

Action Plan

Grantee: Garland, TX

Grant: B-08-MN-48-0005

LOCCS Authorized Amount:	\$ 2,040,196.00
Grant Award Amount:	\$ 2,040,196.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 517,836.28
Total Budget:	\$ 2,558,032.28

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

NSP funds authorized by the Housing and Economic Recovery Act of 2008 (HERA) for emergency assistance for redevelopment of abandoned and foreclosed homes and residential properties. A purchase/rehab/resale activity for foreclosed, and vacant or properties. A: Areas of Greatest Need Designated 9 and 10 rated Block Groups within the City of Garland are:

181.051,181.052,181.053,181.054,181.055,181.262,181.263,181.271,181.272,181.273,181.281,181.282,181.283,182.031,182.032,182.033,182.041,182.042,182.043,182.061,182.062,182.063,182.064,183.001,183.002,183.003,183.004,183.005,183.006,185.011,185.012,185.013,187.001,187.002,187.003,187.004,187.005,187.006,187.007,188.011,188.012,188.013,188.14,190.321,190.322,190.323,190.324,190.331,190.332,190.333,190.334 B: Distribution and Uses of Funds: The City of Garland has chosen to target NSP funds to all block groups that rated a 10 or 9 as a risk factor and also meet the income qualifier of; 51% or more of the residents are determined to be low-, moderate-, and middle-income (earning less than 120% of the area median family income), (see map defining area), with primary emphasis in areas rated as a 10 risk factor. Within the targeted 51 block groups, federal funds will be used to provide immediate impact activities and longer term, yet effective programs to diminish the effects of the upward spiraling foreclosure and abandonment issues faced by residents of these areas. Immediate relief from blighted, vacant or abandoned properties will be addressed by providing Neighborhood Stabilization Program funds for land banking. The land bank may acquire and demolish blighted structures, holding the land for affordable housing development within a 10 year time frame. While increasing the visual appeal of the areas, NSP funds will then provide a means of preserving the neighborhoods. Funds will be used to purchase, rehabilitate and resell foreclosed, vacant properties to eligible homebuyers. Favorable financing terms will be provided as well as downpayment assistance. The improved conditions along with incentives will be used to attract new residents to fragile areas. As required by regulation, 25% of the NSP grant will be provided to households whose incomes do not exceed 50% of the area median income as defined by HUD. The primary means of meeting this requirement will be associated with homeownership. A financing mechanism for this group of homebuyers is structured to make homes affordable. If rental housing is developed, 25% of the assisted units will be reserved for tenants earning less than 50% of the area median income.

Distribution and Uses of Funds:

C: Definitions and Descriptions: Blighted property shall include commercial or residential structures, which have been declared uninhabitable and hazardous by the City and exhibit objectively determinable signs of deterioration that constitute a threat to human health, safety and public welfare. Section 32.03 of the City of Garland Code of Ordinances defines substandard [blighted] premises as premises where one or more, in any combination, of the following conditions exist [objectively determinable signs of deterioration]: a) Inadequate sanitation: a. Lack of a bathroom or the existence of an improper bathroom. b. Lack of or an improper kitchen. c. Lack of hot and cold running water to plumbing fixtures. d. Lack of



or improper required heating, mechanical ventilation or electric facilities. e. Lack of required amounts of natural light and ventilation. f. Lack of or improper space or floor area. g. Lack of required electrical lighting. h. Dampness of habitable space. i. Infestation of insects, vermin or rodents. j. The existence of dead trees, tree limbs, holes, excavations or other conditions reasonably capable of causing injury to a person. k. Lack of or improper connection to required sewage disposal. l. Lack of or improper garbage and rubbish storage and removal facilities. m. Lack of or improper drainage so as to prevent standing or stagnant water on the premises. b) Structural hazards a. Improper foundations. b. Improper flooring or floor supports. c. Flooring or floor supports of insufficient size to carry imposed loads safely. d. Members of walls, partitions or other vertical supports that split, lean, list, or buckle due to defective material, deterioration, or improper construction. e. Members of walls, partitions or other vertical supports that are insufficient size to carry imposed loads safely. f. Members of ceilings, roofs, ceiling and roof supports or other horizontal members which sag, split, or buckle due to defective material, deterioration, or improper construction. g. Member of ceilings, roofs, ceiling and roof supports or other horizontal members that are of insufficient size to carry imposed loads with safety. h. Fireplaces or chimneys which list, bulge, or settle due to defective material, deterioration, or improper construction. i. Fireplaces or chimneys which are of insufficient size or strength to carry imposed loads safely. j. Lack of or improper required railings, stairs, steps and balconies

D: Low Income Targeting: The City has proposed a Second Chance Program that specifically targets individuals with incomes that do not exceed 50% of the area median income. This program allows for the purchase of abandoned or foreclosed upon properties at a discount, rehabilitation to bring the properties into compliance with local building codes, and subsequent sale will favorable financing terms to eligible individuals or families. In addition, if rental units result as a product of the land banking process, 25% of the units assisted will be set aside for residents earning less than 50% of the area median income, at a rent that is affordable. This requirement will be part of the Agreement to provide funding for land banking activities. E: Acquisition and Relocation: Not Applicable. The City is not proposing to demolish or convert any low/moderate dwelling units. Demolition is limited to vacant, abandoned structures. F: Public Comments: In an effort to solicit public input on the suggested use of Neighborhood Stabilization funds, a presentation was made at the City Council work session which was televised on November 3, 2008. A public hearing was held at the regular City Council Meeting on November 3, 2008 and No public comments were offered during the hearing. A draft of the proposed use of funds was posted on the City's website on November 4, 2008. The draft Substantial Amendment was added to the NSP web page on November 14, 2008. The City received 3 public comments via em

Definitions and Descriptions:

The NSP program will take a target approach and acquire, rehabilitate and resale single-family homes to households with incomes at or below 120% of the area median income for Dallas County Texas. Below are a listing of projects Garland will undertake:

1. The SCP Program will target clients with household incomes at or below 50% of the area median income. The NSP program requires that 25% of the funding spent must be provided to clients within this category of income.
2. The GPS Program will target clients with household incomes above 50% to 120% of the area median income.
3. The LB Program is a landbank that will acquire and redevelop vacant properties with single family homes to be sold to low and middle income households in Garland.
4. The Administration Program will be used to provide funding to administer the program.

Low Income Targeting:

The Garland NSP Program will target specific low-income areas to acquire, rehabilitate and resale single family homes.

Acquisition and Relocation:

The NSP Program in Garland will only acquire vacant, foreclosed homes within Garland. No relocation will be used as a result.

Public Comment:

The NSP program received 3 public comments as a result of posting on the City's website. All comments were in favor of the proposed projects and activities.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
Administration	Administration	NSPAdministration	NSPAdministration
ARR-Acquisition Rehab and	ARR-Acquisition Rehab and Resale	GPS Program	GPS Program
		NSDPA Program	NSDPA Program
		SCP Program	SCP Program

LB-Acquisition (RLF)

LB - Acquisition

LB Program

LB Program



Activities

Project # / Administration / Administration

Grantee Activity Number: NSPAdministration
Activity Title: NSPAdministration

Activity Type:
Administration

Project Number:
Administration

Projected Start Date:
12/31/2008

Project Draw Block by HUD:
Not Blocked

Activity Draw Block by HUD:
Not Blocked

Block Drawdown By Grantee:
Not Blocked

National Objective:
Not Applicable (for Planning/Administration or Unprogrammed Funds only)

Benefit Report Type:
NA

Activity Status:
Completed

Project Title:
Administration

Projected End Date:
08/30/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 204,019.00
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 204,019.00

Activity is being carried out by
No

Activity is being carried out through:

Organization carrying out Activity:
City of Garland Grants Management Department
222B Carver
Garland Texas 75040

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Garland Grants Management Department	Unknown	\$ 204,019.00



Location Description:

N/A

Activity Description:

For eligible administrative costs associated with the Neighborhood Stabilization Programs.

Environmental Assessment:

Environmental None

Project # / ARR-Acquisition Rehab and Resale / ARR-Acquisition Rehab

Grantee Activity Number: GPS Program
Activity Title: GPS Program

Activity Type:
Acquisition - general

Project Number:
ARR-Acquisition Rehab and Resale

Projected Start Date:
12/31/2008

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

Benefit Report Type:
Direct (Households)

Activity Status:
Under Way

Project Title:
ARR-Acquisition Rehab and Resale

Projected End Date:
08/30/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 727,139.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 727,139.00

Proposed Beneficiaries **Total** **Low** **Mod** **Low/Mod%**



# Renter Households	0.0
# Owner Households	0.0
# of Households	0.0
# of Permanent Jobs Created	0.0

Proposed Accomplishments

Total

- # of Singlefamily Units
- # of Multifamily Units
- # of Housing Units
- Total acquisition compensation to owners
- # of Parcels acquired voluntarily
- # of Parcels acquired by admin settlement
- # of Parcels acquired by condemnation
- # of buildings (non-residential)
- # of Properties

Activity is being carried out by

Activity is being carried out through:

No

Organization carrying out Activity:

City of Garland Housing and Neighborhood Services Department
 222B Carver
 Garland Texas 75040

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Garland Housing and Neighborhood Services Department	Unknown	\$ 727,139.00

Location Description:

Designated 9 and 10 rated Block Groups within the City of Garland:
 181.051,181.052,181.053,181.054,181.055,181.262,181.263,181.271,181.272,181.273,181.281,181.282,181.283,182.031,182.032,182.033,182.041,182.042,182.043,182.061,182.062,182.063,182.064,183.001,183.002,183.003,183.004,183.005,183.006,185.011,185.012,185.013,187.001,187.002,187.003,187.004,187.005,187.006,187.007,188.011,188.012,188.013,188.14,190.321,190.322,190.323,190.324,190.331,190.332,190.333,190.334

Activity Description:

A purchase/rehab/resale activity for foreclosed, and vacant or properties. NSP Eligible Use: (A) Establish Financing Mechanism and (B)Purchase and rehabilitate residential properties that have been foreclosed and abandoned. CDBG Eligible Use: 570.201(a) Acquisition, 570.201(b) Disposition, and 570.201(d) clearance.

Environmental Assessment: COMPLETED

Environmental None





Grantee Activity Number: NSDPA Program
Activity Title: NSDPA Program

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

Project Number:
 ARR-Acquisition Rehab and Resale

Projected Start Date:
 12/31/2008

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:
 Under Way

Project Title:
 ARR-Acquisition Rehab and Resale

Projected End Date:
 08/30/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 30,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 30,000.00

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries

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

Proposed Accomplishments

	Total
# of Singlefamily Units	4
# of Multifamily Units	
# of Housing Units	4

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Garland Neighborhood Services Department
 222B Carver
 Garland Texas 75040

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Garland Neighborhood Services Department	Unknown	\$ 30,000.00

Location Description:

Designated 9 and 10 rated Block Groups within the City of Garland:

181.051,181.052,181.053,181.054,181.055,181.262,181.263,181.271,181.272,181.273,181.281,181.282,181.283,182.031,182.032,182.033,182.041,182.042,182.043,182.061,182.062,182.063,182.064,183.001,183.002,183.003,183.004,183.005,183.006,185.011,185.012,185.013,187.001,187.002,187.003,187.004,187.005,187.006,187.007,188.011,188.012,188.013,188.14,190.321,190.322,190.323,190.324,190.331,190.332,190.333,190.334

Activity Description:

A downpayment and closing cost assistance activity for the purchase of foreclosed/vacant single family homes for the purpose of homeownership. Eligible buyers receive \$5000.00 in DPA. NSP Eligible Use: (B) Purchase and rehabilitate homes and residential properties that have been foreclosed upon. CDBG Eligible Use: 570.201(n) Direct homeownership assistance

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: SCP Program
Activity Title: SCP Program

Activity Type:

Acquisition - general

Project Number:

ARR-Acquisition Rehab and Resale

Projected Start Date:

12/31/2008

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)

Activity Status:

Completed

Project Title:

ARR-Acquisition Rehab and Resale

Projected End Date:

08/30/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 586,952.44

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 586,952.44

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Garland Housing and Neighborhood Services Department
 222B Carver
 Garland Texas 75040

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Garland Housing and Neighborhood Services Department	Unknown	\$ 586,952.44

Location Description:

Designated 9 and 10 rated Block Groups within the City of Garland:
 181.051,181.052,181.053,181.054,181.055,181.262,181.263,181.271,181.272,181.273,181.281,181.282,181.283,182.031,182.032,182.033,182.041,182.042,182.043,182.061,182.062,182.063,182.064,183.001,183.002,183.003,183.004,183.005,183.006,185.011,185.012,185.013,187.001,187.002,187.003,187.004,187.005,187.006,187.007,188.011,188.012,188.013,188.14,190.321,190.322,190.323,190.324,190.331,190.332,190.333,190.334,190.321,190.322,190.323,190.324,190.331,190.332,190.333,190.334.



Activity Description:

An acquisition/rehab/resale/financing activity for foreclosed properties made available to persons with incomes at or below 50% of the median income limit. NSP Eligible Use: (A) Establish financing mechanisms for purchase and redevelopment of foreclosed homes and residential properties. (B) Purchase and rehabilitate homes and residential properties that have been abandoned and foreclosed upon CDBG Eligible Use: 570.201(a) Acquisition 570.201(b) Disposition 571.201(n) Direct homeownership assistance and 570.202 rehabilitation

Environmental Assessment: COMPLETED

Environmental None

Project # / LB-Acquisition / LB - Acquisition (RLF)

Grantee Activity Number: LB Program
Activity Title: LB Program

Activity Type:
Clearance and Demolition

Project Number:
LB-Acquisition (RLF)

Projected Start Date:
12/31/2008

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

Benefit Report Type:
Area Benefit (Census)

Activity Status:
Under Way

Project Title:
LB - Acquisition

Projected End Date:
08/29/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 656,110.17

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 656,110.17



Proposed Accomplishments

Total

# of Singlefamily Units	5
# of Housing Units	5
# of Properties	5

LMI%:	
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Activity is being carried out by

Activity is being carried out through:

No

Organization carrying out Activity:

City of Garland

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Garland	Local Government	\$ 452,091.17
Garland Housing Finance Corporation	Unknown	\$ 204,019.00

Location Description:

Designated 9 and 10 rated Block Groups within the City of Garland:
 181.051,181.052,181.053,181.054,181.055,181.262,181.263,181.271,181.272,181.273,181.281,181.282,181.283,182.031,182.032,182.033,182.041,182.042,182.043,182.061,182.062,182.063,182.064,183.001,183.002,183.003,183.004,183.005,183.006,185.011,185.012,185.013,187.001,187.002,187.003,187.004,187.005,187.006,187.007,188.011,188.012,188.013,188.14,190.321,190.322,190.323,190.324,190.331,190.332,190.333,190.334,190.321,190.322,190.323,190.324,190.331,190.332,190.333,190.334.

Activity Description:

Activities will include acquisition of foreclosed vacant/blighted properties, demolition of any structures that are blighted or non-rehabable and redevelopment of property within 10 years as required by land banking regulations. NSP Eligible Use: (C) Establish land banks for home or residential properties that have been foreclosed upon (B) Purchase and rehabilitate homes and residential properties that have been foreclosed upon (D) Demolish blighted structures (E) Redevelop demolished or vacant properties CDBG Eligible Use: 570.021(a) Acquisition 570.201(b) Disposition and 570.201(d) Clearance

Environmental Assessment: COMPLETED

Environmental None

Action Plan Comments:

Roy, Mark Reviewer Comment on Action Plan.

Needs Modification & Disaster Damage Section: Input basic NSP information, e.g., NSP funds authorized by the Housing and Economic Recovery Act of 2008 (HERA) for emergency assistance



for redevelopment of abandoned and foreclosed homes and residential properties. Recovery Needs Section: Input the priority geographic areas of greatest need as described in the NSP Substantial Amendment.

Comment Only ; Recovery Needs Section: Future additional guidance may require input of information from the approved NSP Substantial Amendment narrative: A. Areas of Greatest Need, B. Distribution and Uses of Funds, C. Definitions and Descriptions, D. Low Income Targeting, E. Acquisition and Relocation, and F. Public Comment. Activity Section: Future additional guidance may require that each activity be broken out by each different NSP national objective, activity type, and responsible organization, and in order to track the 25 percent set-aside. Performance measures, budgets, etc. for each separate activity may also have to be modified.

- Roy, Mark Reviewer Comment on Action Plan. Acceptable.
- Roy, Mark Under Disaster Damage & Recovery Needs, please insert the A. Areas of Greatest Need, B. Distribution and Uses of Funds, C. Definitions and Descriptions, D. Low Income Targeting, E. Acquisition and Relocation, and F. Public Comment narratives from the NSP submission.
- Roy, Mark Reviewer Comment on Action Plan - Need to input B. Distribution and Uses of Funds.
- Roy, Mark Reviewer Comment on Action Plan - Need to input B. Distribution and Uses of Funds narrative from NSP submission.
- Roy, Mark Reviewer Comment on Action Plan. Acceptable.

- Bedford, Change is approved.
- Bedford, Grantee says they made no change; this was an accidental submission.
- Bedford, Approved to allow submittal of QPR
- Bedford, increased project budget
- Bedford, increased activities.
- Bedford, decreased admin budget

Action Plan History

Version	Date
B-08-MN-48-0005 AP#1	06/18/2010
B-08-MN-48-0005 AP#2	06/06/2011
B-08-MN-48-0005 AP#3	05/01/2012
B-08-MN-48-0005 AP#4	11/27/2012
B-08-MN-48-0005 AP#5	01/29/2013



B-08-MN-48-0005 AP#6	01/29/2013
B-08-MN-48-0005 AP#7	01/29/2013
B-08-MN-48-0005 AP#8	02/14/2013
B-08-MN-48-0005 AP#9	07/09/2015
B-08-MN-48-0005 AP#10	07/30/2015
B-08-MN-48-0005 AP#11	11/21/2017
B-08-MN-48-0005 AP#12	07/03/2018
B-08-MN-48-0005 AP#13	09/18/2020

