

Action Plan

Grantee: Kent County, MI

Grant: B-08-UN-26-0002

LOCCS Authorized Amount:	\$ 3,912,796.00
Grant Award Amount:	\$ 3,912,796.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 1,773,084.77
Total Budget:	\$ 5,685,880.77

Funding Sources

No Funding Sources Found

Narratives

Areas of Greatest Need:

The tracts were rated from 1-10 in the Estimated Foreclosure Abandonment Risk Score (FARS) data, with 1 representing the lowest risk and 10 the greatest. 356 block groups are represented and scored in the data with a median score of 4. Scores greater than 5 indicate areas where the abandonment risk is greatest, exceeding the median as represented at Attachment 1, Estimated Foreclosure Abandonment Risk Score. Of the 356 block groups reported, 112 (or 31%) had FARS scores greater than 5, indicating increased risk. These areas are in the cities of Wyoming, Grandville, Kentwood, and Byron, Plainfield and Gaines Townships. Other communities scored above the median but when comparing per capita foreclosures they do not represent a density of properties where it is felt NSP could have as great an impact. This data is at Exhibit A (Kent County Target Areas).

NSP development will work within the boundaries of these areas as they represent the areas at greatest risk of further neighborhood decline from foreclosed and abandoned homes. Directing projects to these areas is part of a strategic approach the County is taking to limit the decline of neighborhoods due to continuing foreclosure trends. Predicted 18 month Underlying Foreclosure Rates &ndasha large percentage of tracts within the strategic areas identified by FARS are at high risk of increased foreclosure over the next 18 months. The 356 tracts in Kent County were scored from 1 to 10. The median score is 4.3 with 6 indicating a high likelihood of continued deterioration. These tracts are charted in Attachment 2 (labeled 18 Month Problem Foreclosure Rate). This predicted underlying problem foreclosure rate analysis combined with FARS supports the identification of areas of greatest need to include the cities of Wyoming, Grandville, Kentwood, and Byron, Plainfield and Gaines Townships. The areas are mapped at Exhibit A, Predicted 18 Month Foreclosure Rate. As with the FARS data, other areas in the County show percentage scores above 6% but when considering actual numbers of parcels at risk of foreclosure it is felt best to limit investment to the listed communities to have the greatest impact with limited funding.

Total Foreclosure as a Percent of Total Parcels from foreclosure information provided by CRI of the Johnson Center at GVSU. They assembled the data from multiple sources including Kent County Equalization and Treasurer's offices. Block group level analysis of areas with the highest percentages of foreclosures per number of parcels identified areas of concern. Each area had a percentage of foreclosures exceeding the County rate of 4.5% and together include over 2100 foreclosed parcels. Few areas in the county are not grossly affected by foreclosures as demonstrated in these sets of data. The greatest stabilization of neighborhoods can be achieved in more densely developed areas where the proximity of foreclosed properties to each other is most likely to impact a larger number of other parcels.

While recognizing there is as great an existing problem in the more rural parts of the county we will concentrate our stabilization efforts in the more urban, more densely developed areas identified in each of the three data sets discussed above. Three cities, Wyoming, Kentwood and Grandville as well as Gaines and Plainfield Townships have been identified as areas of great need. In an effort to concentrate NSP funds County staff considered the evaluation of the three categories listed above. Broad geography has been identified showing the areas where total foreclosure percentages, 18 month underlying problem areas and FARS scores overlap and is included on the map at Exhibit A. This area is limited to Gaines and Plainfield Townships and the cities of Wyoming, Kentwood, and Grandville. NSP funded activities will be concentrated in these areas and limited to eligible neighborhoods where the impact of the redevelopment and resale of foreclosed and



abandoned properties will be the greatest.

Distribution and and Uses of Funds:

As required by Section 2301(c)(2) of HERA, the County is required to direct funding to areas of greatest need as defined by:

- ,
- Areas with the greatest percentage of home foreclosures
- ,
- Areas with the highest percentage of homes financed with a subprime mortgage related loan
- ,
- Areas identified as likely to face a significant rise in the rate of foreclosures.
- ,

The county will ensure 100% of NSP funds will benefit individuals and households with incomes at or below 120% of the area median income (AMI). Additionally, at least 25% of NSP funds will benefit individuals and households with incomes at or below 50% of the area median income. In order to meet these goals, the county proposes to allocate funding under the following general categories:

- ,
- 1. Purchase with rehabilitation of abandoned foreclosed homes for resale to individuals and families earning at or less than 120% area median income. The county will expend 71.1% of NSP funds in this eligible category of purchasing and rehabilitating foreclosed upon homes. Sale to individuals and households will be on affordable terms using soft second mortgages. Twenty two percent of funds in this category will be expended to provide homeownership opportunities for individuals and households earning 50% or less of AMI in order to meet the income targeting requirement of HERA. Additionally, all home purchasers will be required to attend a minimum of 8 hours of pre-purchase homeowner education in order to give them the knowledge and skills necessary to make them successful homeowners.
- ,
- 2. Purchase with rehabilitation abandoned and foreclosed multi-unit properties to provide affordable rental units. The county will invest 18.4% of NSP funds in this eligible category to purchase and rehabilitate apartment units in order to provide affordable rental units to individuals and households earning at or below 50% AMI. The County will expend 10% of NSP funds in this eligible category Kent County has significant numbers of foreclosed properties concentrated in the identified areas of greatest need. Partnering with existing experienced non-profit developers, the County will strategically target neighborhoods experiencing decline due to the proximity of abandoned foreclosed properties. The County will direct existing programs and funding to further this strategic targeting, when possible. Such programs include the HOME Investment Partnership Program for mortgage leveraging where appropriate and CDBG for infrastructure investment when called for. Additionally the County will ensure our development partners provide additional services to NSP beneficiaries of other social service programs so those resources enhance family and housing stability. Energy assistance, Earned Income Tax Credit education, tax preparation and county health services are among the offerings available. Funds from this category will be provided to support the establishment of a Kent County and Bank Authority as described above. The County will monitor program income and will reallocate it on eligible NSP projects. A minimum of 25% of program income will be expended on projects benefiting individuals and households earning at or below 50% AMI.
- ,

Definitions and Descriptions:

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

,
Response: A blighted property is a blighted/abandoned/uninhabitable property that meets any of the following criteria as defined

- a) Declared a public nuisance in accocal housing, building, plumbing, fire, or other related code or ordinance.
- ,
- b) Attractive nuisance because of physical condition or use.
- ,
- c) Fire hazard or is otherwise dangerous to the safety of persons or property.
- ,
- d) Has had utilities, plumbing, heating, or sewerage disconnected, destroyed, removed, or rendered ineffective for a period of 1 year or more so that the property is unfit for its intended use
- ,
- e)The property is tax reverted property owned by a municipality, by a county, or by this state. The sale, lease, or transfer of tax reverted property by a municipality, a county, or this state shall not result in the loss to the property of eligibility for any project authorized under this act for the rehabilitation of a blighted area, platting authorized under this act, or tax relief or assistance, including financial assistance, authorized under this act or any other act.
- ,
- f) The property is owned or is under the control of a land bank fast track authority under the land bank fast track act, 2003 PA 258, MCL 124.751 to 124.774. The sale, lease, or transfer of the property by a land bank fast track authority shall not result in the loss to the property of eligibility for any project authorized under this act for the rehabilitation of a blighted area, platting authorized under this act, or tax relief or assistance, including financial assistance, authorized under this act or any other act.
- ,
- g) The property is improved real property that has remained vacant for 5 consecutive years and that is not maintained in accordance with applicable local housing or property maintenance codes or ordinances.
- ,
- h) The property has code violations posing a severe and immediate health or safety threat and has not been substantially rehabilitated within 1 year after the receipt of notice to rehabilitate from appropriate code enforcement agency or final determination of any appeal, whichever is later.
- ,

(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 will follow the HOME program standards at 24 CFR 92.252 (a), (c), (e), and (f). Namely, the maximum rents will not exceed 30 percent of the family’s adjusted income. If the unit receives federal or state project-based rental subsidies and the very-low income family pays a contribution toward rent not more than 30 percent of the family’s adjusted income, then the maximum rent (i.e. tenant contribution plus project based rental subsidy) is the rent allowable under the Kent County Housing Commission section 8 Housing Choice Voucher Program.

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

Response: The Kent County Community Development Department will ensure continued affordability by utilizing the following tools:

A. Minimum Affordability Period: The NSP assisted housing will meet at minimum HOME affordability requirements for not less than the applicable period. Units assisted with NSP dollars of \$15,000 or less are subject to a 5 year affordability period. Units with \$15,000 to \$40,000 of NSP assistance are subject to a 10 year affordability period and over \$40,000 are subject to a 15 year affordability period if affordability period is not met.

B. Lease to Purchase: The program would transfer ownership of homes rehabilitated with NSP funds to sub recipients who will operate a lease to purchase program. Rents would be required to conform to the requirements for affordable rents defined above. When the tenant is able to buy the home, continued affordability would be provided pursuant to either a deed restriction program, or through a shared appreciation loan. The term of affordability will be defined as above based on total NSP investment in the activity.

C. Documentation of Income-Eligibility The Kent County Community Development Department will ensure continued affordability for NSP assisted housing by requiring documentation of income-eligibility upon sale or initial occupancy through the following mechanism: 1) For homeownership: recording a notice of affordability restrictions and a regulatory agreement requiring any resale of property to be to another income-qualified buyer for an affordable housing cost; and 2) For rental: require the property manager or owner, as the case may be, to recertify that residents’ incomes still qualify on an annual basis.

D. Energy Efficiency: A home energy analysis will be conducted before and after renovation. Kent County Community Development will require that there is a minimum of 10 percent reduction in CFM units as evidenced by pre and post-rehab blower door tests. Kent county Community Development Department will require that renovations strive to meet Energy Star Standards.

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

Response: Kent County will require that all NSP funded activities be completed to comply with the Michigan Residential Code in effect at the time of the rehab activity as well as all local codes in effect in the community where the activity is performed. In addition all NSP funded activities will improve energy efficiency as evidenced by a 10% increase in performance as measured by pre and post construction blower door tests and HERS.

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: \$979,000. 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: Kent County will use at least 25% of NSP funds to house individuals and families whose incomes do not exceed 50% of area median income. Experienced non-profit multi-family housing developers have indicated their willingness to purchase and rehab multi-unit residential properties which will provide affordable rental units. Their expertise will allow Kent County to invest in rental housing development at minimal costs. Management of completed units will be transferred to Community Rebuilders, an established organization whose mission is to provide safe rental units to customers at or below fair market value. Households not qualifying for conventional financing or who do not wish to purchase may rent the redeveloped properties. Limited subsidies may be made available for rental assistance from already funded sources allowing continued affordability. In addition to developing affordable rental units, the County anticipates rehabilitation of at least two single family units for purchase by households earning less than 50% of AMI. Affordability will be assured for these homeowners by only requiring the buyers to finance within their means. Affordable mortgages are defined as those requiring no more than 32% of household income to cover payments of principle, interest, taxes and insurance. NSP funds or alternative funds such as HOME may be left in the development of the unit to finance the gap between value and affordable mortgage if necessary. These funds will be monitored under the HOME affordability requirements at §24 CFR 92.254.

Acquisition and Relocation:

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., &le 80% of area median income). If so, include: The number of low- and moderate-income dwelling units—i.e., &le 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., &le 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: Drive by inventory of neighborhoods in the areas of greatest need lead us to believe demolition or conversion of dwelling units is not a priority. Existing inventories of abandoned properties lead us to believe funds will best be utilized through acquisition and rehab.



Public Comment:

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

Response: The draft Substantial Amendment to the Annual Action Plan was posted on the Kent County web site: (<http://www.accesskent.com/YourGovernment/Departments/CommunityDevelopment/CommunityDevelopment.htm>) on November 7, 2008, and included a link for posting comments directly from the site as directed by HUD staff and at HUD sponsored trainings in Washington and Cleveland. The public comment period formally closed on November 31, 2008, but this is still an active link. Notice of the posting was also advertised in the Grand Rapids Press to ensure public knowledge of the comment period.

Public comments received in response to posting and advertising of the draft Substantial Amendment to the Annual Action Plan included the following observations:

-- Energy efficiency would be best measured by using blower door testing and HERS pre and post rehab and establishing a baseline with a percentage improvement required.

The recommendation had already been included in the application.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
001 NSP Admin	Administration	Admin	Admin
005 NSP Acq for Rental	Acquisition for Rental 50	14G Acquisition for Rental	Acquisition for Rental for 25% Set-Aside
		14G Lighthouse 004-Whispering Brk	ACQ Whispering Brook
007 NSP Rental Rehab	NSP Rental Rehab	14B NSP Set-aside Rental Rehab	NSP Rental Rehab ADR50
009 ACQ SF	ACQ-Homebuyer	14G Habitat LH25	Acq and Rehab Habitat LH25
		14G ICCF 001-Potter	Acq 4617 Potter
		14G ICCF 002 36th Street	Acq 36th Street
		14G ICCF 003- 43rd Street	ACQ ICCF 003 - 43rd Street
		14G ICCF 004 - Colrain	ACQ Colrain
		14G ICCF 005 - Heron	Acq Heron
		14G ICCF 006 Flamingo	Acq ICCF 006 Flamingo
		14G ICCF Non Profit Housing Owner Acq	ICCF Homeowner Acquisition
		14G Kitson Builder 001-Haughey	ACQ Haughey
		14G Kitson Builder 002 - Homebuyer Acquisition	ACQ Kitson properties
		14G Kitson Builder 003-Marquette	ACQ Marquette
		14G Lighthouse 001-Taft	ACQ Taft
		14G Lighthouse 002-Embroid	ACQ Embroid
		14G Lighthouse 003-Ariebill	ACQ Ariebill
		14G Lighthouse 005-Mohawk	ACQ Mohawk
		14G Lighthouse 006-Boone	ACQ Boone
		14G Lighthouse Owner Acquisition	14G Lighthouse SF ACQ
		14G Mohawk Construction 001-Rathbone	ACQ Rathbone
		14G Mohawk Construction 002ACQ Carmel	Carmel
011 NSP Rehab for	Rehab for Homeownership	14A Inner City Christian Federation (ICCF) Rehab	ICCF Owner Rehab
		14A Kitson Homebuyer Rehab	Kitson Owner Rehab
		14A Lighthouse Communities	Lighthouse Homebuyer Rehab



		14A Lighthouse Set-Aside Rehab	Lighthouse Rehab 50% AMI Owner Unit
		14A Mohawk Construction - Rehab	Mohawk Construction Owner Rehab
013 Homebuyer Assistance	Homebuyer Assistance	13 NSP Homebuyer Assistance	NSP Homebuyer Assistance
9999	Restricted Balance	<i>No activities in this project</i>	



Activities

Project # / Title: 001 NSP Admin / Administration

Grantee Activity Number: Admin
Activity Title: Admin

Activity Type:

Administration

Project Number:

001 NSP Admin

Projected Start Date:

02/13/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

EXEMPT

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

07/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 556,834.33

Other Funds \$ 0.00

Total Funds \$ 556,834.33

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Kent County Community Development Department

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Kent County Community Development Department

Organization Type

Unknown

Proposed

\$ 391,279.60

Location Description:



Activity Description:

General program administrative funding

Project # / Title: 005 NSP Acq for Rental / Acquisition for Rental 50

Grantee Activity Number: 14G Acquisition for Rental
Activity Title: Acquisition for Rental for 25% Set-Aside

Activity Type:

Acquisition - general

Project Number:

005 NSP Acq for Rental

Projected Start Date:

07/24/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Acquisition for Rental 50

Projected End Date:

06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget:	\$ 286,038.27
Other Funds	\$ 0.00
Total Funds	\$ 286,038.27

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Renter Households				0.0
# of Households				0.0
Proposed Accomplishments	Total			
# of Singlefamily Units	6			
# of Housing Units	6			
# of Parcels acquired voluntarily	6			
# of Properties	6			



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Lighthouse Communities, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lighthouse Communities, Inc.	Unknown	\$ 321,529.65

Location Description:

Kent County NSP Target areas

Activity Description:

This is strictly an acquisition activity and the performance measure for national objective will be reported at activity 14B NSP Set-aside Rental Rehab when the properties are leased/occupied.

Acquisition of one-, two- to four-unit foreclosed rental properties for permanent rental for households at or below 50% Area Median Income. Rents limits are set at the 50% Area Median Income rent limits published by the Kent County Housing Commission, including utility allowances. The rental units have a fifteen year affordability period.



Grantee Activity Number: 14G Lighthouse 004-Whispering Brk
Activity Title: ACQ Whispering Brook

Activity Type:
Acquisition - general

Project Number:
005 NSP Acq for Rental

Projected Start Date:
07/24/2009

Project Draw Block by HUD:
Not Blocked

Activity Draw Block by HUD:
Not Blocked

Block Drawdown By Grantee:
Not Blocked

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

Environmental Assessment:
COMPLETED

Benefit Report Type:
Direct (Households)

Activity Status:
Completed

Project Title:
Acquisition for Rental 50

Projected End Date:
05/21/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 78,470.35
Other Funds: \$ 0.00
Total Funds: \$ 78,470.35

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
No

Activity is being carried out through:

Organization carrying out Activity:
Lighthouse Communities, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lighthouse Communities, Inc.	Unknown	\$ 78,470.35



Location Description:

Property is located in the Kentwood NSP.

Activity Description:

This activity is a support activity for the performance measure achieved under 14B Set-aside Rental Rehab. The unit will be counted at that activity when the rental is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

The activity involves acquisition of a unit for conversion into a permanent rental unit for households at or below 50% area median income. The unit is a condominium located at 3508 Whispering Brook, Kentwood, MI, purchased for \$72,000, 3% below the appraised value of \$74,000. Closed on 9/28/09, the unit has 2 bedrooms and 1.5 baths. The developer plans to add a bedroom in the basement.

Project # / Title: 007 NSP Rental Rehab / NSP Rental Rehab

Grantee Activity Number: 14B NSP Set-aside Rental Rehab
Activity Title: NSP Rental Rehab ADR50

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

007 NSP Rental Rehab

Projected Start Date:

02/13/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

UNDERWAY

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

NSP Rental Rehab

Projected End Date:

06/30/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 882,838.09

Other Funds \$ 0.00

Total Funds \$ 882,838.09

Proposed Beneficiaries

Renter Households

Total	Low	Mod	Low/Mod%
11	11		100.00



# of Households	11	11	100.00
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Proposed Accomplishments

	Total
# of Singlefamily Units	11
# of Housing Units	11
# ELI Households (0-30% AMI)	
#Low flow showerheads	11
#Low flow toilets	11
#Dishwashers replaced	11
#Refrigerators replaced	11
#Light fixtures (outdoors) replaced	20
#Light Fixtures (indoors) replaced	40
#Replaced hot water heaters	11
#Replaced thermostats	11
#Efficient AC added/replaced	11
#Additional Attic/Roof Insulation	11
#Energy Star Replacement Windows	50
# of Properties	11

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Lighthouse Communities, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lighthouse Communities, Inc.	Unknown	\$ 320,000.00

Location Description:

Activities will be restricted to target area identified in Section 1, A and B. Kent County will partner with experienced non-profit developers in these areas that meet NSP objectives and redevelop those areas where continuing foreclosures are deteriorating the quality of neighborhoods.

Activity Description:

Developer will seek one-, two- and four-unit foreclosed rental properties for consideration under the Kent County NSP. Rental units will be made affordable to households at 50% Area Median Income or less. All units will be brought up to code, receive extensive energy efficiency improvements and marketability upgrades.



Project # / Title: 009 ACQ SF / ACQ-Homebuyer

Grantee Activity Number: 14G Habitat LH25
Activity Title: Acq and Rehab Habitat LH25

Activity Type:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Under Way

Project Number:
 009 ACQ SF

Project Title:
 ACQ-Homebuyer

Projected Start Date:
 07/24/2009

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

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

Total Budget: \$ 270,000.00
Other Funds: \$ 0.00
Total Funds: \$ 270,000.00

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	3	3		100.00
# of Households	3	3		100.00

Proposed Accomplishments	Total
# of Singlefamily Units	3
# of Housing Units	3
# ELI Households (0-30% AMI)	
# of Properties	3

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Habitat for Humanity Kent County

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
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Location Description:

Houses will be located in target area identified in section 1 A and B.

Activity Description:

Habitat will identify available abandoned foreclosed single-family properties. These properties will be purchased at a discount. Habitat will write work specifications to bring the unit to code and redevelop the property for resale to a household at or below 50% AMI. Habitat for Humanity is bringing all of their homes up to LEED certification standards. Homebuyer assistance may be provided as part of project costs.

Grantee Activity Number: 14G ICCF 001-Potter
Activity Title: Acq 4617 Potter

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ-Homebuyer

Projected End Date:
 04/30/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 76,250.64
Other Funds: \$ 0.00
Total Funds: \$ 76,250.64

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 ICCF Non Profit Housing Corp.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
ICCF Non Profit Housing Corp.	Unknown	\$ 76,250.64



Location Description:

This property is in the NSP area for Kentwood, census tract 012901.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Inner City Christian Federation (ICCF) Rehab. The unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

A single family 3 bedroom, 2 bath home was purchased at 4617 Potter, Kentwood, MI for \$69,000, 4% below the appraised value of \$72,000. The closing took place on 8/21/09. The home was built in 1920 and will receive a lead-based paint risk assessment and clearance. The rehabilitation budget of \$32,352 includes energy efficiency improvements including a new 90% or higher efficiency furnace, water heater, energy star range and refrigerator, increased insulation in walls and ceiling, new roof including new aluminum gutters around entire house, replace 2 windows in living room, new interior doors, new paint and replace all carpet throughout home. Exterior improvements include new concrete parking pad installed in front of garage, clean siding and repair soffit as needed, replace front exterior door and install new garage door opener, tree removal and trimming as needed along with new landscaping in areas affected by new concrete in driveway. We are budgeting \$18,000 for homebuyer assistance. Resale price is \$90,000



Grantee Activity Number: 14G ICCF 002 36th Street
Activity Title: Acq 36th Street

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 ACQ-Homebuyer

Projected End Date:
 06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 84,976.52
Other Funds: \$ 0.00
Total Funds: \$ 84,976.52

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 ICCF Non Profit Housing Corp.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
ICCF Non Profit Housing Corp.	Unknown	\$ 84,976.52



Location Description:

Activity is located in the Wyoming census tract 0138.01

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Inner City Christian Federation (ICCF) Rehab. The unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

A single family 3 bedroom, 1 bath home was purchased at 2604 36th Street SW, Wyoming, MI for \$78,900, 1% below the appraised value of \$80,000. The closing took place on 10/9/09. The home was built in 1961 and will receive a lead-based paint risk assessment and clearance. The rehabilitation budget of \$27,715 includes energy efficient improvements including a new 90% or higher efficiency furnace and water heater, Energy Star rated appliances, increased insulation in attic, update electrical and plumbing systems, replace light fixtures, update kitchen and bathroom and new carpet and floor coverings through out. Exterior improvements include grading as needed before installation of new driveway, new roof, removal of tree stump, repair of deck stairs and landscaping as needed. We are budgeting \$18,000 for homebuyer assistance, sales price is \$90,000.



Grantee Activity Number: 14G ICCF 003- 43rd Street
Activity Title: ACQ ICCF 003 - 43rd Street

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 UNDERWAY

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ-Homebuyer

Projected End Date:
 06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 81,157.41
Other Funds: \$ 0.00
Total Funds: \$ 81,157.41

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 ICCF Non Profit Housing Corp.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
ICCF Non Profit Housing Corp.	Unknown	\$ 81,152.41



Location Description:

This property is in the NSP target area for Kentwood.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Inner City Christian Federation (ICCF) Rehab. The unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

A single family 3 bedroom, 1 bath home was purchased at 338 43rd Street SE, Kentwood, MI for \$75,000.00, 4% below the appraised value of \$78,000. The closing took place on 11/12/09. The rehabilitation budget of \$25,077.00 includes energy efficient improvements such as: a new high efficiency 90%+ furnace, increased insulation in attic, paint interior, new floor coverings throughout, new laminate counter tops in kitchen and all new energy efficient appliances.



Grantee Activity Number: 14G ICCF 004 - Colrain
Activity Title: ACQ Colrain

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ-Homebuyer

Projected End Date:
 06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 57,533.62
Other Funds: \$ 0.00
Total Funds: \$ 57,533.62

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 ICCF Non Profit Housing Corp.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
ICCF Non Profit Housing Corp.	Unknown	\$ 57,878.62



Location Description:

This house is located in the Wyoming NSP target area.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Inner City Christian Federation (ICCF) Rehab. The unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

A single family 3 bedroom, 1 1/2 bath home was purchased at 45 Colrain Street SW, Wyoming for \$51,000, 4% below the appraised value of \$54,000. The closing took place on November 12, 2009. The home was built in 1950 and will receive a lead-based paint risk assessment and clearance. The rehabilitation budget of \$59,651.90 includes energy efficient improvements improvements including a new 90% or higher efficiency furnace and water heater, Energy Star rated appliances, increased insulation in attic, update electrical and plumbing systems.



Grantee Activity Number: 14G ICCF 005 - Heron
Activity Title: Acq Heron

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 11/01/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ-Homebuyer

Projected End Date:
 06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 63,127.83
Other Funds: \$ 0.00
Total Funds: \$ 63,127.83

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 ICCF Non Profit Housing Corp.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
ICCF Non Profit Housing Corp.	Unknown	\$ 63,127.83



Location Description:

This activity is located in the Wyoming NSP Target Area.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Inner City Christian Federation (ICCF) Rehab. The unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

An offer was made and accepted on a 3 bedroom, 1 bath home located at 3909 Heron Avenue, SW, Wyoming, MI in the amount of \$57,000.00, which 5% below the appraised value of \$60,000.00. Improvements to be made will include: new roof, new entry doors, new 90%+ efficiency furnace and water heater, new insulation, as needed, new windows, counter tops and floor coverings, all new energy efficient appliances.



Grantee Activity Number: 14G ICCF 006 Flamingo
Activity Title: Acq ICCF 006 Flamingo

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 11/01/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ-Homebuyer

Projected End Date:
 06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 83,151.28
Other Funds: \$ 0.00
Total Funds: \$ 83,151.28

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 ICCF Non Profit Housing Corp.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
ICCF Non Profit Housing Corp.	Unknown	\$ 83,151.28



Location Description:

This home is located in the NSP target area of Wyoming.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Inner City Christian Federation (ICCF) Rehab. The unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

An offer was made and accepted on a 3 bedroom, 1 bath home located at 3500 Flamingo Avenue SW, Wyoming, MI in the amount of \$75,000.00, which 4% below the appraised value of \$78,500.00. Improvements to be made will include: new roof, 3 new interior doors, new 90%+ efficiency furnace, new water heater, new insulation, update electrical, new cabinets and counter tops, new floor coverings and all new energy efficient appliances.



Grantee Activity Number: 14G ICCF Non Profit Housing Owner Acq
Activity Title: ICCF Homeowner Acquisition

Activity Type:

Acquisition - general

Project Number:

009 ACQ SF

Projected Start Date:

07/28/2010

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

Environmental Assessment:

UNDERWAY

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ACQ-Homebuyer

Projected End Date:

06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 52,359.60

Other Funds \$ 0.00

Total Funds \$ 52,359.60

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households				0.0
# of Households				0.0
# of Permanent Jobs Created				0.0

Proposed Accomplishments

	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

ICCF Non Profit Housing Corp.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
ICCF Non Profit Housing Corp.	Unknown	\$ 0.00



Location Description:

Activity will be carried out in one of the Kent County NSP Target Areas.

Activity Description:

This activity is strictly acquisition and a support activity for 14A Inner City Christian Federation (ICCF) Rehabilitation. The performance measure for the household beneficiary will be reported at that activity. This activity involves acquisition of foreclosed/abandoned property for rehabilitation and resale to a household at or below 120% Area Median Income by ICCF Non Profit Housing Corporation.



Grantee Activity Number: 14G Kitson Builder 001- Haughey
Activity Title: ACQ Haughey

Activity Type:

Acquisition - general

Project Number:

009 ACQ SF

Projected Start Date:

07/24/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

ACQ-Homebuyer

Projected End Date:

06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 47,241.96

Other Funds \$ 0.00

Total Funds \$ 47,241.96

Proposed Beneficiaries

Owner Households

of Households

Total	Low	Mod	Low/Mod%
			0.0
			0.0

Proposed Accomplishments

of Singlefamily Units

of Housing Units

of Parcels acquired voluntarily

of Properties

Total

1

1

1

1

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Lee Kitson Builder, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Lee Kitson Builder, Inc.

Organization Type

Unknown

Proposed

\$ 47,241.96



Location Description:

4930 Haughey Ave SW is located in an urban portion of the Wyoming NSP area.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Kitson Homebuyer Rehab. The one unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

Developer entered into a purchase agreement 8/19/09 to purchase the property from HUD for \$40,100. The closing took place on 10/21/09. Property appraised at \$44,500, ten percent over the accepted purchase price. The home was in a state of disrepair with damage to ceilings, windows and roofing. The developer will replace windows, exterior doors, replace the roof on the house and garage, repaint the interior, replace kitchen, replace toilet and vanity, replace the furnace, bring the electrical and plumbing up to code, and add insulation as needed. Property improvements will result in at least 10% improvement in pre- and post blower door test. The estimated rehabilitation budget is \$49,900. The resale price is \$69,900 and estimated homebuyer assistance budgeted is \$13,980.



Grantee Activity Number: 14G Kitson Builder 002 - Homebuyer Acquisition
Activity Title: ACQ Kitson properties

Activity Type:
Acquisition - general

Project Number:
009 ACQ SF

Projected Start Date:
07/24/2009

Project Draw Block by HUD:
Not Blocked

Activity Draw Block by HUD:
Not Blocked

Block Drawdown By Grantee:
Not Blocked

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

Environmental Assessment:
UNDERWAY

Benefit Report Type:
Direct (Households)

Activity Status:
Under Way

Project Title:
ACQ-Homebuyer

Projected End Date:
06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 115,457.84
Other Funds: \$ 0.00
Total Funds: \$ 115,457.84

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

Proposed Accomplishments	Total
# of Singlefamily Units	2
# of Housing Units	2
# of Parcels acquired voluntarily	2
# of Properties	2

Activity is being carried out by Grantee:
No

Activity is being carried out through:

Organization carrying out Activity:
Lee Kitson Builder, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lee Kitson Builder, Inc.	Unknown	\$ 114,194.56



Location Description:

Homes to be acquired will be located in one of the Kent County NSP target areas.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Kitson Homebuyer Rehab. The two units will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

This activity will include acquisition of foreclosed or abandoned properties by Kitson Builders for resale to households up to 120% of Area Median Income. Two properties purchased under this activity included one ofn Groveland SW and Colrain SW both in Wyoming, MI.



Grantee Activity Number: 14G Kitson Builder 003-Marquette
Activity Title: ACQ Marquette

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 ACQ-Homebuyer

Projected End Date:
 06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 50,000.00
Other Funds: \$ 0.00
Total Funds: \$ 50,000.00

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households				0.0
# of Households				0.0
# of Permanent Jobs Created				0.0

Proposed Accomplishments	Total
# of Singlefamily Units	2
# of Housing Units	2
# of Parcels acquired voluntarily	2
# of Properties	2

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Lee Kitson Builder, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lee Kitson Builder, Inc.	Unknown	\$ 25,000.00



Location Description:

This property is located in the Wyoming NSP target area.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Kitson Homebuyer Rehab. The two units will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

An offer to purchase the house was submitted on November 6, 2009 in the amount of \$18,700.00 and was accepted. The as-is appraisal value of the property is \$28,500. The home has 3 bedrooms, a one stall detached garage and a full unfinished basement. The property will need to have lead clearance testing. The rehab estimates include energy efficient improvements including: new windows, exterior and interior doors, updated plumbing and electrical, new furnace and hot water heater, insulation added as needed, new flooring throughout, new cabinets, sink, and new energy efficient appliances in the kitchen including the installation of a dishwasher and microwave, new toilets, sinks, tub/shower enclosures in existing bathroom and add bathroom on 2nd floor. Improvements to the exterior include: remove existing porch and pour new porch cap with 4 columns, repair roof as needed and add gutters and downspouts to the rear of the house, new concrete steps at rear of house, new concrete driveway, repair and repaint existing shake siding on gables and install new vinyl siding to the balance of the home, demolish existing one stall garage and build new 22X22 garage with overhead door, service door and roofing and siding to match home, and add landscaping. A property on Cleveland was also purchased under this activity.



Grantee Activity Number: 14G Lighthouse 001-Taft
Activity Title: ACQ Taft

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ-Homebuyer

Projected End Date:
 05/21/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 75,500.87
Other Funds: \$ 0.00
Total Funds: \$ 75,500.87

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households				0.0
Proposed Accomplishments	Total			
# of Singlefamily Units	1			
# of Housing Units	1			
# of Parcels acquired voluntarily	1			
# of Properties	1			

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Lighthouse Communities, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lighthouse Communities, Inc.	Unknown	\$ 75,500.87



Location Description:

This property is in the NSP target area for Wyoming, census tract 013802.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Lighthouse Set-Aside Rehab which was rehab on a unit for a household at or below 50% AMI. The unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity. A single family 3 bedroom, 1 ½ bath was purchased at 3304 Taft, Wyoming, WY for \$69,000, 9% below the appraised value of \$76,000. The closing took place on 9/14/09. The home was built in 1950 and will receive a lead-based paint risk assessment and clearance. The rehabilitation budget of \$52,190 includes energy efficiency improvements including window and door replacement, increased insulation in walls and ceilings, remodel of kitchen, baths, and replacement of flooring throughout the home. Electrical and plumbing systems in the home will be brought up to code. Home already had a 5 year old, 90% efficiency furnace and newer air conditioner and water heater. Exterior improvements include sidewalk, steps and driveway repair, tree trimming and garage roof and siding repairs. We are budgeting \$15,400 for homebuyer assistance. The sales price is \$77,500.



Grantee Activity Number: 14G Lighthouse 002-Embro
Activity Title: ACQ Embro

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ-Homebuyer

Projected End Date:
 05/21/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 116,166.33
Other Funds: \$ 0.00
Total Funds: \$ 116,166.33

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Lighthouse Communities, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lighthouse Communities, Inc.	Unknown	\$ 116,167.20



Location Description:

This property is in the NSP target area for Kentwood. The neighborhood surrounding the property has historically had a high percentage of homeowners and would be considered a very stable neighborhood.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Lighthouse Communities Homebuyer Rehab. The unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

A single family 3 bedroom, 2.5 bath home was purchased at 2291 Embro Drive SE, Kentwood, MI for \$109,500, 2% below the appraised value of \$112,000. The closing took place on 9/28/09. The home was built in 1978 and also features a full basement, 2 stall attached garage and patio. The rehabilitation budget of \$46,154 includes energy efficient improvements including window and door replacements, increased insulation in attic, new energy star 90% or better efficiency furnace, water heater and air conditioner installed, new energy star refrigerator, range, dishwasher and microwave, remodel of bathrooms, new paint throughout and replacement of carpet. Exterior improvements will include front steps with concrete steps, tear off and install new roof with new gutters and downspouts where needed and repairing the others, repair wood siding as needed, remove and replace porch slab in back of house, install garage door complete with electric opener, install pre-hung metal clad exterior door and trim trees and bushes. Budget amount includes \$25,000 for homebuyer assistance. Sales price is \$125,000.



Grantee Activity Number: 14G Lighthouse 003-Ariebill
Activity Title: ACQ Ariebill

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ-Homebuyer

Projected End Date:
 05/21/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 74,489.07
Other Funds: \$ 0.00
Total Funds: \$ 74,489.07

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Lighthouse Communities, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lighthouse Communities, Inc.	Unknown	\$ 74,489.07



Location Description:

This home is in the NSP target area for Wyoming, census tract 0140.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Lighthouse Communities Homebuyer Rehab. The unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is being met at the rehab activity.

A single family 3 bedroom, 1 bath home was purchased at 621 Ariebill, Wyoming for \$67,900, 3% below the appraised value of \$70,000. The closing took place on 9/30/09. The home was built in 1982 and will require mold abatement. The scope of rehabilitation work includes a new roof, repair of exterior fencing and shed, mold removal in basement, new vinyl replacement windows, exterior doors, insulation of walls and ceiling, installation of 90% efficient furnace, new energy star rated A/C system, new hot water heater, remodel of bathroom including low flow toilet, repair of walls and new paint, carpet replacement, replacement of cabinetry and flooring in kitchen and bath. New energy star kitchen appliances. Budget includes \$20,800 for homebuyer assistance and sales price of unit will be \$104,000.



Grantee Activity Number: 14G Lighthouse 005-Mohawk
Activity Title: ACQ Mohawk

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ-Homebuyer

Projected End Date:
 05/21/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 111,670.04
Other Funds: \$ 0.00
Total Funds: \$ 111,670.04

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Lighthouse Communities, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lighthouse Communities, Inc.	Unknown	\$ 111,670.04



Location Description:

This home is in the NSP target area for Grandville. The neighborhood surrounding this property is very desirable and appears to be stable.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Lighthouse Communities Homebuyer Rehab. The performance measure for this activity will remain zero because the national objective and beneficiary accomplishment is being reported at the rehab activity.

A single family 3 bedroom, 1.5 bath home was purchased at 3918 Mohawk Avenue SW, Grandville MI for \$104,900, 3% below the appraised value of \$108,000. The closing took place on 10/9/09. The home was built in 1972 and will receive a lead-based paint risk assessment and clearance. The rehabilitation budget of \$50,000 includes energy efficient improvements including window and door replacements, increased insulation to attic, electrical and plumbing updated, remodel of kitchen and baths, new energy star 90% or better efficiency furnace and water heater, new paint and flooring throughout. Exterior improvements include new roof, garage door, repair retaining wall in back and front porch steps and landscaping. The resale price is \$155,000. Homebuyer assistance is budgeted in the amount of \$31,000



Grantee Activity Number: 14G Lighthouse 006-Boone
Activity Title: ACQ Boone

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ-Homebuyer

Projected End Date:
 05/21/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 93,843.97
Other Funds: \$ 0.00
Total Funds: \$ 93,843.97

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Lighthouse Communities, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lighthouse Communities, Inc.	Unknown	\$ 93,843.97



Location Description:

This property is located in the Wyoming NSP target area.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Lighthouse Communities Homebuyer Rehab. The performance measure for this activity will remain zero because the national objective and beneficiary accomplishment is being reported at the rehab activity.

A single family 4 bedroom, 2 bath home was purchased at 3058 Boone Avenue SW, Wyoming MI for \$89,100, 7% below the appraised value of \$96,000. The closing took place on 9/29/09. The rehabilitation budget of \$40,480 includes energy efficient improvements including new vinyl replacement windows in house and garage, new interior and exterior doors, new gliding patio door off dining room, 90% or higher efficiency furnace, water heater, new energy star rated appliances, new paint and carpet through out, update kitchen and bathrooms, increased insulation in attic and update electrical system and plumbing systems. Exterior improvements include replacing sunken walks from driveway to garage, repair porch, clean and repair vinyl siding, trim trees and shrubs, install new gutters and downspouts, repair decks and stairs in backyard and new garage door with opener.



Grantee Activity Number: 14G Lighthouse Owner Acquisition
Activity Title: 14G Lighthouse SF ACQ

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 UNDERWAY

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 ACQ-Homebuyer

Projected End Date:
 06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 480,195.37
Other Funds: \$ 0.00
Total Funds: \$ 480,195.37

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

Proposed Accomplishments	Total
# of Singlefamily Units	5
# of Housing Units	5
# of Parcels acquired voluntarily	5
# of Properties	5

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Lighthouse Communities, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lighthouse Communities, Inc.	Unknown	\$ 330,749.11



Location Description:

Kent County NSP target areas.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Lighthouse Communities Homebuyer Rehab. The performance measure for this activity will remain zero because the national objective and beneficiary accomplishment is being reported at the rehab activity.

The activity includes acquisition of foreclosed houses for resale to households at or below 120% area median income. This activity is for Lighthouse Communities single family acquisition to be funded primarily with program income received from sale of other rehabilitated NSP houses. If not funded with program income directly, when program income is drawn to cover the cost of other activities, the program funds they "replace" will be moved to this activity for acquisition. Properties purchased under this activity included properties on the following streets: Highlander, Ash, Boone, Madison, and Wolf Run.



Grantee Activity Number: 14G Mohawk Construction 001-Rathbone
Activity Title: ACQ Rathbone

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 ACQ-Homebuyer

Projected End Date:
 06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 29,039.74
Other Funds: \$ 0.00
Total Funds: \$ 29,039.74

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Mohawk Construction Group, LLC

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Mohawk Construction Group, LLC	Unknown	\$ 35,000.00



Location Description:

This property is located in the target area for Wyoming.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Mohawk Construction - Rehab. The unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero because the national objective is achieved under the rehab activity.

An offer was made and accepted to purchase a 3 bedroom, 1 bath home in the Wyoming NSP target area. The purchase price of the home is \$23,000 pending the appraisal coming back 1% less than sales price. The home will be completely rehabilitated for resale to a household at or below 120% AMI.



Grantee Activity Number: 14G Mohawk Construction 002 Carmel
Activity Title: ACQ Carmel

Activity Type:
 Acquisition - general

Project Number:
 009 ACQ SF

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 ACQ-Homebuyer

Projected End Date:
 06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 85,967.93
Other Funds: \$ 0.00
Total Funds: \$ 85,967.93

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Parcels acquired voluntarily	1
# of Properties	1

Activity is being carried out by Grantee:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Mohawk Construction Group, LLC

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Mohawk Construction Group, LLC	Unknown	\$ 86,000.00



Location Description:

The activity is located in the Grandville NSP Target Area.

Activity Description:

This activity is a support activity for the performance measure achieved under 14A Mohawk Construction - Rehab. The unit will be counted at that activity when the home is occupied and the performance measure for this activity will remain zero. An offer was made and accepted in the amount of \$80,000.00 for the acquisition of a foreclosed home at 3084 Carmel SW Avenue, Grandville, MI. The home will be rehabilitated and sold to a household earning at or below 120% AMI. The national objective will be met when the house becomes occupied and will be reported also under Grantee Activity Number 14A Mohawk Construction - Rehab.

Project # / Title: 011 NSP Rehab for Homeownership / Rehab for**Grantee Activity Number: 14A Inner City Christian Federation (ICCF) Rehab
Activity Title: ICCF Owner Rehab****Activity Type:**

Rehabilitation/reconstruction of residential structures

Project Number:

011 NSP Rehab for Homeownership

Projected Start Date:

07/24/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

UNDERWAY

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Rehab for Homeownership

Projected End Date:

06/30/2013

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:****Total Budget: \$ 391,864.92****Other Funds \$ 0.00****Total Funds \$ 391,864.92****Proposed Beneficiaries****# Owner Households****Total**

7

Low

2

Mod

5

Low/Mod%

100.00

of Households

7

2

5

100.00



Proposed Accomplishments	Total
# of Singlefamily Units	7
# of Housing Units	7
#Low flow showerheads	7
#Low flow toilets	7
#Dishwashers replaced	7
#Refrigerators replaced	7
#Light Fixtures (indoors) replaced	21
#Replaced hot water heaters	7
#Replaced thermostats	7
#Efficient AC added/replaced	6
#Additional Attic/Roof Insulation	7
#Energy Star Replacement Windows	21
# of Properties	7

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

ICCF Non Profit Housing Corp.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
ICCF Non Profit Housing Corp.	Unknown	\$ 391,864.92

Location Description:

Houses will be located in one of the Kent County Target Areas.

Activity Description:

Each house acquired through the NSP program will get energy efficient upgrades, be brought totally up to code, and receive marketability improvements. Weatherization includes new windows, exterior doors, insulation improvements, replacement of light fixtures and bulbs with CFLs, low flow showers, faucets, toilets, replacement of HVAC with 90% minimum efficiency furnace, hot water heater, and energy star stove, refrigerator and dishwasher. Other improvements may include roof replacement, exterior improvements to siding, concrete work, and garage. Many of the homes need flooring replaced, kitchen cabinets replaced, and interior trim and painting. All homes built before 1978 will be tested for lead-based paint and treated according to HUD Lead-safe requirements.



Grantee Activity Number: 14A Kitson Homebuyer Rehab
Activity Title: Kitson Owner Rehab

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

011 NSP Rehab for Homeownership

Projected Start Date:

07/24/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Rehab for Homeownership

Projected End Date:

06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 471,302.64

Other Funds \$ 0.00

Total Funds \$ 471,302.64

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	5	1	4	100.00
# of Households	5	1	4	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	5
# of Housing Units	5
#Low flow showerheads	5
#Low flow toilets	5
#Dishwashers replaced	5
#Refrigerators replaced	5
#Light fixtures (outdoors) replaced	10
#Light Fixtures (indoors) replaced	25
#Replaced hot water heaters	5
#Replaced thermostats	5
#Efficient AC added/replaced	5
#Additional Attic/Roof Insulation	5
#Energy Star Replacement Windows	25
# of Properties	5



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Lee Kitson Builder, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lee Kitson Builder, Inc.	Unknown	\$ 351,758.04

Location Description:

Kent County NSP Target Areas

Activity Description:

Each house acquired through the NSP program will get energy efficient upgrades, be brought totally up to code, and receive marketability improvements. Weatherization includes new windows, exterior doors, insulation improvements, replacement of light fixtures and bulbs with CFLs, low flow showers, faucets, toilets, replacement of HVAC with 90% minimum efficiency furnace, hot water heater, and energy star stove, refrigerator and dishwasher. Other improvements may include roof replacement, exterior improvements to siding, concrete work, and garage. Many of the homes need flooring replaced, kitchen cabinets replaced, and interior trim and painting. All homes built after 1978 will be tested for lead-based paint and treated according to HUD Lead-safe requirements.



Grantee Activity Number: 14A Lighthouse Communities Homebuyer Rehab
Activity Title: Lighthouse Homebuyer Rehab

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

011 NSP Rehab for Homeownership

Projected Start Date:

07/24/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

UNDERWAY

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Rehab for Homeownership

Projected End Date:

06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 708,603.02

Other Funds \$ 0.00

Total Funds \$ 708,603.02

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	9	1	8	100.00
# of Households	9	1	8	100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	9
# of Housing Units	9
#Low flow showerheads	9
#Low flow toilets	12
#Dishwashers replaced	9
#Refrigerators replaced	9
#Light fixtures (outdoors) replaced	18
#Light Fixtures (indoors) replaced	45
#Replaced hot water heaters	9
#Replaced thermostats	9
#Efficient AC added/replaced	9
#Additional Attic/Roof Insulation	9
#Energy Star Replacement Windows	45
# of Properties	9



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Lighthouse Communities, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Lighthouse Communities, Inc.	Unknown	\$ 281,531.00

Location Description:

Kent County NSP Target Areas

Activity Description:

Each house acquired through the NSP program will get energy efficient upgrades, be brought totally up to code, and receive marketability improvements. Weatherization includes new windows, exterior doors, insulation improvements, replacement of light fixtures and bulbs with CFLs, low flow showers, faucets, toilets, replacement of HVAC with 90% minimum efficiency furnace, hot water heater, and energy star stove, refrigerator and dishwasher. Other improvements may include roof replacement, exterior improvements to siding, concrete work, and garage. Many of the homes need flooring replaced, kitchen cabinets replaced, and interior trim and painting. All homes built after 1978 will be tested for lead-based paint and treated according to HUD Lead-safe requirements.



Grantee Activity Number: 14A Lighthouse Set-Aside Rehab
Activity Title: Lighthouse Rehab 50% AMI Owner Unit

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 011 NSP Rehab for Homeownership

Projected Start Date:
 07/24/2009

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 COMPLETED

Benefit Report Type:
 Direct (Households)

Activity Status:
 Completed

Project Title:
 Rehab for Homeownership

Projected End Date:
 05/21/2010

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 62,596.84
Other Funds: \$ 0.00
Total Funds: \$ 62,596.84

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

Proposed Accomplishments	Total
# of Singlefamily Units	1
# of Housing Units	1
# ELI Households (0-30% AMI)	
#Low flow showerheads	1
#Low flow toilets	1
#Dishwashers replaced	1
#Refrigerators replaced	1
#Light fixtures (outdoors) replaced	1
#Light Fixtures (indoors) replaced	1
#Replaced hot water heaters	1
#Replaced thermostats	1
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	1
# of Properties	1



Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Lighthouse Communities, Inc.

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Lighthouse Communities, Inc.

Organization Type

Unknown

Proposed

\$ 56,491.85

Location Description:

Located in the Kent County NSP Target Area.

Activity Description:

For the Taft property, the rehabilitation budget includes energy efficiency improvements including window and door replacement, increased insulation in walls and ceilings, remodel of kitchen, baths, and replacement of flooring throughout the home. Electrical and plumbing systems in the home will be brought up to code. Home already had a 5 year old, 90% efficiency furnace and newer air conditioner and water heater. Exterior improvements include sidewalk, steps and driveway repair, tree trimming and garage roof and siding repairs.



Grantee Activity Number: 14A Mohawk Construction - Rehab
Activity Title: Mohawk Construction Owner Rehab

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 011 NSP Rehab for Homeownership

Projected Start Date:
 02/01/2013

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:

Activity Status:
 Under Way

Project Title:
 Rehab for Homeownership

Projected End Date:
 06/30/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 194,674.90

Other Funds: \$ 0.00

Total Funds: \$ 194,674.90

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	2		2	100.00
# of Households	2		2	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	2
# of Housing Units	2
#Low flow showerheads	2
#Low flow toilets	3
#Dishwashers replaced	2
#Refrigerators replaced	2
#Light fixtures (outdoors) replaced	4
#Light Fixtures (indoors) replaced	10
#Replaced hot water heaters	2
#Replaced thermostats	2
#Efficient AC added/replaced	2
#Additional Attic/Roof Insulation	2
#Energy Star Replacement Windows	14
# of Properties	2



Activity is being carried out by Grantee:

No

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

Mohawk Construction Group, LLC

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

Mohawk Construction Group, LLC

Organization Type

Unknown

Proposed

\$ 149,000.00

Location Description:

Kent County NSP Target Areas

Activity Description:

Each house acquired through the NSP program will get energy efficient upgrades, be brought totally up to code, and receive marketability improvements. Weatherization includes new windows, exterior doors, insulation improvements, replacement of light fixtures and bulbs with CFLs, low flow showers, faucets, toilets, replacement of HVAC with 90% minimum efficiency furnace, hot water heater, and energy star stove, refrigerator and dishwasher. Other improvements may include roof replacement, exterior improvements to siding, concrete work, and garage. Many of the homes need flooring replaced, kitchen cabinets replaced, and interior trim and painting. All homes built after 1978 will be tested for lead-based paint and treated according to HUD Lead-safe requirements.

Project # / Title: 013 Homebuyer Assistance / Homebuyer Assistance**Grantee Activity Number: 13 NSP Homebuyer Assistance****Activity Title: NSP Homebuyer Assistance****Activity Type:**

Homeownership Assistance to low- and moderate-income

Activity Status:

Planned

Project Number:

013 Homebuyer Assistance

Project Title:

Homebuyer Assistance

Projected Start Date:

07/24/2009

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

National Objective:**Total Budget:**

\$ 0.00

\$ 0.00



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

Other Funds

Total Funds \$ 0.00

Environmental Assessment:

EXEMPT

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households				0.0
# of Households				0.0

Proposed Accomplishments

Total

of Singlefamily Units

of Housing Units

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Kent County Community Development Department

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Kent County Community Development Department

Organization Type

Unknown

Proposed

\$ 0.00

Location Description:

Throughout Kent County NSP Target Area

Activity Description:

Homebuyer assistance will be provided out of proceeds at sale in all cases. Therefore the budgeted amount was lowered to \$0 All homebuyers will receive a minimum of \$1,000 toward closing costs or down payment assistance from Kent County NSP or HOME funds in the form of a forgivable loan, in order to secure a five (5), ten (10) or fifteen (15) year affordability period. For households who need homebuyer subsidy to fill the gap between the amount of first mortgage they can afford (where monthly principle, interest, taxes and insurance does not exceed 32% of their monthly income) and the purchase price, KCCD may provide up to 20% of the purchase price of the home as homebuyer assistance in the form of a forgivable loan, also called a soft second mortgage because there are no monthly payments.

If direct homebuyer assistance is under \$15,000 the affordability period is five years, over \$15,000 and up to \$40,000 creates a ten year affordability period. All Habitat for Humanity homes will have a fifteen year affordability period.

The forgivable loan requires no monthly payments and a portion is only due and payable upon default (e.g. the person sells or moves from the home prior to the end of the affordability period)occurring prior to the end of the affordability period. The mortgage and note for the loan will be between the buyer and KCCD. The final amount is determined by Kent County NSP staff, based on details of the purchase such as home price, amount of funds contributed by buyer, purchase loan from lender and closing costs.

In the event the homebuyer gets an 80/20 NSP Mortgage and 2nd mortgage from MSHDA the Kent County NSP mortgage would be subordinate to the MSHDA mortgage.



Action Plan Comments:

- Reviewer - There are 12 units (activities) set up for project ADR-120 (total budgeted for 26 units). The remaining 14 units need to be set up, may be as ADR-120-14.
- Reviewer - This resubmission contained 12 units(subgrat activities) and 14 units as ADR-120-14 project activity. It is accepted and approved. EC 8/26/09
- Reviewer - This resubmission is rejected because it needs to have activities with the national objective identified as ¿LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income¿ that have a combined budget amount that meets or exceeds 25% of the total NSP allocation.
- Reviewer - ccv reviewed on 12/14/09
The projects were set up appropriately by major programs that include purchasing single family homes for resale, purchasing single family homes for rental, homebuyer assistance, rehabilitation of single family homes for resale, rehabilitation of single family homes for rental, and administration. The activities are appropriately separated by subawards and national objectives. The total allocation is budgeted. More than 25% of the allocation is budgeted for 50% of area median income.
- Reviewer - ccv reviewed on 12/21/09 Minor amounts of funding were transferred between projects and activities. The total allocation is budgeted. More than 25% of the allocation is budgeted for 50% of area median income.
- Reviewer - Moved most of the funds from homebuyer assistance into developer activities which generate the sale for which the homebuyer proceeds are realized.
The other changes were "cleaning up" activities for which no further charges will be made but had a balance remaining.
- Decrease 14G ICCF 001-Potter by \$25.00
Decrease 14G Lighthouse 003 Ariebill by \$380 Decrease 14G Lighthouse 005 Mohawk by \$350 Decrease 14G Lighthouse 006 Boone by \$350 Increase 14G Lighthouse Owner Acquisition by \$1,105
- Under Project 011 NSP Rehab for homeownership Decrease 14A Lighthouse Set-aside rehab by \$1,688.15
Increase 14A Lighthouse Communities Rehab by \$1,688.15
- Under Project 005 Acquisition for Rental Decrease 14G Lighthouse 004-Whispering Brook by \$380 Increase 14G Acquisition for Rental by \$380

Reviewer - Rejected for revisions at grantees request. PDM

Reviewer - Summary of changes: Decreased the Project "Admin" by \$13,127.61.

Increased Project 011-NSP Rehab for homeownership by \$13,127.61

Increased the activities for 14A - Inner City Christian Federation Rehab by \$13,027.61 and 14A Mohawk Construction Rehab by \$100.

Action Plan History

Version	Date
B-08-UN-26-0002 AP#1	02/04/2015
B-08-UN-26-0002 AP#2	10/24/2013
B-08-UN-26-0002 AP#3	03/28/2013
B-08-UN-26-0002 AP#4	03/26/2013
B-08-UN-26-0002 AP#5	10/23/2012
B-08-UN-26-0002 AP#6	02/27/2012
B-08-UN-26-0002 AP#7	01/11/2012
B-08-UN-26-0002 AP#8	07/21/2011
B-08-UN-26-0002 AP#9	10/14/2010

