

# Action Plan

**Grantee:** Chattanooga, TN

**Grant:** B-08-MN-47-0001

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<b>LOCCS Authorized Amount:</b>	\$ 2,113,727.00
<b>Grant Award Amount:</b>	\$ 2,113,727.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 363,938.39
<b>Total Budget:</b>	\$ 2,477,665.39

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Areas of Greatest Need:

Enter Areas of Greatest Need

The HUD generated data for the Neighborhood Stabilization Program was analyzed to examine the following factors:

- Number of foreclosures per census tract with area incomes  $\leq$  120% of median income
- Abandonment foreclosure risk scores by census tracts and City Council Districts
- Ratio of the number of high mortgages and estimated number of foreclosures
- Number of vacant and abandoned properties within each census tract in the jurisdiction
- Number of abandoned, back tax, dilapidated residential structures, vacant lots and city-owned properties in the jurisdiction
- Existing and on-going projects in the jurisdiction that could complement the NSP

The City of Chattanooga's areas of greatest need and focus for the use of Neighborhood Stabilization Program (NSP) funds was ascertained to be census tracts with high "abandonment foreclosure risk scores" of 9 and 10, and neighborhoods where at least 51% of the residents' per capita income is  $\leq$  120% of median income. The analysis revealed that eighteen (18) census tracts in the jurisdiction fall within this grouping:

1. Census Tracts 1,2,3,4,8,11, 12,13, 19, 23, 24, 25, 26, 29, 30, 32, 33, and 115 and the corresponding Council Districts-1,5, 6, 7, 8, and 9 (six out of nine Council Districts).

2. Census Tracts 1, 2, 3, 4, 12 and 115 form the geographic boundaries of one of the City's Weed and Seed Project site that is composed of neighborhoods in East Chattanooga (Avondale, Glenwood, Glenwood Heights, Orchard Knob, Bushtown, Churchville, Chamberlain, Judson Lane, Harriet Tubman, and Steiner).

3. Census Tracts 4, 8, 12, 14, 15, 19, 24, 25, 32, and 33 constitute the study area of the City's "Residential Survey and Documentation of Exterior Conditions Study". The study was conducted by J-Quad, a consultant firm that surveyed residential structures, vacant lots and structures. The study covered eighteen inner-city neighborhoods: Alton Park, Avondale, Bushtown, Cedar Hill, Churchville, Clifton Hills, East Chattanooga, Eastdale, East Lake, Glenwood, Hill City, Howard, Oak Grove, Orchard Knob, Piney Woods, Ridgedale, Highland Park, and M. L. King.

The NSP requires that at least 25% of the funds are used to address the housing needs of individuals and families that are  $\leq$  50% of the area's median income.

### Distribution and Uses of Funds:

Enter Proposed Funding In accordance with Section 2301(c)(2) of the Housing and Economic Recovery Act of 2008 (HERA),

The City of Chattanooga, with the assistance of nonprofit partners in the housing industry, will ensure that all funds from NSP will be directed to projects that impact the targeted census tracts and communities.



The NSP funds will be focused in neighborhoods with the highest percentage of homes financed, the highest percentage of homes financed by a subprime mortgage related loan, areas that are most likely to face significant rise in the rate of home foreclosures and neighborhood block groups with high numbers of abandoned, blighted, and vacant lots and properties.

The city anticipates receiving \$2,113,727 in NSP funds from HUD. These funds and any other NSP funds that may become available will be used as follows:

25% will be used to benefit individuals that fall within the <=50% area median income (\$26,700 family of four) for the purchase of abandoned or foreclosed upon homes or residential properties that will house eligible families/individuals. HUD and THDA combined funds will equal to \$528,431

10% of the HUD NSP funds of \$211,300 will be used for Administration & Planning activities.

65% of the NSP funds of \$1,373,996 will be used for projects in the areas designated as in the "greatest need". The Proposed Projects are: Land Bank—This will be undertaken by the City to remove barriers that in the past have hampered the conversion of abandoned and blighted land to better uses in order to stabilize residential neighborhoods and return properties to the tax rolls. Abandoned and or foreclosed upon properties, such as FHA owned properties, will be purchased at a discount. City owned scattered sites may be assembled, and back tax properties in default, with clear title, may be assembled for future development.

New Construction/Redevelopment-Vacant land will be redeveloped by construction of new housing units to increase the stock of affordable rental and housing units for homeownership opportunities. The activities will be carried out by nonprofit organizations and private developers to construct, renovate, and manage projects in selected neighborhoods. Among the new construction, transitional housing and redevelopment activities will be projects that are designed to fulfill the need of addressing the use of the 25% set-aside to be used to benefit persons at 50% or below the median income.

Demolition-Funding will be available to remove blighted structures that pose a safety hazard to the community and are structurally unsound for redevelopment or renovations. These properties may be reserved and held and converted for land banking for future construction of rental or homeownership housing units.

Financing-Housing development partners will work through local financial institutions to develop permanent first and second mortgage products (FHA) and other types of loans for prospective home purchasers; for the purchase of foreclosed upon properties and either newly constructed homes or renovated properties. Financial institutions' reputation and tract record will be of such as to offer competitive rates and flexibility in its mortgage products and limits its fee structure to be advantageous to the borrower, protecting the home buyer from future predatory lending practices.

The jurisdiction proposes to work with local nonprofit organizations in partnership to develop, implement and deliver the NSP in the areas of greatest need. Among the organizations, but not limited to, are: Chattanooga Neighborhood Enterprise, Habitat for Humanity, for-profit developers, and non-profit providers for special needs housing.

## Definitions and Descriptions:

The local laws that govern conditions of structures in the City of Chattanooga provide the minimum requirements and standards for premises, structures, equipment and facilities to ensure a safe and healthful environment. The City Codes are adopted by the local governing body and are outlined as follows: Housing Chapter 21 Section 21-4. Definitions (1) Structure shall mean that which is built or constructed, an edifice or building of any kind, or any piece of work artificially built up or composed of parts joined together in some definite manner. The term "structure" shall be construed as if followed by the words "or part thereof". Sec. 21-122. Definitions (2) A "Blighted" or "deteriorated" property means any vacant structure or vacant or unimproved lot or parcel of ground in a predominantly built-up neighborhood, which property is not used for agricultural purposes: (i) Which because of physical condition or use is regarded as a public nuisance at common law or has been declared a public nuisance in accordance with local housing, building, plumbing, fire or related codes; (ii) Which because of physical condition, use of occupancy is considered an attractive nuisance to children, including, but not limited to, abandoned wells, shafts, basements, excavations, and unsafe fences or structures; (iii) Which because it is dilapidated, unsanitary, unsafe, vermin-infected or lacking in the facilities and equipment required by the housing code of the municipality, has been designated by the appropriated agency of department responsible for enforcement of the code as unfit for human habitation; (iv) Which is a fire hazard, or is otherwise dangerous to the safety of persons or property; (v) From which the utilities, plumbing, heating, sewerage or other facilities have been disconnected, destroyed, removed, or rendered ineffective so that the property is unfit for its intended use; (vi) Which by reason of neglect or lack of maintenance has become a place for accumulation of trash and debris, or a haven for rodents or other vermin; (vii) Which has been tax delinquent for a period of at least three (3) years; or (viii) Which has not been rehabilitated within the time constraints placed upon the owner by the appropriate code enforcement agency. (b) "Blighted" or "deteriorated" property shall also include displaced and/or vacant industrial and commercial properties and facilities. Other definitions that shall apply to the City of Chattanooga's NSP in accordance with the Housing and Economic Recovery Act of 2008 (HERA) are: (3) Abandoned: A home is abandoned when mortgage or tax foreclosure proceedings have been initiated for that property, no mortgage or tax payments have been

## Low Income Targeting:

Persons with incomes of 50% or less usually cannot sustain the cost of homeownership because of the limited number of safe, habitable and affordable housing units. And, the high cost of mortgages due to unstable interest rates, cost burdened mortgages and down payments, upkeep and general property maintenance costs, property taxes, and predatory lending has resulted in the increase in the number of foreclosed upon houses in specific neighborhoods.

Under the NSP, the PJ proposes to partner with community organizations that seek to address the housing needs of this very low income population. The purpose of this partnership will be to guarantee availability of housing that is developed specifically to provide the subsidies and housing development assistance to address the shortages and thus increase the availability of housing for persons in this income bracket. All projects for homeownership will require that prospective homeowners receive a minimum of 8 hours of counseling from a certified HUD Housing Counseling Agency

## Acquisition and Relocation:

There are no plans to relocate individuals or businesses due to acquisition activities under the NSP. The projects will be implemented to focus on foreclosed upon properties, vacant and abandoned properties and, demolition of blighted structures that have been unoccupied for a minimum of 90 days or more.

## Public Comment:

The Chattanooga City Council approved the Department of Neighborhood Services and Community Development submission to HUD of the Substantial Amendment of the 2008-2009 Action Plan on November 4, 2008.

The Substantial Amendment was posted on the city's web site at [www.chattanooga.gov](http://www.chattanooga.gov) on November 11, 2008 for a period of fifteen (15) days for public comment. The public was given until November 25, 2008 to submit written comments on the NSP. The Substantial Amendment notice was also published in the local daily newspaper that has a broad based readership among citizens.

One comment was received on November 19, 2009. The citizen's written correspondence noted that NSP funds would be best utilized for (1) homeland security; (2) construction of a truck stop in the Chattanooga area; and, (3) to create additional jobs in the automotive industry. The letter will be retained on file for future reference.

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
100	NSP Administration	100-01	Consultant
		100-02	NSP Administrative
		100-03	Admin-Implementation Plan
200	Land Banking Activities	200-01	Land Banking Projects
300	New Construction/Redevelopment	300-01	SF Homebuyer New LMMI
		300-02	SF Homebuyer New LH25
		300-03	SF Rental New LH25
		300-04	New MF Rental LH25
		300-05	Renovation of Affordable Rental
		300-06	Redevelopment of Housing for Homeownership
		300-07	
400	Demolition Activities	400-01	Demolition Activities
500	Financing Activities	500-01	Housing Financing Activities
9999	Restricted Balance	<i>No activities in this project</i>	



## Activities

**Project # /** 100 / NSP Administration

**Grantee Activity Number:** 100-01  
**Activity Title:** Consultant

**Activity Type:**

Administration

**Project Number:**

100

**Projected Start Date:**

06/15/2009

**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)

**Activity Status:**

Completed

**Project Title:**

NSP Administration

**Projected End Date:**

09/30/2009

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 45,000.00

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 45,000.00

**Benefit Report Type:**

NA

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Neighborhood Services and Community Development

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

**Responsible Organization**

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 45,000.00

**Location Description:**



City Hall

**Activity Description:**

Consultant to develop an implementation plan for the effective and efficient use of NSP funds.

**Environmental Assessment:** EXEMPT

**Environmental** None

**Grantee Activity Number:** 100-02  
**Activity Title:** NSP Administrative

**Activity Type:**

Administration

**Project Number:**

100

**Projected Start Date:**

01/05/2009

**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)

**Activity Status:**

Completed

**Project Title:**

NSP Administration

**Projected End Date:**

06/30/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

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

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

**Other Funds:** \$ 0.00

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

**Benefit Report Type:**

NA

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Neighborhood Services and Community Development

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

**Responsible Organization**

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 10,000.00

**Location Description:**

City of Chattanooga Department of Neighborhood Services and Community Development 101 East 11th Street, Suite 200  
Chattanooga, Tn 37402

**Activity Description:**

Funds to be used for administrative activities - travel, salaries, monitoring, reporting, ect.



**Environmental Assessment:** EXEMPT

**Environmental** None

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**Grantee Activity Number:** 100-03  
**Activity Title:** Admin-Implementation Plan

**Activity Type:**

Administration

**Project Number:**

100

**Projected Start Date:**

08/03/2009

**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)

**Activity Status:**

Under Way

**Project Title:**

NSP Administration

**Projected End Date:**

06/30/2020

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 158,396.18

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 158,396.18

**Benefit Report Type:**

NA

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Neighborhood Services and Community Development

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

**Responsible Organization**

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 158,396.18

**Location Description:**

Department of Neighborhood Services and Community Development 101 E. 11th Street, Suite 200 Chattanooga, TN 37402

**Activity Description:**

Funds will be used for administrative costs associated with implementing NSP initiatives.



Environmental Assessment: EXEMPT

Environmental None

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**Project # /** 200 / Land Banking Activities

**Grantee Activity Number:** 200-01  
**Activity Title:** Land Banking Projects

**Activity Type:**

Land Banking - Acquisition (NSP Only)

**Project Number:**

200

**Projected Start Date:**

08/03/2009

**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:**

Land Banking Activities

**Projected End Date:**

06/30/2020

**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 (Census)

**Proposed Accomplishments**

**Total**

# of Properties

5

LMI%:



**Activity is being carried out by**

No

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

Neighborhood Services and Community Development

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

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 0.00

**Location Description:**

NSP Target Area

**Activity Description:**

Land Bank; This will be undertaken by the City to remove barriers that in the past have hampered the conversion of abandoned and blighted land to better uses in order to stabilize residential neighborhoods and return properties to the tax rolls. Abandoned and or foreclosed upon properties, such as FHA owned properties, will be purchased at a discount. Each property considered for purchase will be appraised in accordance with the definition in the NSP regulations. That information will be used to negotiate a discount of, on average, at least 15% using the formula provided in the NSP regulations. City owned scattered sites may be assembled, and back tax properties in default, with clear title, may be assembled for future development by the City or partner organizations. Properties will be developed and or disposed of through resale to qualified home buyers whose incomes do not exceed 120% of AMI at discounts, or through RFP processes for the most feasible plan for the use of the property. Properties will not be banked for more than ten years. The City will place a lien or land use restriction agreement on the property to ensure required use and long term affordability. National Objective: Benefit low, moderate and middle income person i.e., = 120% of area median income. Activity Type: NSP Eligible Use: CDBG Eligible Activity: (C) Establish land banks for homes that have been foreclosed upon 24 CFR 570.201 (a) Acquisition and (b) Disposition

**Environmental Assessment:** COMPLETED**Environmental** None**Project # / 300 / New Construction/Redevelopment of Vacant Land****Grantee Activity Number:** 300-01**Activity Title:** SF Homebuyer New LMMI**Activity Type:**

Construction of new housing

**Activity Status:**

Completed

**Project Number:**

300

**Project Title:**

New Construction/Redevelopment of



**Projected Start Date:**

09/01/2009

**Projected End Date:**

06/30/2013

**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:** \$ 580,921.53**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 0.00**Total Funds:** \$ 580,921.53**National Objective:**

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

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

**Total**

14

**Low****Mod**

14

**Low/Mod%**

100.00

# of Households

14

14

100.00

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

14

# of Housing Units

14

**Activity is being carried out by**

No

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

Neighborhood Services and Community Development

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

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 580,921.53

**Location Description:**

## NSP Target Area

### Activity Description:

New Construction/Redevelopment-Vacant land will be redeveloped by construction of new housing units to increase the stock of affordable rental and housing units for homeownership opportunities. The activities will be carried out by nonprofit organizations and private developers to construct, renovate, and manage projects in selected neighborhoods. Among the new construction, transitional housing and redevelopment activities will be projects that are designed to fulfill the need of addressing the use of the 25% set-aside to be used to benefit persons at 50% or below the median income. Rehabilitation programs/projects will include a minimum of 8 hours of housing counseling by HUD Certified Counseling Agencies for those seeking to take part in the activity. Rental Housing and Homebuyer Activities For single family rental, lease purchase and home-ownership properties, the City of Chattanooga will use the HOME minimum affordability periods for the amount of NSP funds invested as shown below. Rental and homebuyer activities housing will remain affordable for not less than the applicable period, beginning after project completion for construction/rehabilitation and after closing for homebuyer activities. The affordability requirements will apply without regard to the term of any loan or mortgage or the transfer of ownership. The affordability requirements will be imposed by deed restrictions, covenants running with the land or other mechanisms approved by the City. The Grantee/City may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. The affordability restrictions will be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property. National Objective: Benefit low, moderate and middle income person i.e.,  $\leq 120\%$  of area median income. Activity Type: NSP Eligible Use E) Redevelop demolished or vacant properties CDBG Eligible Activity: 24 CFR 570.201(a) Acquisition, (b)Disposition, (c) Public facilities and improvements, (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties, (i) Relocation, and (n)Direct homeownership assistance (as modified below). 204 Community based development organizations. NSP Eligible Use (B) 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. CDBG Eligible Activity: 24 CFR 570.201 (a) Acquisition (b) Disposition, (i) Relocation, and (n) Direct homeownership and preservation activities, for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity) HOMEOWNERSHIP ACTIVITY NSP FUNDS AFFORDABILITY Financing, New Construction, Rehabilitation or Acquisition of Existing Housing < \$15,000 5 Years \$15,000 - \$40,000 10 Years Over \$40,000 15 Years RENTAL HOUSING ACTIVITY NSP FUNDS AFFORDABILITY Rehabilitation or Acquisition of Existing Housing < \$15,000 5 Years \$15,000 - \$40,000 10 Years Over \$40,000 15 years Refinance of Rehabilitation Project Any \$ amount 15 Years New Construction or Acquisition of Newly Constructed Housing Any \$ amount 20 years National Objective: Benefit low, moderate and middle income person i.e.,  $\leq 120\%$  of area median income.

**Environmental Assessment:** COMPLETED

**Environmental** None

**Grantee Activity Number:** 300-02  
**Activity Title:** SF Homebuyer New LH25

**Activity Type:**

Construction of new housing

**Project Number:**

300

**Projected Start Date:**

06/01/2009

**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.

**Activity Status:**

Completed

**Project Title:**

New Construction/Redevelopment of

**Projected End Date:**

05/31/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 374,597.87

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 374,597.87

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

# of Households

Total	Low	Mod	Low/Mod%
6	6		100.00
6	6		100.00

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

**Total**

6

6

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Neighborhood Services and Community Development

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

**Responsible Organization**

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 374,597.87

**Location Description:**



### Activity Description:

To remove barriers that in the past have hampered the conversion of abandoned and blighted land to better uses and to stabilize residential neighborhoods and return properties to the tax rolls, abandoned and or foreclosed upon properties, such as FHA owned properties, will be purchased at a discount for rehab (if possible) or redevelopment for housing for households at or below 120% AMI, of which a minimum of eight of will be available for households at or below 50% AMI. Each property considered for purchase will be appraised in accordance with the definition in the NSP regulations. That information will be used to negotiate a discount of, on average, at least 1% using the formula provided in the NSP regulations. Properties will be developed and or sold to qualified home buyers whose incomes do not exceed 120% of AMI ( a minimum of eight (8) at or below 50% AMI) at discounts. The City will place a lien or land use restriction agreement on the property to ensure required use and long term affordability. New Construction/Redevelopment-Vacant land will be redeveloped by construction of new housing units to increase the stock of affordable rental and housing units for homeownership opportunities. The activities will be carried out by nonprofit organizations and private developers to construct, renovate, and manage projects in selected neighborhoods. Among the new construction, redevelopment activities will be projects that are designed to fulfill the need of addressing the use of the 25% set-aside to be used to benefit persons at 50% or below the median income. Homebuyer programs/projects will include a minimum of 8 hours of housing counseling by HUD Certified Counseling Agencies for those seeking to take part in the activity. Rental Housing and Homebuyer Activities For single family rental, lease purchase and home-ownership properties, the City of Chattanooga will use the HOME minimum affordability periods for the amount of NSP funds invested as shown below. Rental and homebuyer activities housing will remain affordable for not less than the applicable period, beginning after project completion for construction/rehabilitation and after closing for homebuyer activities. The affordability requirements will apply without regard to the term of any loan or mortgage or the transfer of ownership. The affordability requirements will be imposed by deed restrictions, covenants running with the land or other mechanisms approved by the City. The Grantee/City may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. The affordability restrictions will be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property. HOMEOWNERSHIP ACTIVITY NSP FUNDS AFFORDABILITY Financing, New Construction, Rehabilitation or Acquisition of Existing Housing < \$15,000 5 Years \$15,000 - \$40,000 10 Years Over \$40,000 15 Years RENTAL HOUSING ACTIVITY NSP FUNDS AFFORDABILITY Rehabilitation or Acquisition of Existing Housing < \$15,000 5 Years \$15,000 - \$40,000 10 Years Over \$40,000 15 Years Refinance of Rehabilitation Project Any \$ amount 15 Years New Construction or Acquisition of Newly Constructed Housing Any \$ amount 20 Years National Objective: Benefit low, moderate and middle income person i.e., <= 120% of area median income. Activity Type: NSP Eligible Use E) Redevelop demolished or vacant properties CDBG Eligible Activity: 24 CFR 570.201(a) Acquisition, (b)Disposition, (c) Public facilities and improvements, (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties, (i) Relocation, and (n)Direct homeownership assistance (as modified below). 204 Community based development organizations. NSP Eligible Use (B) 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. CDBG Eligible Activity: 24 CFR 570.201 (a) Acquisition (b) Disposition, (i) Relocation, and (n) Direct homeownership and preservation activities, for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity) Budget for Activity and Projected Units: Budget Units For Households <= 50% AMI \$528,431 8 For Households <= 120% AMI \$523,996 9 Totals \$1,052,427 17

**Environmental Assessment:** COMPLETED

**Environmental** None

**Grantee Activity Number:** 300-03  
**Activity Title:** SF Rental New LH25

**Activity Type:**

Construction of new housing

**Project Number:**

300

**Projected Start Date:**

06/01/2012

**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.

**Activity Status:**

Completed

**Project Title:**

New Construction/Redevelopment of

**Projected End Date:**

06/01/2016

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 72,692.06

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 72,692.06

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Renter 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**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Neighborhood Services and Community Development

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

**Responsible Organization**

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 72,692.06

**Location Description:**



**Activity Description:**

In efforts to stabilize neighborhoods, and increase inventory of affordable rental housing for very low and low income residents, abandoned properties will be acquired for the development of affordable units. New Construction/Redevelopment-Vacant land will be redeveloped by construction of new housing units to increase the stock of affordable rental and housing units for homeownership opportunities. The activities will be carried out by nonprofit organizations and private developers to construct, renovate, and manage projects in selected neighborhoods. Among the new construction, redevelopment activities will be projects that are designed to fulfill the need of addressing the use of the 25% set-aside to be used to benefit persons at 50% or below the median income. Homebuyer programs/projects will include a minimum of 8 hours of housing counseling by HUD Certified Counseling Agencies for those seeking to take part in the activity. Rental Housing and Homebuyer Activities For single family rental, lease purchase and home-ownership properties, the City of Chattanooga will use the HOME minimum affordability periods for the amount of NSP funds invested as shown below. Rental and homebuyer activities housing will remain affordable for not less than the applicable period, beginning after project completion for construction/rehabilitation and after closing for homebuyer activities. The affordability requirements will apply without regard to the term of any loan or mortgage or the transfer of ownership. The affordability requirements will be imposed by deed restrictions, covenants running with the land or other mechanisms approved by the City. The Grantee/City may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. The affordability restrictions will be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property. HOMEOWNERSHIP ACTIVITY NSP FUNDS AFFORDABILITY Financing, New Construction, Rehabilitation or Acquisition of Existing Housing < \$15,000 5 Years \$15,000 - \$40,000 10 Years Over \$40,000 15 Years RENTAL HOUSING ACTIVITY NSP FUNDS AFFORDABILITY Rehabilitation or Acquisition of Existing Housing < \$15,000 5 Years \$15,000 - \$40,000 10 Years Over \$40,000 15 Years Refinance of Rehabilitation Project Any \$ amount 15 Years New Construction or Acquisition of Newly Constructed Housing Any \$ amount 20 Years National Objective: Benefit low, moderate and middle income person i.e., <= 120% of area median income.

**Environmental Assessment:** COMPLETED

**Environmental** None



**Grantee Activity Number:** 300-04  
**Activity Title:** New MF Rental LH25

**Activity Type:**

Construction of new housing

**Project Number:**

300

**Projected Start Date:**

09/01/2009

**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.

**Activity Status:**

Completed

**Project Title:**

New Construction/Redevelopment of

**Projected End Date:**

03/30/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 250,000.00

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 250,000.00

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Renter Households

Total	Low	Mod	Low/Mod%
48	48		100.00
48	48		100.00

# of Households

**Proposed Accomplishments**

# of Multifamily Units

**Total**

48

# of Housing Units

48

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Neighborhood Services and Community Development

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

**Responsible Organization**

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 250,000.00

**Location Description:**



**Activity Description:**

Using NSP funds on block sites for high impact in addressing blight and declines in neighborhoods, while increasing supply of quality, affordable rental housing in Areas of Greatest Need. New Construction/Redevelopment-Vacant land will be redeveloped by construction of new housing units to increase the stock of affordable rental and housing units for homeownership opportunities. The activities will be carried out by nonprofit organizations and private developers to construct, renovate, and manage projects in selected neighborhoods. Among the new construction, redevelopment activities will be projects that are designed to fulfill the need of addressing the use of the 25% set-aside to be used to benefit persons at 50% or below the median income. Homebuyer programs/projects will include a minimum of 8 hours of housing counseling by HUD Certified Counseling Agencies for those seeking to take part in the activity. Rental Housing and Homebuyer Activities For single family rental, lease purchase and home-ownership properties, the City of Chattanooga will use the HOME minimum affordability periods for the amount of NSP funds invested as shown below. Rental and homebuyer activities housing will remain affordable for not less than the applicable period, beginning after project completion for construction/rehabilitation and after closing for homebuyer activities. The affordability requirements will apply without regard to the term of any loan or mortgage or the transfer of ownership. The affordability requirements will be imposed by deed restrictions, covenants running with the land or other mechanisms approved by the City. The Grantee/City may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. The affordability restrictions will be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property. HOMEOWNERSHIP ACTIVITY NSP FUNDS AFFORDABILITY Financing, New Construction, Rehabilitation or Acquisition of Existing Housing < \$15,000 5 Years \$15,000 - \$40,000 10 Years Over \$40,000 15 Years RENTAL HOUSING ACTIVITY NSP FUNDS AFFORDABILITY Rehabilitation or Acquisition of Existing Housing < \$15,000 5 Years \$15,000 - \$40,000 10 Years Over \$40,000 15 Years Refinance of Rehabilitation Project Any \$ amount 15 Years New Construction or Acquisition of Newly Constructed Housing Any \$ amount 20 Years National Objective: Benefit low, moderate and middle income person i.e., <= 120% of area median income.

**Environmental Assessment:** COMPLETED

**Environmental** None

**Grantee Activity Number:** 300-05  
**Activity Title:** Renovation of Affordable Rental

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

300

**Projected Start Date:**

12/07/2010

**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.

**Activity Status:**

Completed

**Project Title:**

New Construction/Redevelopment of

**Projected End Date:**

03/20/2014

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 443,190.03

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 443,190.03

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Renter Households

Total	Low	Mod	Low/Mod%
7	7		100.00
7	7		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

7

# of Housing Units

7

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Neighborhood Services and Community Development

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

**Responsible Organization**

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 443,190.03

**Location Description:**



In area of greatest need - East Chattanooga, Brainerd, and Bushtown

**Activity Description:**

In addressing the City's commitment budget a minimum of 25% of NSP funds to benefit households with incomes  $\leq 50\%$  AMI, funding is made available to for-profit and non-profit partners to assist in increasing the supply of affordable rental units while eliminating blighted and abandoned properties. New Construction/Redevelopment-Vacant land will be redeveloped by construction of new housing units to increase the stock of affordable rental and housing units for homeownership opportunities. The activities will be carried out by nonprofit organizations and private developers to construct, renovate, and manage projects in selected neighborhoods. Among the new construction, redevelopment activities will be projects that are designed to fulfill the need of addressing the use of the 25% set-aside to be used to benefit persons at 50% or below the median income. Homebuyer programs/projects will include a minimum of 8 hours of housing counseling by HUD Certified Counseling Agencies for those seeking to take part in the activity. Rental Housing and Homebuyer Activities For single family rental, lease purchase and homeownership properties, the City of Chattanooga will use the HOME minimum affordability periods for the amount of NSP funds invested as shown below. Rental and homebuyer activities housing will remain affordable for not less than the applicable period, beginning after project completion for construction/rehabilitation and after closing for homebuyer activities. The affordability requirements will apply without regard to the term of any loan or mortgage or the transfer of ownership. The affordability requirements will be imposed by deed restrictions, covenants running with the land or other mechanisms approved by the City. The Grantee/City may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. The affordability restrictions will be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property. HOMEOWNERSHIP ACTIVITY NSP FUNDS AFFORDABILITY Financing, New Construction, Rehabilitation or Acquisition of Existing Housing < \$15,000 5 Years \$15,000 - \$40,000 10 Years Over \$40,000 15 Years RENTAL HOUSING ACTIVITY NSP FUNDS AFFORDABILITY Rehabilitation or Acquisition of Existing Housing < \$15,000 5 Years \$15,000 - \$40,000 10 Years Over \$40,000 15 Years Refinance of Rehabilitation Project Any \$ amount 15 Years New Construction or Acquisition of Newly Constructed Housing Any \$ amount 20 Years National Objective: Benefit low, moderate and middle income person i.e.,  $\leq 120\%$  of area median income.

**Environmental Assessment:** COMPLETED

**Environmental** None

**Grantee Activity Number:** 300-06  
**Activity Title:** Redevelopment of Housing for Homeownership

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

300

**Projected Start Date:**

06/01/2011

**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.

**Activity Status:**

Completed

**Project Title:**

New Construction/Redevelopment of

**Projected End Date:**

11/22/2011

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 48,113.00

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 48,113.00

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
1	1		100.00
1	1		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

1

# of Housing Units

1

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Neighborhood Services and Community Development

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

**Responsible Organization**

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 48,113.00



**Location Description:**

East Chattanooga

**Activity Description:**

In partnership with local non-profits, abandoned, foreclosed properties will be acquired, renovated and sold to households with incomes at or below 50%AMI, providing opportunities for homeownership to low income households. Homebuyer programs/projects will include a minimum of 8 hours of housing counseling by HUD Certified Counseling Agencies for those seeking to take part in the activity. Rental and homebuyer activities housing will remain affordable for not less than the applicable period, beginning after project completion for construction/rehabilitation and after closing for homebuyer activities. The affordability requirements will apply without regard to the term of any loan or mortgage or the transfer of ownership. The affordability requirements will be imposed by deed restrictions, covenants running with the land or other mechanisms approved by the City.

**Environmental Assessment:** COMPLETED

**Environmental** None

**Grantee Activity Number:** 300-07  
**Activity Title:** Redevelopment of Housing for Homeownership

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

300

**Projected Start Date:**

09/01/2008

**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:**

New Construction/Redevelopment of

**Projected End Date:**

04/30/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 210,793.59

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 210,793.59

**Benefit Report Type:**

Direct (Households)

**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**

Yes

**Activity is being carried out through:**

Grantee Employees and Contractors

**Organization carrying out Activity:**

Neighborhood Services and Community Development

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

**Responsible Organization**

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 210,793.59



**Location Description:**

Properties located the Areas of Greatest Need, Census Tracts 1, 2, and 3.

**Activity Description:**

Redevelopment of vacant/abandoned properties with housing units to increase the stock of housing for homeownership. The jurisdiction proposes to work with local nonprofit organizations in partnership to develop, implement and deliver the NSP units in the areas of greatest need. Properties will be developed and or sold to qualified home buyers whose incomes do not exceed 120% of AMI ( a minimum of eight (8) at or below 50% AMI) at discounts. The City will place a lien or land use restriction agreement on the property to ensure required use and long term affordability. New Construction/Redevelopment-Vacant land will be redeveloped by construction of new housing units to increase the stock of affordable rental and housing units for homeownership opportunities. The activities will be carried out by nonprofit organizations and private developers to construct, renovate, and manage projects in selected neighborhoods. Homebuyer programs/projects will include a minimum of 8 hours of housing counseling by HUD Certified Counseling Agencies for those seeking to take part in the activity. Rental Housing and Homebuyer Activities For single family rental, lease purchase and home-ownership properties, the City of Chattanooga will use the HOME minimum affordability periods for the amount of NSP funds invested as required.

**Environmental Assessment:** COMPLETED

**Environmental** None

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**Project # / 400 / Demolition Activities**

**Grantee Activity Number:** 400-01  
**Activity Title:** Demolition Activities

**Activity Type:**

Clearance and Demolition

**Project Number:**

400

**Projected Start Date:**

09/30/2009

**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:**

Completed

**Project Title:**

Demolition Activities

**Projected End Date:**

06/30/2010

**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



**Benefit Report Type:**

NA

**Proposed Accomplishments****Total**

# of Housing Units

25

# of Properties

25

**Activity is being carried out by**

No

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

Neighborhood Services and Community Development

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

Neighborhood Services and Community Development

Local Government

\$ 0.00

**Location Description:**

NSP Target Area

**Activity Description:**

Demolition-Funding will be available to remove blighted structures that pose a safety hazard to the community and are structurally unsound for redevelopment or renovations. These properties may be reserved and held and converted for land banking for future construction of rental or homeownership housing units. All single family and multifamily properties acquired will be purchases of foreclosed upon properties. The affordability requirements will be imposed by deed restrictions, covenants running with the land or other lien mechanisms approved by the City. National Objective: Benefit low, moderate and middle income person i.e., <= 120% of area median income. Activity Type: NSP Eligible Use: CDBG Eligible Activity (D) Demolish blighted structures 24 CFR 570.201(d) Clearance for blighted structures only

**Environmental Assessment:** COMPLETED**Environmental** None

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**Project # / 500 / Financing Activities****Grantee Activity Number:** 500-01**Activity Title:** Housing Financing Activities

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

500

**Projected Start Date:**

08/03/2009

**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:**

Financing Activities

**Projected End Date:**

06/30/2010

**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**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

# of Households

Total	Low	Mod	Low/Mod%
25		25	100.00
25		25	100.00

**Activity is being carried out by**

No

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

Neighborhood Services and Community Development

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

Neighborhood Services and Community Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 0.00

**Location Description:**

NSP Target Area

### Activity Description:

Financing-Housing development partners will work through local financial institutions to develop permanent first and second mortgage products (FHA) and other types of loans) for prospective home purchasers; for the purchase of foreclosed upon properties and either newly constructed homes or renovated properties. Each property considered for purchase will be appraised in accordance with the definition in the NSP regulations. That information will be used to negotiate a discount of, on average, at least 15% using the formula provided in the NSP regulations. NSP funds will be provided to cover principle reductions, interest rate buy-downs, down payment assistance and closing costs at zero to low interest rates for qualified homebuyers whose incomes do not exceed 120% of AMI. Interest rate will be determined by income and ability to pay. Financial institutions' reputation and track record will be of such as to offer competitive rates and flexibility in its mortgage products and limits its fee structure to be advantageous to the borrower, protecting the home buyer from future predatory lending practices. The City will use the resale/recapture restrictions along with placing a lien on the property to ensure long term affordability. The affordability requirements will be imposed by deed restrictions, covenants running with the land or other mechanisms approved by the City. The Grantee/City may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability. The affordability restrictions will be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property. National Objective: Benefit low, moderate and middle income person i.e., = 120% of area median income. Activity Type: NSP Eligible Use CDBG Eligible Activity: (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 homebuyers. As part an activity cost for an eligible as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms for use to carry them out. 24 CFR 570.201(a) Acquisition, (b)Disposition, (i) Relocation, and (n)Direct homeownership assistance (as modified below). 570.202 eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity).

### Environmental Assessment:

<b>Environmental</b>	None
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### Action Plan Comments:

Reviewer - Approved

Reviewer - Approved

Reviewer - Approved

Reviewer - Approved

Reviewer - Approved

Reviewer - Amounts had to be amended to comply with 25%/50 rule. EDH

Reviewer - Grantee changed status when correcting QPR. No changes to the plan were made. EH

Reviewer - The information on Activity 300-02 was changed to accommodate information for rental units.

Reviewer - Plan amended to account for program income. EDH

Reviewer - Edits made per advice from HUD Closeout Team.

## Action Plan History

### Version

### Date

B-08-MN-47-0001 AP#1	01/27/2010
B-08-MN-47-0001 AP#2	04/29/2011
B-08-MN-47-0001 AP#3	01/31/2014
B-08-MN-47-0001 AP#4	01/23/2018
B-08-MN-47-0001 AP#5	06/04/2019

