$ 1,298,122.04**Benefit Report Type:**

Direct (Households)



Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	6		6	100.00
# of Households	6		6	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	6
# of Housing Units	6
# of Properties	6

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Town of Babylon - Dept of Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Town of Babylon - Dept of Community Development	Unknown	\$ 1,298,122.04

Location Description:

Hamlet of Wyandanch and Amityville

Activity Description:

Funds used to acquire and rehabilitate foreclosed and abandoned residential properties. These properties will be sold to families who qualify as 1st time homebuyers with earnings not to exceed 120% of ami.

Environmental Assessment: COMPLETED

Environmental None

Project # / NSP-03 / B-TOB Affordable Housing

Grantee Activity Number: NSP-03
Activity Title: TOB Affordable Housing

Activity Type: Rehabilitation/reconstruction of residential structures
Activity Status: Completed

Project Number:

NSP-03

Projected Start Date:

03/24/2009

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.

Project Title:

B-TOB Affordable Housing

Projected End Date:

03/25/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:****Total Budget:** \$ 1,035,246.05**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 0.00**Total Funds:** \$ 1,035,246.05**Benefit Report Type:**

Direct (Households)

Proposed Beneficiaries

Owner Households

	Total	Low	Mod	Low/Mod%
# Owner Households	5	5		100.00
# of Households	5	5		100.00

Proposed Accomplishments

of Singlefamily Units

of Housing Units

of Properties

Total

5

5

5

Activity is being carried out by

No

Activity is being carried out through:**Organization carrying out Activity:**

Town of Babylon - Dept of Community Development

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

Town of Babylon - Dept of Community Development

Organization Type

Unknown

Proposed Budget

\$ 1,035,246.00



Location Description:

Hamlets of Amityville and Wyandanch

Activity Description:

Purchase and rehabilitation of foreclosed homes for sale to families earning no more than 50% of the ami

Environmental Assessment: COMPLETED

Environmental None

Project # / NSP-04 / TOB Administration and Planning

Grantee Activity Number: NSP-04
Activity Title: General Administration

Activity Type:

Administration

Project Number:

NSP-04

Projected Start Date:

03/24/2009

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)

Benefit Report Type:

NA

Activity Status:

Completed

Project Title:

TOB Administration and Planning

Projected End Date:

03/25/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 112,998.23

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 112,998.23



Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Town of Babylon - Dept of Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Town of Babylon - Dept of Community Development

Organization Type

Unknown

Proposed Budget

\$ 112,998.23

Location Description:

xxx

Activity Description:

xxxx

Environmental Assessment: EXEMPT

Environmental None

Project # / NSP-05 / NSP-05 / TOB Redevelopment

Grantee Activity Number: NSP-05

Activity Title: NSP-05 / TOB Redevelopment

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP-05

Projected Start Date:

10/01/2013

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Activity Status:

Completed

Project Title:

NSP-05 / TOB Redevelopment

Projected End Date:

10/31/2016

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:



Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Total Budget: \$ 82,350.61

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 82,350.61

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
1		1	100.00

of Households

1		1	100.00
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Proposed Accomplishments

of Singlefamily Units

Total

1

of Housing Units

1

of Properties

1

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Town of Bayblon - Dept of Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Town of Bayblon - Dept of Community Development

Organization Type

Local Government

Proposed Budget

\$ 82,350.61

Location Description:

Target area of Wyandanch and North Amityville

Activity Description:

Redevelopment Activity in the target areas of Wyandanch and North Amityville

Environmental Assessment: COMPLETED

Environmental None



Action Plan Comments:

- Reviewer - Reviewed modified AP. Benefit performance measures appear reasonable and in agreement with substantial amendment. Survey option was used for Area Benefit - NSP#1, TOB-Land Bank Acquisition, location is Woodland Avenue, Wyandanch. Please resubmit Oct 1 - Dec 31, 2010 QPR. Thank you.
- Reviewer - Reviewed modified AP. Benefit performance measures appear reasonable and in agreement with substantial amendment. Number of proposed beneficiaries for NSP#1, TOB-Land Bank Acquisition, has been adjusted.
- Reviewer - No modifications to AP. AP approved.
- Reviewer - Two modifications to AP in regards to program funding. The AP will be is approved. Appropriate changes must be made to the Substantial Amendment in order to be in accordance with new expenditure changes stemming from the Action Plan. Expenditure changes equate to the original grant award amount.
- Reviewer - AR- The Grantee conducted two expenditure changes and appropriate changes to the Substantial Amendment must be executed. Expenditure changes equate to the original grant award amount.
- Reviewer - Grantee revised Estimated PI/RL and the budget for Activity NSP-02 was increased. AR 6-22-12
- Reviewer - Grantee revised Estimated PI/RL and the budget for Activity NSP-02 was increased. AR 6-22-12
- Reviewer - Grantee has made adjustments to NSP Activity 02 and Activity 03. Program income was adjusted to \$180,313.82 and two vouchers have been revised. This concludes Action Plan changes for the Town of Babylon.
- Reviewer - The Action Plan is being rejected in order for the Grantee to increase proposed unit goals for Activity NSP-02. AR
- Reviewer - The Grantee has transferred \$208,852.67 in NSP 1 grant funds to Activity NSP-02 which increased proposed beneficiaries from 6 to 7 units.
- Reviewer - The Grantee has requested that HUD approve a budget reallocation from Activity 2 to Activity 4 in the amount of \$60,000. The Grantee has also received additional program income funds and has also increased its Estimated PI line. Please be advised that Activity 4 has been increased by \$60,000 in reallocated grant funds and \$11,481.61 in program income. Program income in the amount of \$103,334.53 has also been received by the Grantee and allocated within this amendment. A portion of this program income has been allocated to Activity 2 and the remainder will be allocated to a new activity once the Grantee completes its public comment period and submits another amendment. Changes have been approved and the Grantee's can now move forward with its second amendment to include an eligible use E activity. AR 9-4-13
- Reviewer - They revised the NSP Plan budgets in DRGR. They moved funds from NSP-05 to NSP-02 (\$29,511.42). They sold 22 Lake Drive in Wyandanch. The developer is due \$31,081.42 and the balance in the activity is only \$1,570.00.

- Reviewer - There are some adjustments in the NSP Plan. 124 Smith Street will be sold to an AMI homebuyer different from the activity the property was purchased and rehabilitated from. Funds were transferred from NSP-02 and NSP-05 activities to NSP-03 activity to complete the sale.
- Reviewer - Babylon received program income from the sale of 2 properties and the following changes were made to the Plan:
- Increased PI \$46,763.54 to \$419,205.06
 - Increased the following activities to reflect this change:
 - NSP-02 Increase - \$26,105.83
 - NSP-03 Increase - \$2,436.57
 - NSP-05 Increase - \$18,221.14
 - Total Increase - \$46,763.54

Action Plan History

Version	Date
B-08-MN-36-0101 AP#1	04/19/2010
B-08-MN-36-0101 AP#2	10/24/2011
B-08-MN-36-0101 AP#3	06/22/2012
B-08-MN-36-0101 AP#4	10/26/2012
B-08-MN-36-0101 AP#5	02/25/2013
B-08-MN-36-0101 AP#6	09/05/2013
B-08-MN-36-0101 AP#7	10/18/2013
B-08-MN-36-0101 AP#8	08/15/2014
B-08-MN-36-0101 AP#9	12/08/2014
B-08-MN-36-0101 AP#10	04/15/2015
B-08-MN-36-0101 AP#11	07/29/2015
B-08-MN-36-0101 AP#12	08/07/2018
B-08-MN-36-0101 AP#13	10/29/2018
B-08-MN-36-0101 AP#14	09/25/2019

