

# Action Plan

**Grantee: Bakersfield, CA**

**Grant: B-08-MN-06-0503**

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<b>LOCCS Authorized Amount:</b>	\$ 8,982,836.00
<b>Grant Award Amount:</b>	\$ 8,982,836.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 0.00
<b>Total Budget:</b>	\$ 8,982,836.00

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Areas of Greatest Need:

As of 2008, the City of Bakersfield had a population of about 328,000 residents and 103,000 households within a 92 ± square mile boundary. According to the County Assessor, the number of Notice of Defaults filed in 2007 countywide was approximately 8,651, an increase of 164% from 2006. According to County records, more than 8,000 Kern County properties have foreclosed during the last twelve months through September 2008. The majority of these defaults in 2007 and 2008 have occurred within the City of Bakersfield. Due to the recent high default and foreclosure rates for Bakersfield, under the Housing and Economic Recovery Act (HERA) of 2008, the City of Bakersfield is expected to receive \$8,982,836 from the Neighborhood Stabilization Program (NSP) from the Federal Department of Housing and Urban Development. The federal NSP funding formula looked at the number of home foreclosures, number of homes financed by a subprime mortgage related loan, and number of homes in default or delinquent. The City NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted federally established NSP areas as set forth in the substantial amendment to the City's Consolidated Plan (2010).

NSP areas are defined as low-, moderate-, and middle income areas (LMMA), show which Census Block Groups qualify for area benefit, where more than 51% of persons are determined to be low-, moderate-, and middle-income (120% or less of area median family income). NSP areas also display foreclosure and abandonment risk scores for each block group. As of September 2008, approximately 110 out of 196 block groups within the City of Bakersfield qualified as NSP areas. From these block groups, 109 provide convincing data for targeting NSP funds. These 109 ( 120% AMI) block groups comprise about 60% of the City of Bakersfield geography (see NSP Census Tract Block Group list in attached pdf).

Estimated foreclosure abandonment risk score for these 109 NSP block groups are from 7 to 10 (out of a score of 3 to 10 city-wide). In addition, the average probable foreclosure rate score (predicted within 18 months) for these 109 NSP block groups was over 10% (city-wide range was 5.8% to 12.2%). Lastly, these 109 NSP areas also had a Home Mortgage Disclosure Act (HMDA) high cost loan rate range from 36% to 57% (city-wide range was 13.9% to 57%). Informal review of the data from the 109 NSP foreclosure abandonment risk and average probable foreclosure rate scores, and the HMDA high cost loan rates generally depict higher scores and rates within City low to moderate income areas (Census Block Groups per 2000 Census) and designated redevelopment areas.

Effective September 2008, County of Kern REO (real estate owned assets by lenders) data from the County Assessor indicated about 2,886 housing units had been foreclosed on within the City of Bakersfield. Within the 109 NSP targeted block groups, about 1,830 REO units had been foreclosed by lenders as of September 2008. Of these units, the average square footage was 1,175, which is an entry-level housing unit for Bakersfield (REO housing size range within the NSP areas was from 400 sq. ft. to 4,597 sq. ft.). In addition, the age of housing was from early 1900's to 2008 and the number of REO lenders was over two hundred. Citywide, the 2,886 REO housing units square footage averaged 1,438 sq. ft. (REO housing size range was from about 400 sq. ft. to 4,751 sq. ft.). In addition, the age of REO housing city-wide was also from early 1900's to 2008 and the number of city-wide REO lenders was over three hundred (see NSP maps in attached pdf depicting



REO's within the City and NSP qualified areas).

(Please see additional information in the attached pdf on the City of Bakersfield's area of greatest needs description.)

### **Distribution and and Uses of Funds:**

As noted in the response above the City areas of greatest need include the NSP (109 block groups), low to moderate income (Census Block Groups per 2000 Census) and City (NSP designated) redevelopment areas. The low to moderate income (Census Block Groups per 2000 Census) are about 90% completely within the NSP boundaries, and about 90% of the RDA neighborhoods lie within the designated NSP block groups.

The City intends to expend its NSP funds for projects and activities as follows: (Please see attached pdf for a comprehensive table of the proposed projects and activities for funding. Please note the projects in the original AP have been modified pursuant to the attached amendments, which are in pdf form below)

For a portion of the \$8,982,836, the City proposes to enter into subrecipient agreements with 1) the Housing Authority of the County of Kern (HACK) for administering NSP activities that will benefit families 50% of AMI and the purchase and rehab of a multi-family property at 2221 Real Road; and 2) the Bakersfield RDA for administering NSP activities that will benefit families 120 % of AMI.

Based on the attached table, approximately \$8,774,828 will be allocated to purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties (includes homebuyer counseling). About one fourth of the funding (\$2,195,784.37 out of \$8,774,828) is comprised of Direct Homeownership Assistance (DPA) for qualified homebuyers (families 120 % of the AMI) within eligible NSP areas, City/RDA rehabilitation and preservation of REO units purchased within eligible NSP areas, and providing NSP-assisted homebuyers at least eight hours of counseling from a HUD-approved housing counseling service. The NSP distribution area for these funds coincides with the areas of greatest need since the beneficiary areas are the designated 109 block groups that are defined as low-, moderate-, and middle income (LMMA) areas, where more than 51% of persons are determined to be low-, moderate-, and middle-income (120% or less of area median family income). This NSP distribution area includes the low to moderate income (Census Block Groups per 2000 Census) that is generally within the NSP qualified boundaries (about 90%), and about 90% of the RDA neighborhoods which are within the designated NSP block groups. As discussed in Section A (Areas of Greatest Need), this NSP distribution/service area generally contains overall the greatest percentage of home foreclosures (above normal foreclosure abandonment risk score), highest percentage of homes financed by a subprime mortgage related loan (HMDA high cost loan rate), and areas likely to face a significant rise in the rate of home foreclosures (average probable foreclosure rate score).

The remaining funds (\$6,579,043.63 out of \$8,774,828) will be spent on acquisition and rehabilitation of REO units within low to moderate income (Census Block Groups per 2000 Census) areas to benefit qualified families 50% of the AMI and on the acquisition and rehabilitation of Pinewood Glen Senior Housing. The NSP distribution/service area will mirror the low to moderate income (Census Block Groups per 2000 Census) areas (a subset of the 109 NSP block groups) which generally have higher percentages of home foreclosures (above normal foreclosure abandonment risk score), highest percentage of homes financed by a subprime mortgage related loan (HMDA high cost loan rate), and are unlikely to face a significant rise in the rate of home foreclosures (average probable foreclosure rate score).

(Please see the attached pdf for more information on the City of Bakersfield's Distribution and Uses of Funds and subsequent amendments for funding allocation changes)

### **Definitions and Descriptions:**

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

Response:

Blighted Structure – The definition the City will use is from the California Redevelopment Law (California Health and Safety Code - Section 33031(a)), that generally describes the following physical conditions that cause blight:

Buildings in which it is unsafe or unhealthy for person to live or work. These conditions can be caused by serious building code violations, dilapidation and deterioration, defective design or physical construction, faulty or inadequate utilities, or other similar factors.

Factors that prevent or substantially hinder the economically viable use or capacity of buildings or lots. This condition can be caused by a substandard design, inadequate size given present standards and market conditions, lack of parking, or other similar factors.

Adjacent or nearby uses that are incompatible with each other and which prevent the economic development of those parcels or other portions of the area.

The existence of subdivided lots of irregular form and shape and inadequate size for proper usefulness and development that are in multiple ownership.

(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:

Affordable Rents - Every NSP-assisted rental unit will be subject to rent limits designed to help make rents affordable to low income households. These maximum rents will be in accordance with HUD regulations at 24 CFR 92.252, which discusses rental housing and rent limitation (maximum HOME rents). HUD publishes the High and Low HOME rents and the FMRs for each area (PJ) annually. The City of Bakersfield will annually use the numbers provided to calculate High and Low HOME Rents for NSP assisted rental housing projects.

(3)Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

The City will ensure NSP-assisted units meet affordability requirements in accordance with HOME program standards at 24 CFR 92.252(a), (c), (e) and (f) and 92.254. The affordability requirements will apply without regard to the term of any loan or mortgage or the transfer of ownership. They will be imposed by deed restrictions, covenants running with the land, or



other mechanisms approved by HUD, except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure. The following table summarizes the minimum period of affordability in years based on the amount of NSP funds provided per housing activity. (Please see attached pdf for period of affordability table)

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Response: Every unit being rehabilitated or constructed with NSP funds will be completed in accordance with the local housing codes and zoning ordinances at the time of project completion. The City of Bakersfield's local building codes and zoning ordinances promote health and public safety in the construction and maintenance of buildings and structures, and the maintenance of property through the enforcement of uniform building construction codes, conservation standards, regulations and ordinances (Ord. 4087 § 2 (part), 2002).

As of January 1, 2008, Bakersfield adopted new building construction codes (2007 CBC, CMC, CPC, CEC, California Existing Building Code, California Historical Building Code) that will apply to the NSP program and activities. These new building construction codes will establish the standards for the NSP assisted rehabilitation work that will bring substandard housing into compliance with the City property standard.

### Low Income Targeting:

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: \$ 2,245,709 .

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:

At least \$2,245,709 will be appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income. The City plans to use \$1,486,966.63 for acquisition of abandoned or foreclosed homes, and \$264,000 for redevelopment or preservation of these units to benefit individuals or families at 50% of the AMI. Additionally, \$585,000 will be used towards the acquisition and rehabilitation of Pinewood Glen Senior Housing, which accounts for the number of units in the facility which will be required to be set-aside for residents making 50% of the area median income. The area of greatest need for these funds will be targeted to occur within the low to moderate-income (Census Block Groups per 2000 Census) NSP eligible neighborhoods. These NSP greatest need areas typically include RDA neighborhoods that lie within the NSP designated block groups (see map on page 4). The City plans to enter into a subrecipient agreement with the local Public Housing Authority to administer these funds to benefit individuals or families at 50% of the AMI. Further, the acquisition and rehabilitation of Pinewood Glen Senior Housing will be undertaken by the Housing Authority of the County of Kern.

### Acquisition and Relocation:

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., 80% of area median income). If so, include:

- The number of low- and moderate-income dwelling units—i.e., 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.
- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

Response:

The City of Bakersfield through the Bakersfield Redevelopment Agency may demolish or convert existing low- and moderate-income dwelling units (i.e., 80% of area median income).

- The number of low- and moderate-income dwelling units—i.e., 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities within the NSP designated areas of the City is 10 housing units.
- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion) is as follows:
  - Downpayment Assistance using NSP funds – 30 housing units (beneficiaries - >80% to 120% of the AMI) – target commencement is March 2009 and completion is September 2010.
  - Rehab and preservation of REO units acquired with NSP funds - 30 housing units (beneficiaries - >80% to 120% of the AMI) – target commencement is March 2009 and completion is March 2014.
  - Establish land bank for homes that have been foreclosed within the RDA's for acquisition, disposition and redevelopment – 20 housing units (beneficiaries - >80% to 120% of the AMI) – target commencement is March 2009 and completion is March 2014.
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income is 30 housing units ± (>30% to 50% of the AMI).



**Public Comment:**

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

**Response:**

The fifteen (15) day public review period of the Draft NSP Template began November 3, 2008 and ended November 18, 2008. It was published in the Bakersfield Californian (in English) and El Mexicalo (in Spanish). The draft amendment was made available at the City Economic and Community Development Department (EDCD), City Hall offices, and on the City (EDCD) website. No written comments regarding the proposed NSP program funding was received. The substantial amendment went before the Council on November 19 for review and action. The amendment was forwarded to HUD-LA on November 24, 2008 for review and approval. Deadline for receipt of the amendment by HUD-LA is December 1, 2008. It is expected that HUD will take forty-five (45) days to review the amendment submission and or about February 1, 2009, a HUD NSP contract will be provided to the City of review and execution. NSP program start date for Bakersfield is tentatively scheduled for March 1, 2008.

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
A	Purchase & Rehabilitate Homes	1.a.	Direct Homeownership Assistance <120% - LMMI
		1.b.	Rehab of NSP Purchased Homes - Cancelled
		1.c.	Homebuyer Counseling < 120% LMMI
		2 e	Pinewood Glen Senior
		2.a.	Acquisition of REO units by HACK <50% LH
		2.b.	Rehab of REO units by HACK <50% LH
		2.c	Acquisition and rehabilitation - <120% LMMI
		2.d	Pinewood Glen - 50% LI
B	Establish Land Bank(s)	3	Establish Land Bank(s)
C	Demolish Blighted Structures	4	Demolish Blighted Structures
D	Redevelop Demolished or Vacant	5	Redevelop Demolished or Vacant Properties
		5-1.a	22nd Street Lofts Project
E	Administration	6.1.	Planning and Administration Costs
		6.2.	Staff Direct Delivery Activity Costs



# Activities

## Project # / A / Purchase & Rehabilitate Homes

**Grantee Activity Number:** 1.a.  
**Activity Title:** Direct Homeownership Assistance <120% - LMMI

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

**Project Number:**  
 A

**Projected Start Date:**  
 03/30/2009

**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:**  
 Under Way

**Project Title:**  
 Purchase & Rehabilitate Homes

**Projected End Date:**  
 09/30/2025

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 2,094,035.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 2,094,035.00

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

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	22	10	12	100.00
# of Households	22	10	12	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	22
# of Housing Units	22



**Activity is being carried out by**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

City of Bakersfield

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

Responsible Organization	Organization Type	Proposed Budget
City of Bakersfield	Unknown	\$ 2,094,035.00

**Location Description:**

Properties must be located within the designated City of Bakersfield's Neighborhood Stabilization Program area.

**Activity Description:**

This activity provides direct homeownership assistance of up to \$50,000 to qualified homebuyers whose incomes do not exceed 120% of the adjusted median income for Bakersfield. Potential homebuyers must meet U.S. Department of Housing and Urban Development (HUD) and City of Bakersfield guidelines established for the program and successfully have completed a HUD certified Homebuyer Counseling course. Homes purchased must be within the designated City of Bakersfield Neighborhood Stabilization Program area. The City of Bakersfield will continue to work with real estate agents and agencies and local financial institutes to market the program. It is estimated that 22 households will benefit with the purchase of a home through the program. Project costs include \$70,000 for direct delivery costs. An additional \$44,979 was added to direct delivery through a City Council approved amendment on February 17, 2010. Direct delivery for this activity is a total of \$114,979.00. An additional \$565,000 in funding reallocated from Activity 6.1 - Administration. City Council approved this amendment on March 24, 2010.

**Environmental Assessment:** EXEMPT

**Environmental** None



**Grantee Activity Number: 1.b.**  
**Activity Title: Rehab of NSP Purchased Homes - Cancelled**

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

**Project Number:**  
 A

**Projected Start Date:**  
 03/30/2009

**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:**  
 Cancelled

**Project Title:**  
 Purchase & Rehabilitate Homes

**Projected End Date:**  
 03/30/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 0.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 0.00

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

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households				0.0

Proposed Accomplishments	Total
# of Housing Units	

**Activity is being carried out by**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 City of Bakersfield

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

Responsible Organization	Organization Type	Proposed Budget
City of Bakersfield	Unknown	\$ 0.00

**Location Description:**  
 Properties must be located within the City of Bakersfield's designated Neighborhood Stabilization Program area.

**Activity Description:**

This activity was designed to assist with costs associated with the rehabilitation of foreclosed units purchased within designated Neighborhood Stabilization Program area to bring ownership residential structures acquired with assistance to City code to benefit families that are 120% or less of the adjusted median income for Bakersfield. This program is not necessary due to the good quality of the foreclosed homes being purchased in conjunction with the direct homeownership program. Project canceled through an amendment approved by the City of Bakersfield's City Council on February 17, 2010. Funding of \$44, 979 was moved to activity 1.a. Direct Homeownership Assistance and the balance of \$300,000 to activity 2.c. Acquisition and/or rehabilitation of affordable multi-housing complexes.

**Environmental Assessment:**

**Environmental**                      None

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**Grantee Activity Number:** 1.c.  
**Activity Title:** Homebuyer Counseling < 120% LMMI

**Activity Type:**  
 Homeownership Assistance to low- and moderate-income  
**Project Number:**  
 A  
**Projected Start Date:**  
 03/30/2009  
**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:**  
 Under Way  
**Project Title:**  
 Purchase & Rehabilitate Homes  
**Projected End Date:**  
 09/30/2010  
**Project Draw Block Date by HUD:**  
  
**Activity Draw Block Date by HUD:**  
  
**Total Budget:** \$ 23,100.00  
**Most Impacted and Distressed Budget:** \$ 0.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 23,100.00

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

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	22	10	12	100.00
# of Households	22	10	12	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	22
# of Housing Units	22

**Activity is being carried out by**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 City of Bakersfield

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

Responsible Organization	Organization Type	Proposed Budget
City of Bakersfield	Unknown	\$ 23,100.00



**Location Description:**

**Activity Description:**

Provide NSP-assisted homebuyers at least 8 hours of required counseling from a HUD-approved housing counseling agency prior to obtaining a mortgage loan.

**Environmental Assessment:**

**Environmental**                      None

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**Grantee Activity Number:** 2 e  
**Activity Title:** Pinewood Glen Senior

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

**Project Number:**  
 A

**Projected Start Date:**  
 11/10/2010

**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

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

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Renter Households	90	13	77	100.00
# of Households	90	13	77	100.00

**Proposed Accomplishments**

	Total
# of Multifamily Units	90
# of Housing Units	90

**Activity is being carried out by**  
 Yes

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

**Organization carrying out Activity:**  
 City of Bakersfield

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

Responsible Organization	Organization Type	Proposed Budget
City of Bakersfield	Unknown	\$ 0.00

**Location Description:**

2221 South Real Road

**Activity Description:**

This activity is being setup in order to report the actual units assisted with NSP funding on both 2c and 2d. No additional funding has been added to the project. This is a 99-unit foreclosed senior housing project which the Housing Authority of the County of Kern has purchased and rehabilitated. Units are restricted to 120% AMI or lower. 13 units are restricted to 50% AMI or less.

**Environmental Assessment:**

**Environmental**                      None



**Grantee Activity Number: 2.a.**  
**Activity Title: Acquisition of REO units by HACK <50% LH**

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

**Activity Status:**  
 Under Way

**Project Number:**  
 A

**Project Title:**  
 Purchase & Rehabilitate Homes

**Projected Start Date:**  
 06/01/2009

**Projected End Date:**  
 09/30/2025

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

**Project Draw Block Date by HUD:**

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

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 1,479,412.25

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 1,479,412.25

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

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

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# Renter Households	20	20		100.00
# of Households	20	20		100.00

**Proposed Accomplishments**

	Total
# of Singlefamily Units	20
# of Housing Units	20
# ELI Households (0-30% AMI)	5
# of Properties	20

**Activity is being carried out by**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Housing Authority of the County of Kern

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

Responsible Organization	Organization Type	Proposed Budget
Housing Authority of the County of Kern	Unknown	\$ 1,479,412.25



**Location Description:**

Properties must be located within the City of Bakersfield's designated Neighborhood Stabilization Program area.

**Activity Description:**

This activity is part of the required 25% set aside of program funds intended to assist families whose incomes are 50% or less of the adjusted median income for Bakersfield. Working with the City of Bakersfield's local public housing authority, the Housing Authority of the County of Kern this program is designed to purchase foreclosed housing units to lease and then potentially be purchased by the leasee. It is estimated that 20 households will benefit with the purchase of a home through the program once program funds are spent. Foreclosed homes will be acquired by the Housing Authority of the County of Kern, working with local real estate agents and agencies. All acquired homes must be within the designated Bakersfield Neighborhood Stabilization Program area. An additional \$150,000 of funding was added to this successful program through a City Council approved amendment on February 17, 2010. \$10,000 was added for administrative costs, these costs were reallocated from Activity 6.1 Planning and Administration Costs.

**Environmental Assessment:**

**Environmental**                      None



**Grantee Activity Number: 2.b.**  
**Activity Title: Rehab of REO units by HACK <50% LH**

**Activity Type:**  
Relocation payments and assistance

**Project Number:**  
A

**Projected Start Date:**  
03/30/2009

**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.

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

**Proposed Beneficiaries**

# Renter Households  
# of Households

Total	Low	Mod	Low/Mod%
20	20		100.00
20	20		100.00

**Activity is being carried out by**  
No

**Organization carrying out Activity:**  
Housing Authority of the County of Kern

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

**Responsible Organization**  
Housing Authority of the County of Kern

Organization Type	Proposed Budget
Unknown	\$ 263,978.85

**Location Description:**  
Properties must be located within the City of Bakersfield's designated Neighborhood Stabilization Program area.

**Activity Status:**  
Under Way  
**Project Title:**  
Purchase & Rehabilitate Homes  
**Projected End Date:**  
09/30/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

<b>Total Budget:</b>	\$ 263,978.85
<b>Most Impacted and Distressed Budget:</b>	\$ 0.00
<b>Other Funds:</b>	\$ 0.00
<b>Total Funds:</b>	\$ 263,978.85

**Activity is being carried out through:**

**Activity Description:**

This activity is part of the required 25% set aside of program funds intended to assist families whose incomes are 50% or less of the adjusted median income for Bakersfield. This program is designed to rehabilitate the foreclosed housing units purchased by the Housing Authority of the County of Kern to ensure each unit meets City code before the units is leased. This program is not necessary due to the good quality of the foreclosed homes being purchased in conjunction with the program by the Housing Authority. Minimal rehabilitation costs were expended on homes purchased by the Housing Authority through Activity 2.a. Acquisition of REO units by HACK <50% LH. Project funding was reduced to \$225,000 through an amendment approved by the City of Bakersfield's City Council on February 17, 2010. Funds of \$150,000 moved to Activity 2.a. Acquisition of REO Units by the Housing Authority and the balance of \$625,000 reallocated to Activity 2.c. Acquisition and/or rehabilitation of affordable multi-housing complexes.

**Environmental Assessment:**

**Environmental**                      None

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**Grantee Activity Number:** 2.c  
**Activity Title:** Acquisition and rehabilitation - <120% LMMI

**Activity Type:**  
 Acquisition, construction, reconstruction of public facilities  
**Project Number:**  
 A  
**Projected Start Date:**  
 11/06/2009  
**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:**  
 Under Way  
**Project Title:**  
 Purchase & Rehabilitate Homes  
**Projected End Date:**  
 06/30/2010  
**Project Draw Block Date by HUD:**  
  
**Activity Draw Block Date by HUD:**  
  
**Total Budget:** \$ 4,293,904.00  
**Most Impacted and Distressed Budget:** \$ 0.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 4,293,904.00

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

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households	90			0.00
<b>Proposed Accomplishments</b>	<b>Total</b>			
# of Properties	90			

**Activity is being carried out by**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 City of Bakersfield

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

Responsible Organization	Organization Type	Proposed Budget
City of Bakersfield	Unknown	\$ 4,293,904.00

**Location Description:**  
 Properties must be located within the City of Bakersfield's Neighborhood Stabilization Program areas.



**Activity Description:**

This activity was created to provide for the acquisition and/or rehabilitation of affordable multi-housing complexes. The Housing Authority of the County of Kern purchased a 99-unit foreclosed senior housing project located within the City of Bakersfield's Neighborhood Stabilization Program area. The senior housing complex formerly known as Castlewood Senior Housing is located at 2221 South Real Road, Bakersfield. The agreement for the acquisition of the multi-family complex and rehabilitation between the City of Bakersfield and the Housing Authority of the County of Kern was approved by City Council on November 4, 2009 along with the amendment to the NSP action plan for the creation of this activity. In January of 2010, additional rehabilitation costs were identified for items including the removal of asbestos and the installation of new energy efficient windows. On February 17, 2010 City Council approved the reallocation of \$1,125,000 for rehabilitation costs for the senior complex.

**Environmental Assessment:** COMPLETED

**Environmental** None



**Grantee Activity Number:** 2.d  
**Activity Title:** Pinewood Glen - 50% LI

**Activity Type:**  
 Acquisition, construction, reconstruction of public facilities

**Activity Status:**  
 Under Way

**Project Number:**  
 A

**Project Title:**  
 Purchase & Rehabilitate Homes

**Projected Start Date:**  
 11/06/2009

**Projected End Date:**  
 10/01/2010

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

**Project Draw Block Date by HUD:**

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

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**  
 Not Blocked

**Total Budget:** \$ 585,000.00

**Most Impacted and Distressed Budget:** \$ 0.00

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 585,000.00

**Benefit Report Type:**  
 Area Benefit (Survey)

**Proposed Beneficiaries**

Total	Low	Mod	Low/Mod%
# of Persons			0.0

**Proposed Accomplishments**

Total
# of Properties
13

**Activity is being carried out by**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 Housing Authority of the County of Kern

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

Responsible Organization	Organization Type	Proposed Budget
Housing Authority of the County of Kern	Unknown	\$ 585,000.00

**Location Description:**

Property is located at 2221 South Real Road within the City of Bakersfield's Neighborhood Stabilization Program area.

**Activity Description:**

This activity was created to provide for the acquisition and/or rehabilitation of affordable multi-housing complexes. The Housing Authority of the County of Kern purchased a 99-unit foreclosed senior housing project located within the City of Bakersfield's Neighborhood Stabilization Program area. Thirteen (13) of the units are restricted to 50% or below average median income seniors. Programs within the Pinewood Glen Senior complex include food service and transportation. No seniors will be displaced during the rehabilitation of the complex.

**Environmental Assessment:** COMPLETED

**Environmental** None

**Project # / B / Establish Land Bank(s)**

**Grantee Activity Number:** 3  
**Activity Title:** Establish Land Bank(s)

**Activity Type:**  
Land Banking - Acquisition (NSP Only)

**Project Number:**  
B

**Projected Start Date:**  
03/30/2009

**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

**Benefit Report Type:**  
NA

**Activity Status:**  
Completed

**Project Title:**  
Establish Land Bank(s)

**Projected End Date:**  
09/30/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 7,021.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 7,021.00



**Proposed Accomplishments**

**Total**

# of Properties

20

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

City of Bakersfield

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

**Responsible Organization**

City of Bakersfield

**Organization Type**

Unknown

**Proposed Budget**

\$ 7,021.00

**Location Description:**

**Activity Description:**

Acquisition of foreclosed (dilapidated and/or distressed) housing structures within NSP designated RDA areas for redevelopment. Activity and Project canceled through approved amendment 11/4/09. Funds redispersed.

**Environmental Assessment:** EXEMPT

**Environmental** None

**Project # / C / Demolish Blighted Structures**

**Grantee Activity Number:** 4  
**Activity Title:** Demolish Blighted Structures

**Activity Type:**  
Clearance and Demolition

**Project Number:**  
C

**Projected Start Date:**  
03/30/2009

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

**Activity Status:**  
Cancelled

**Project Title:**  
Demolish Blighted Structures

**Projected End Date:**  
09/30/2010

**Project Draw Block Date by HUD:**



**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

**Benefit Report Type:**

NA

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 0.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 0.00

**Proposed Accomplishments**

# of Properties

**Total**

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

City of Bakersfield

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

**Responsible Organization**

City of Bakersfield

**Organization Type**

Unknown

**Proposed Budget**

\$ 0.00

**Location Description:**

**Activity Description:**

Demolition/clearance of blighted structures within NSP designated RDA areas.

**Environmental Assessment:**

**Environmental**

None



**Project # / D / Redevelop Demolished or Vacant Properties**

**Grantee Activity Number:** 5  
**Activity Title:** Redevelop Demolished or Vacant Properties

**Activity Type:**  
 Acquisition, construction, reconstruction of public facilities  
**Project Number:**  
 D  
**Projected Start Date:**  
 03/30/2009  
**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:**  
 Cancelled  
**Project Title:**  
 Redevelop Demolished or Vacant  
**Projected End Date:**  
 09/30/2014  
**Project Draw Block Date by HUD:**  
  
**Activity Draw Block Date by HUD:**  
  
**Total Budget:** \$ 0.00  
**Most Impacted and Distressed Budget:** \$ 0.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 0.00

**Benefit Report Type:**  
 Area Benefit (Survey)

<b>Proposed Beneficiaries</b>	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
<b># of Persons</b>				0.0

<b>Proposed Accomplishments</b>	<b>Total</b>
<b># of Properties</b>	

**Activity is being carried out by**  
 No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
 City of Bakersfield

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

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
City of Bakersfield	Unknown	\$ 0.00



**Location Description:**

**Activity Description:**

Installation (design/construction) of public facilities and improvements (building infrastructure for support of affordable housing) within redevelopment areas for neighborhood stabilization.

**Environmental Assessment:**

Environmental                      None

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**Grantee Activity Number: 5-1.a**  
**Activity Title: 22nd Street Lofts Project**

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

**Project Number:**  
 D

**Projected Start Date:**  
 12/01/2020

**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:**  
 Planned

**Project Title:**  
 Redevelop Demolished or Vacant

**Projected End Date:**  
 03/01/2022

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 99,049.52

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 99,049.52

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

**Proposed Beneficiaries**

	Total	Low	Mod	Low/Mod%
# of Households	19	19		100.00

**Proposed Accomplishments**

	Total
# of Singlefamily Units	
# of Multifamily Units	19
# of Housing Units	19

**Activity is being carried out by**  
 Yes

**Activity is being carried out through:**  
 Contractors

**Organization carrying out Activity:**  
 Housing Authority of the County of Kern

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

Responsible Organization	Organization Type	Proposed Budget
Housing Authority of the County of Kern	Unknown	\$ 99,049.52



**Location Description:**

Property is a vacant lot in downtown Bakersfield. The property address is 811 22nd Stret, Bakersfield, CA 93301.

**Activity Description:**

NSP funds to support the redevelopment of a vacant land into a 20-unit rental housing complex serving senior citizens with incomes at or below 30% AMI.

**Environmental Assessment:** COMPLETED

**Environmental** None

**Project # / E / Administration**

**Grantee Activity Number:** 6.1.  
**Activity Title:** Planning and Administration Costs

**Activity Type:**

Administration

**Activity Status:**

Under Way

**Project Number:**

E

**Project Title:**

Administration

**Projected Start Date:**

03/30/2009

**Projected End Date:**

09/30/2014

**Project Draw Block by HUD:**

Not Blocked

**Project Draw Block Date by HUD:**

**Activity Draw Block by HUD:**

Not Blocked

**Activity Draw Block Date by HUD:**

**Block Drawdown By Grantee:**

Not Blocked

**Total Budget:** \$ 137,335.38

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 137,335.38

**National Objective:**

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

**Benefit Report Type:**

NA



**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

City of Bakersfield

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

Responsible Organization	Organization Type	Proposed Budget
City of Bakersfield	Unknown	\$ 137,335.38

**Location Description:**

**Activity Description:**

Planning and administration costs associated with NSP.  
 Project reduced by \$200,000 through City Council approved amendment on February 17, 2010. Funds moved to Item 2c. - The Acquisition and/or rehabilitation of affordable multi-housing complexes. Note an additional \$10,000 was reallocated to Activity 2.a. for administrative costs associated with the activity.  
 March 24, 2010, project reduced an additional \$565,000 through a City Council approved amendment. Fund reallocated to Activity 1.a. Direct Homeownership Program.

**Environmental Assessment:**

<b>Environmental</b>	None
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**Grantee Activity Number: 6.2.**  
**Activity Title: Staff Direct Delivery Activity Costs**

**Activity Type:**  
Administration

**Project Number:**  
E

**Projected Start Date:**  
03/30/2009

**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:**  
Cancelled

**Project Title:**  
Administration

**Projected End Date:**  
09/30/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 0.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 0.00

**Activity is being carried out by**  
No

**Activity is being carried out through:**

**Organization carrying out Activity:**  
City of Bakersfield

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

Responsible Organization	Organization Type	Proposed Budget
City of Bakersfield	Unknown	\$ 0.00

**Location Description:**

**Activity Description:**  
Staff Direct Delivery costs associated with NSP activities.



## Environmental Assessment:

Environmental                      None

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## Action Plan Comments:

- Reviewer - Proposed accomplishments for Activity 2.c do not include # of housing units. Rejected. EOO. 11/29/12.
- Reviewer - Activity added to properly report on beneficiaries assisted under activity 2.d. # of Housing units was not available as a proposed accomplishment under activity 2.d. Approved. EOO. 11/29/12.
- DiGruccio, Updating budgets per Clean Up report. Approved. RMD. 5/1/19.
- DiGruccio, Updating PI, Amendments, and data updates. Approved. RMD. 7/26/19.
- DiGruccio, This minor amendment - \$97,300.15 was added to activity 1.a. - Direct Homeownership Assistance <120% - LMMI. Approved. RMD 11/22/19.
- DiGruccio, Amendment updates. Approved. RMD. 4/30/30

## Action Plan History

Version	Date
B-08-MN-06-0503 AP#1	03/26/2010
B-08-MN-06-0503 AP#2	01/07/2011
B-08-MN-06-0503 AP#3	11/29/2012
B-08-MN-06-0503 AP#4	05/01/2019
B-08-MN-06-0503 AP#5	07/26/2019
B-08-MN-06-0503 AP#6	11/22/2019
B-08-MN-06-0503 AP#7	04/30/2020



